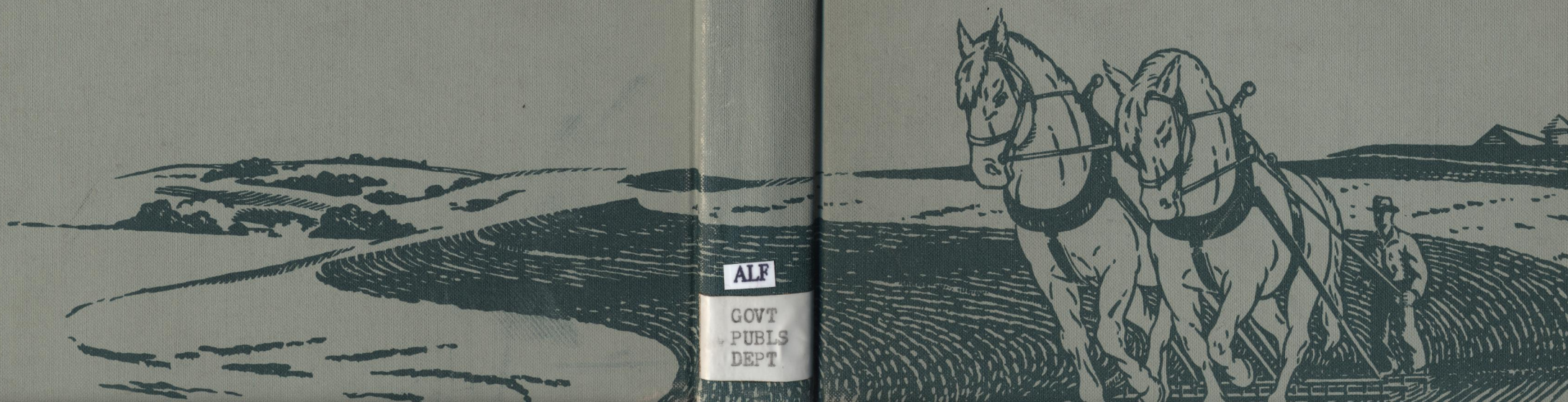


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Toward Farm Security

# Toward Farm Security



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*Working confidently toward farm security.*

UNITED STATES DEPARTMENT OF AGRICULTURE

# Toward Farm Security

The Problem of Rural Poverty  
and the Work of the Farm Security Adminis-  
tration, Prepared Under the Direction of the  
FSA Personnel Training Committee, for FSA  
Employees, by Joseph Gaer, Consultant, Farm  
Security Administration

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## THE FARM SECURITY ADMINISTRATION

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October 1, 1941

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## Foreword

This volume was planned and prepared for the new Farm Security employee, and more particularly the new Farm Security Administration County Supervisor. Personnel older in service, and the district, State, regional, and Washington staffs of the Farm Security Administration, may also find it useful in many ways. But the book was designed primarily to orient the new County Supervisor to his or her job, and is intended as a general introduction to the theory and practice of Farm Security.

As the title implies, this book discusses the problems of rural poverty, and the methods used by this agency which may lead from precariousness toward security on the farm. The treatment is neither comprehensive nor detailed. It is only a general guide to the more important aspects of Farm Security, and not a shortcut in training to carry out the complicated task of this program.

In addition to a general description of the causes and effects of rural poverty, the inception of the Farm Security Administration, and the administrative and technical organization of this agency, the book contains practical advice to county supervisors which they may use to advantage. Though the new employee will still have to learn, through training and experience, the efficient use of forms and documents and effective



cooperation with other agencies, the objectives and methods discussed here should supply a basic guide in situations requiring independent judgment.

Appended at the end of the book the reader will find: A glossary of terms constantly used in Farm Security work, keyed to Farm Security Administration Instructions where the formal definitions are to be found; an explanation of crucial legal terms used in connection with Farm Security Administration loans and collections; and a topical bibliography. These appendices should prove of constant and practical use.

*Grateful acknowledgments.* This book rests upon the foundation of research prepared by various Government agencies. Without this research, and without the generous assistance of individuals in various agencies in the Department of Agriculture—too many to enumerate—the author could not have prepared this book. The general plan and structure of this volume was determined by bringing together the outlines and suggestions prepared by the Farm Security Administration Regional Training Committees and to them thanks are due for the serious consideration they have given this task. Practically every division and section of the Washington staff made its contribution in consultation and in the preparation of basic data while the book was in progress. The book is also in part a cooperative effort based on research made available by other departmental agencies.

C. B. BALDWIN,

*Administrator, Farm Security Administration.*

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## To Begin With

The understanding of aims is a necessary beginning. Regardless of what the task before us may be, unless we understand what we are trying to accomplish, we cannot do it well. This seems obvious. Yet many people on a new job, in their eagerness to adjust to new conditions, devote themselves to the mastery of certain specified operations, without attempting to understand the objectives or purposes of these activities. Though such employees may, in time, become proficient in routine tasks, they never really fill their positions well.

It is doubtful whether there is any agency in the Government where responsible employees can continue to perform their duties well by merely adhering to rules and regulations, and by filling out forms without clearly understanding the objectives of the agency as a whole. Certainly in the Farm Security Administration no technical or administrative employee can possibly perform his or her duties adequately without understanding the main problem with which this agency is coping, and how it is attempting to solve this problem.

Because of the nature and organization of the Farm Security Administration, the success or failure of its program will be determined greatly by the intelligence and understanding in the county offices. It is, therefore, of primary importance



that the Farm and Home Supervisors should understand what they are doing and why they are doing it.

The most careful examination of Farm Security Administration forms, field instructions, basic authorizations, vouchers, rules and regulations will fail to disclose Farm Security. Farm Security is not in them. Farm Security is no more in all those forms and procedures than the meaning of these words is in the paper upon which these words appear or the ink with which they are printed. Those instructions and those forms are tools. Of course we need good tools and their expert use in carrying out any task. But a clear understanding of the purpose of the task comes first.

The new employee need have no fear of the various complicated forms used as tools in the Farm Security program. The county employee will, in time, learn to use them without difficulty. But in the course of his work in the county office, he will constantly find himself in situations requiring independent judgment. While procedures will define the limits of his authority and explain the use of forms, they cannot provide a guide for decisions requiring independent judgment.

What will the new employee depend upon in deciding whether a given decision affecting a particular family is right or wrong?

His judgment in Farm Security will differ in no way from his judgment in any other activity. Upon what basis do we call anything good or bad, right or wrong, a success or a failure? Our judgment is based on the purpose or the objective of a given object, idea, or way of doing things. The moment we know the aim, objective, or purpose of anything, its judgment becomes comparatively easy. We say: To the degree that this object, idea, or act fulfills its purpose, it is good; to the degree that it fails to fulfill its purpose, it is not good. The purpose becomes the measuring rod with which we can gauge right or wrong, good or bad.

Likewise in Farm Security: Whatever is done to reach Farm Security Administration objectives most effectively should be considered desirable; whatever may hinder or frustrate

Farm Security Administration objectives should be considered objectionable.

A clear understanding of objectives is more important in some tasks than in others. It is most important in the tasks to be carried out by the County Supervisor in Farm Security. The worker in a battery factory may assemble the plates effectively without any knowledge of the scientific theories underlying the making of that battery. But the County Supervisor is not just an assemblyman distributing and collecting forms, nor is he carrying out one small operation of the Farm Security program. Upon him really devolves the carrying out in practice of the work based on Farm Security Administration principles. If the County Supervisor fails to understand the objectives, the tools at his disposal will not suffice to help him do the job well.

There are county supervisors who have difficulty in carrying into operation certain aspects of our program, due, as they claim, to resistance on the part of Farm Security Administration borrowers. Sometimes this resistance reflects a lack of understanding and, therefore, a lack of sympathy on the part of certain supervisors who try to carry out tasks without knowing why the tasks were set up. The resistance of the families often resolved itself into a resistance on the part of the supervisors; and the resistance on the part of the supervisors is explained by an incomplete understanding of what they are expected to do.

There is another reason why the County Supervisor should have a clear understanding of Farm Security Administration objectives: As far as the people in his specific county are concerned, the County Supervisor not only represents the Farm Security Administration, but to them the County Supervisor is the Farm Security Administration. Where county supervisors fail to understand what the Farm Security Administration is attempting to accomplish, their communities will be misinformed, and, in all likelihood, will refuse to cooperate. And without the sympathetic understanding and cooperation of the general public, the Farm Security Administration cannot hope to function successfully.



The training received by the County Supervisors, in agricultural science, home economics, and other matters pertaining to good husbandry, was based primarily on successful farming. Valuable as that training is in carrying out their duties, the County Supervisors must still learn to recognize the difference in the farm problems of the successful farmers and those of low-income farmers who are trying to become successful.

There are already in existence a number of State, Federal, and county agencies devoted to the general problems of successful farming. They have been in existence for a long time and perform their duties with distinction. But the fact that the Farm Security Administration was established as a separate unit in the scheme of our agricultural economy indicates that this agency has different objectives from the already existing agencies, and that it is meant to serve a different group of farmers, necessarily involving the use of different methods.

The problems of Farm Security differ from the problems of other agencies; and the objectives likewise differ.

If the Farm Security Administration is to serve its purpose of helping the low-income farmers become self-supporting and assume their proper place in their communities, the County Supervisors who carry the program into practice must understand clearly what they are doing. To begin with, they must understand what we mean by "rural poverty." They must know how rural poverty came into existence in the United States. And, above all, they must know how rural poverty affects the people. The causes and effects of rural poverty will explain why the Farm Security Administration was established. And an understanding of the causes and effects of rural poverty will also serve to clarify the objectives and the methods of the Farm Security Administration.

Only after we understand the origins of the problem and the objectives of the Farm Security Administration can we undertake the actual task by using all the tools at our disposal.

## Chapter 1

### Rural Poverty

Never say "die" to the aged; never say "poor" to the farmer. This might have been a sound maxim until recent times, for the farmer, until the 1929 depression, was generally painted in romantic colors at the end of a cornucopia; and the farm was presumably the one place where a willing man could always find a plentiful living. If all else failed, a man could turn to farming for permanent security. Although for over a century the causes of insecurity on the land produced great ferment among rural people who, through political and economic organization, attempted to cope with their problems, the myth nevertheless persisted that the farmer, willing to work, need never be in want. Even writers of textbooks on rural sociology, in the pre-1929 days, implied and expounded that the "farmer's job and a living for his family are more certain than is the case with the average city man."

This myth was widely and readily believed particularly in the cities, and the farmer was largely responsible for it. For the farmer has always been ashamed of his poverty, and, until recently, fought to conceal it. Living, as the farmer does, in comparative isolation, it was possible for him to decrease the standard of the family living, without ever admitting his want to the outsider, although signs of it were written largely all over his landscape.



But when the violent depression of 1929 shook the foundations of our economic structure, farmers, on the brink of starvation, began to call for help. And the thousands of unemployed people in the cities who had sought refuge from want on the supposedly secure farms, discovered the extent of the poverty existing throughout the rural areas. The Nation suddenly became conscious of the existence of a pressing rural problem. Rural poverty became a topic of discussion in the press, in the pulpit, in the chambers of State and Federal capitol, in the classrooms of agricultural colleges, and even a theme for movies. Rural poverty was measured lengthwise and widthwise; it was graphed and tabulated; it was accorded the place of a national problem; and the admission was made that the permanent prosperity of this Nation could be achieved only on the solid foundation of a healthily prospering rural population. That the rural population was not "healthily prospering" became the open secret of the Nation.

#### WHAT IS RURAL POVERTY?

What is the nature of this rural poverty that people could at one time believe did not exist and then, within a short space of time discover that it not only existed but thrived and multiplied and threatened the very foundations of our economic life?

What, in fact, do people mean by "rural poverty?"

We can define "rural," as used here, as having reference to all the people who earn or obtain the major part of their living from farming.

But "poverty" is not so easily defined.

Many people confuse poverty with starvation. Though poverty often pushes people toward starvation, it is not necessarily starvation. By starvation we mean the state of a living creature dying through the lack of the necessary elements of nourishment. Poverty is not necessarily such a state of want.

Any living creature may suffer starvation; only human beings may suffer from poverty. Starvation signifies a lack of food; whereas a lack of food alone does not signify poverty.

It is quite conceivable that a person might have an abundance of food and still be accounted very poor.

Furthermore, starvation is a fixed state of want. Poverty is not such a fixed state. It varies with time and place.

At a time and in a place, for example, when and where everybody goes barefoot, no man is considered poor because he has no shoes and cannot afford any. But in the United States today the lack of shoes, or the lack of the ability to buy shoes, is a mark of poverty.

The examples can be multiplied indefinitely.

As civilization increases, the possibilities of poverty increase also. The greater the means of supplying man's need of food, clothing, shelter, sanitation, medical care, education, transportation, and recreation, the greater becomes the need of the individual to share in all these benefits. Whenever any man is deprived of anything which can be made available to the majority of the people, he is to that degree poor.

When we refer to poverty today, we have in mind the lack of those goods and services which people need in our times for full and equal participation in the opportunities of modern community living.

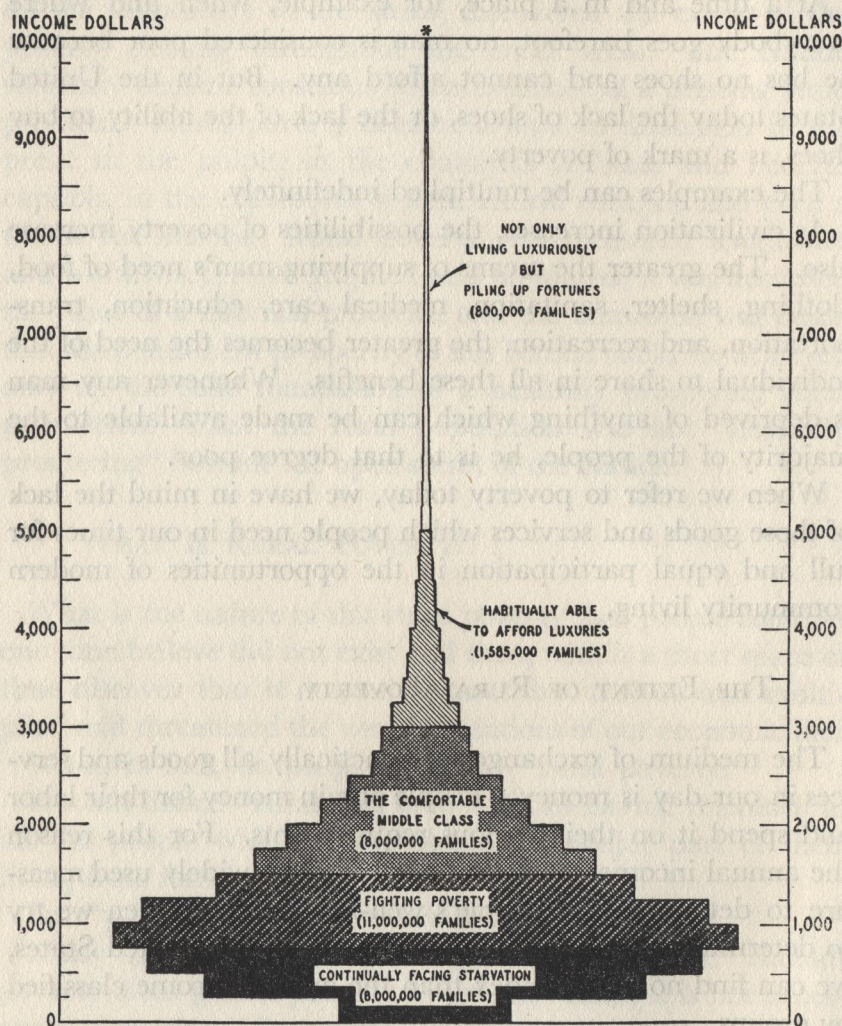
#### THE EXTENT OF RURAL POVERTY

The medium of exchange for practically all goods and services in our day is money. People obtain money for their labor and spend it on their various requirements. For this reason the annual income per family has become a widely used measure to determine the people's well-being. And when we try to determine the extent of rural poverty in the United States, we can find no better index than the annual income classified by groups.

Dr. Theodore J. Kreps, of the Temporary National Economic Committee, in talking before a conference of regional officials of the Farm Security Administration in Washington in September 1939, used a chart on *Income Levels in American Life* based on a study made by Miss Hildegarde Kneeland of the



## INCOME LEVELS IN AMERICAN LIFE



\* 283,000 families with income over \$10,000 get as large a share of the total income as nearly 11,000,000 families at the bottom. The largest income, that is the highest point of this pyramid if drawn on a vertical scale 1" = 1000 dollars, would be 350 feet higher than the top of this chart.

National Resources Committee entitled *Consumer Incomes in the United States; Their Distribution in 1935 and 1936*. (This chart is reproduced on page 4.) This study divided the entire population in the country, approximately 29,400,000 families, into five major classifications.

Name of group	Number of families	Average income
Starvation group . . . . .	8,000,000	Less than \$750.
Poverty group . . . . .	11,000,000	\$750 to \$1,500.
Comfort group . . . . .	8,000,000	\$1,500 to \$3,000.
Luxury group . . . . .	1,585,000	\$3,000 to \$5,000.
Wealthy group . . . . .	800,000	\$5,000 or over.

Dr. Kreps commented on the groups as follows:

"STARVATION GROUP. At the bottom of the pyramid there are 8 million families getting \$750 a year or less. Their average income is about \$480 a year. Their average expenditures are greater than that—average annual income \$480, or \$40 a month, and average expenditures \$52 a month. It is, of course, this group of 8 million families that constitutes the third which is ill-clothed, ill-fed, and ill-housed. It is the group that suffers most from sickness. It is the group, needless to say, that suffers most from *lack of economic opportunity*. It is the group that has the *least economic freedom*. With justice one can say of these 8 million families that they are continuously facing starvation.

"POVERTY GROUP. The next group has about 11 million families in it with incomes in 1935 and 1936 that ranged between \$750 and \$1,500 per year, literally fighting poverty. They cannot afford the luxuries—indeed many of the comforts—that are characterized as the American standard of living. Refrigerators, telephones, vacuum cleaners, washing machines, and items of that nature are seen primarily in the advertisements and in the motion pictures. Of this group usually less than half, and in some instances less than one-



sixth, own automobiles. The average value of the automobile they own is about \$50.

The two occupational groups that are largely found in these two lower levels are the farmers and the laborers. Thirty-five and seven-tenths percent of the farm families exist on the starvation level of income. An additional 39.2 percent are on the poverty level. Less than 25 percent of the farmers are found at the comfort and luxury levels.

**"COMFORT GROUP.** The 8 million families getting between \$1,500 and \$3,000 can be said to enjoy comfort. By the comfort level I mean that they not only get enough to eat and wear, but that they habitually enjoy many of the inexpensive luxuries and occasionally some of the expensive ones. This is the group that on the whole lives as advertised—that is, in accordance with the style which American businessmen like to represent to the public, when at home, and to foreigners when abroad, as the usual American standard of living enjoyed by all wage earners.

**"LUXURY GROUP.** The group getting between \$3,000 and \$5,000 a year habitually enjoy luxuries. There are 1,585,000 families that are able to afford luxuries such as adequate medical care and hospitalization, trips to Europe, new automobiles, completely modern homes in exclusive residential districts, and the like.

**"WEALTHY GROUP.** Finally, we have the savers' group of 800,000 families, living at the savers' level, getting \$5,000 income a year or over. This chart shows only incomes from zero to \$10,000. There is a group of 283,000 families with incomes over \$10,000 that are not represented here. According to the income-tax returns the largest single-family income in this period was between \$4,000,000 and \$5,000,000. If this chart were to represent the whole of the income pyramid, it would have to be extended upward four or five hundred times, that is some 400 or 500 feet skyward.

"The small group not represented on the chart, however, these 283,000 families, get as large a share of the total income as nearly 11 million families at the bottom, which includes all

8 million families on starvation level and 3 million families of lowest income on the poverty level. *In other words, the top 1 percent gets as much as the lowest 40 percent.*

The 800,000 families getting more than \$5,000 not only can enjoy every luxury but they are the savers. They do the saving for the economy. *The lowest 80 percent of families save only 2 percent of the total amount saved even in a boom year like 1929.* This top group of 800,000 families do more than 85 percent of the saving."

If we apply the National Resources Committee's income classification to rural families, the results are even more distressing.

There were in 1935 approximately 1,700,000 farm families (representing nearly 8 million men, women, and children) which received net incomes of less than \$500 per year. This amount included the value of products sold, traded, or used, and would place these families not only in the poverty group but in the starvation group. Dr. Carl C. Taylor claims that:<sup>1</sup> "It is a conservative estimate that one-third of the farm families of the Nation are living on a standard of living so low as to make them slum families."

When the depression struck the Nation, in the early 1930's, the poor on the land were numerous and their needs were desperate. By 1935 there were 2½ million rural families dependent on one form of relief or another to see them through.

Some people are under the impression that rural poverty was a result of the last economic depression. But rural poverty is not so recent in origin. Mr. O. E. Baker, Senior Agricultural Economist, Bureau of Agricultural Economics, tells us:<sup>2</sup> "In 1929, one of the most prosperous years since the World War, the census revealed that 49 percent of the farms—practically one-half—produced less than \$1,000 worth of

<sup>1</sup> *Disadvantaged Classes in American Agriculture*, by Carl C. Taylor, Alan W. Wheeler, and E. L. Kirkpatrick, FSA and BAE Social Research Report No. 8.

<sup>2</sup> *Agriculture in Modern Life*, by O. E. Baker, Ralph Borsodi, and M. L. Wilson.



products, including those consumed by the farm family. Twenty-eight percent of all farms, nearly 1,800,000 in number, produced less than \$600 worth of products. The typical peasant farm of northern Europe produces more than this. Indeed, it produces probably about \$1,000 worth of products. Fifteen percent of the farms in the United States, nearly 1,000,000 in number, produced less than \$400 worth of products. This is approaching the Chinese level of production. Less than 200,000 of these were part-time farms. Three-fourths of a million farms producing less than \$400 worth of products constituted the principal source of income for more than 3,000,000 rural people in this fairly prosperous year."

It is commonly believed that farming was highly profitable during the period of World War I. The prices of farm products were higher at that time than they have ever been before or since. Vast areas of grassland were rapidly opened up for wheat crops in the Middle West in order to reap the presumable profits in farming.

Just how profitable was farming during the period between 1913 and 1918? Since most people seem to take it for granted that farming was highly profitable then, it is interesting to examine a bulletin released by the United States Department of Agriculture in 1920 (U. S. Department of Agriculture Farmers' Bulletin No. 920) which is devoted to a study of farm profits on a group of selected farms in Ohio, Indiana, and Wisconsin for the years 1912 to 1918.

The average farm in Ohio for the 7-year period covered by this study was 158 acres in size with an average farm capital investment of \$6,682. The average annual receipts of these farms were \$1,096; the average expenses were \$486, leaving a net income of \$610. When the interest on capital at 5 percent was deducted in the amount of \$334, there remained \$276 to pay the owner-operator for his labor and management.

The 5-year average size of the farms under this study in Wisconsin was 148 acres per farm. The capital investment was \$17,692 per farm; the average annual receipts were

\$2,300; the expenses were \$1,007, leaving a net farm income of \$1,293. When the interest on the capital at 5 percent was deducted in the amount of \$885, exactly \$408 was left for the operator's labor for a year.

The 7-year average per farm in Indiana covered by this study was 126 acres with a farm capital investment averaging \$25,958. The average annual receipt was \$2,787. Expenses on these farms averaged \$931 which left a farm income of \$1,856. When the interest on the capital at 5 percent was deducted in the amount of \$1,298, it left \$558 to pay for the operator's and his family's labor and for the management skill.

It will be noted that the difference in net farm income between the farms in Ohio and the farms in Indiana represented the difference in capital investment and interest on that capital. There is only a slight difference in the labor income in any of these groups, and none of their incomes during these years was sufficient to maintain the farm family at an adequate standard of living.

The average annual labor income of the three different groups of farms studied during some of the most prosperous years in recent agricultural history was \$410. The value of food, fuel, and house rent furnished by the farmer was estimated at an average of \$391 for all groups over a 7-year period. Thus, the total annual income of all these farmers, exclusive of the interest on their investment, was \$801 per farm unit.

These were the "farm profits" during a period that will be long remembered as the heyday in agricultural incomes. And even in the groups represented by this study there were about 25 percent who averaged less than \$200 a year for their labor.

This study does not reveal the economic status of tenants, sharecroppers, or day laborers on farms in those areas and during the same period. But it can be fairly deduced that if the farmers on the top rung of the ladder hardly made a living from their labor on the land, the families on the lower rungs must have known considerable want, and that rural poverty,



affecting millions of people, was known during the most prosperous years in our agricultural history.

Where did this poverty come from? What were the causes of rural poverty?

### CAUSES OF RURAL POVERTY

The causes of rural poverty are many. They never appear singly. They combine with varying effects. Some are more oppressive than others, and some causes are more oppressive in certain regions. What might be a blighting cause in one geographic region sometimes inflicts minor damage in another geographic region.

In analyzing the causes of rural poverty it is necessary to bear two basic facts in mind: Nowhere does an isolated and single cause appear to operate in the creation of rural poverty, and rarely do the same causes produce identical results in different geographic areas.

If we isolate causes and study them, it is only for the sake of definition and description. But their effects can be understood only in relation to the other causes with which they may be combined at certain times and in given areas.

Of all the causes of rural poverty, we shall attempt to describe briefly the following:

- |                              |                                    |
|------------------------------|------------------------------------|
| 1. The Price of Land.        | 6. The Growth of Rural Population. |
| 2. The Closed Frontier.      | 7. Adverse Prices and Low Income.  |
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#### 1. THE PRICE OF LAND

There are people who believe in what is known as the Law of the Deed. A good deed, they claim, has a good effect. This effect, in turn, becomes the cause of another good deed. But

an evil deed has an evil effect, which, in turn, becomes the cause of another evil deed.

This Law of the Deed seems to hold true in agriculture.

A chain of causes has pulled up new spectres to haunt the people who earn their living on the land. And no one cause has created more damage than land speculation. The rapid westward migration, combined with the rapid industrial development of the country, created a land boom. One day good land was worth a dollar and a half an acre. The day following a railroad was surveyed nearby, or an industrial town sprang up in the neighborhood, and the land value suddenly jumped to fifty—to a hundred—to a hundred and fifty dollars an acre.

People discovered that there was money to be made in farms, but not by farming. Land speculation swept the country like an epidemic. Speculators made fortunes. But the farmers who bought land to farm soon discovered that all their cash income was swallowed up in meeting amortization schedules on farms for which they had paid exorbitant prices. Little, or nothing, was left to pay for the family living. The farmer's indebtedness increased from year to year. When their debts became too great a burden to carry, they were driven into bankruptcy. Their land fell into the hands of absentee creditors. This land was then sold again at high prices, or rented to farmers who had lost their farms elsewhere or who could not afford to buy farms at the prevailing land prices.

Slowly the number of owners decreased and the number of tenants increased. But the rental on farms was still based on abnormally high land values. The tenants soon discovered that they were working almost entirely to meet the rent bill. After the rent and costs of operation were paid, little or nothing remained for the farmer's living expenses. The farmer could either turn from tenant to sharecropper, or he could move in the vain search of better conditions.

Today nearly one-half of the Nation's farmers are in the tenant or sharecropper class. And over one-third of all tenants



and sharecroppers move each year. Every year nearly a million tenant families move from rented farm to rented farm in search of land and conditions which will yield them a subsistence living. The cost of this annual moving is estimated at over 50 million dollars. And this represents only a small part of the costliness of tenancy. For when a man remains on a farm only one year, he regards it as a camping ground. There is no incentive for him to improve the farmstead or to protect the land; and the landlord has no incentive to improve the living conditions or the contractual relations with these families.

The loss in money and property values due to tenancy is almost inestimable. The loss in human values is beyond calculation. This constantly increasing impoverishment of farm people can be attributed in part to land speculation and unreal land values.

## 2. THE CLOSED FRONTIER

In the days when this country was just beginning to be settled, land resources were so great that they were assumed to be inexhaustible. Wave upon wave of land-hungry people reached the eastern shores and spent themselves in a western migration. Millions upon millions of virgin acres of land were occupied, and with each new wave of immigration the frontier was shoved farther westward. Without any regard for the needs and care of the soil, the virgin land was plowed and mined; and when the soil lost its fertility, or the population increased, the people moved to new land, free or cheap land, toward the West.

With startling rapidity the people crossed and claimed the country. In one century continental United States was staked out. Within 100 years nearly all the land of the Nation had been ceded to individuals and corporations, and the last frontier of opportunity on the land was reached at the shores of the Pacific.

Dr. Carl C. Taylor illustrates this westward migration and

its contribution to the rural problems of the Nation by relating the experience of his own family:

"I happen to be the ninth in a particular line of Taylors in this country. Seven out of these nine generations have been what Hamlin Garland called 'sons of the middle border.' My ancestors moved from eastern Virginia to central Virginia, to western Virginia, to Kentucky, to Indiana almost one move per generation—until my father landed in eastern Iowa as a part of this great tide of population moving westward. He later moved to western Iowa, one of my brothers then moved on to Nebraska, and his oldest son on into the State of Washington. In my family, as in thousands of others, in table talk, conversations with the neighbors, school and church meetings, the successful ways of life were automatically discussed. These were the ways of expansion, exploitation, and speculation.

"Historically, this period of pioneering came to an end 20 or 30 years before we were conscious of its decline. Because of this fact, people pushed farther west into lands where they should not have gone and where they are now in trouble because of drouths and dust storms.

"A lot of people in the Appalachian and Ozark Mountains went into these areas when techniques of agriculture and the modes and methods of making a living were very different from what they are today. They were only half-way farmers and the other half-way hunters and fishermen. They lived to a large degree by direct appropriation of the natural resources of the area. The first tide of population was followed by another which came to work the timber resources, and still another which came to work the mineral and ceramic resources. Today, the descendants of all three of these tides are in these areas and have some of the highest birth rates of the Nation. They also constitute some of the rural problem areas of the Nation."

Had our farming methods and techniques remained the same as they were in pioneer days, we would even now need a much



larger farm population, twice as large as that now on the land, to produce our requirements in farm products. But the techniques and methods of farming have changed as much as the technique of shoemaking or the methods of our transportation.

### 3. TECHNOLOGY ON THE FARM

While the number of people on the land who depended entirely or partly on farming for their income continued to increase, the labor required to farm the same acreage or to produce the same amount in crops gradually decreased. This decrease had begun to take place for a long time even prior to modern mechanization on the farm.

About 100 years ago it took from 50 to 60 man-hours to produce 20 bushels of wheat. By 1890, only 8 to 10 man-hours of labor were required to produce 20 bushels of wheat. Today, with the use of tractors, 3-bottom gang plows, 12-foot combines and other highly mechanized implements, 3 to 4 man-hours are sufficient to produce the same 20 bushels of wheat. The improvement in technique on the farm displaced farm workers. The recent spectacular development in farm mechanization if utilized fully, would displace farm labor almost as dramatically as when the shoe machine was invented which could produce several thousand pairs of shoes per day per man, whereas it had formerly required the full labor of a man to produce one pair of shoes in one day. The inventive minds on the farm and in the city continued to devise labor-saving machinery which would enable a few men to farm large tracts of land scientifically and efficiently. The same improvements and techniques displaced thousands of farm workers.

It would take a good sized volume to catalogue descriptively all the improved techniques and machinery that can be used advantageously in farming. At the top of such a list would come the tractor. Although the tractor itself has gone through many changes, and is likely to go through a still greater number of changes, it remains the most important farm machine

for the big farm and the small farm and for the various uses it can be put to from plowing to cutting wood.

Counter to expectation, mechanization and the introduction of labor-saving devices have increased in industry during the years of depression, and the same has happened on the farm. There were approximately 850,000 tractors used on the farms in the United States in 1930. In 1939 that number had been nearly doubled. The prediction is made that in the years 1940 to 1950 the number will rise again by 500,000 more tractors. According to an estimate made by the Work Projects Administration, about two and a half million tractors may be in use between 1950 and 1960.

The tractor symbolizes the irresistible development of mechanization on the farm. But mechanization is only one factor.

Chemicalization, a more recent development, is likely to have an even greater effect on labor-saving and land productivity.

The Department of Agriculture, in its publication *Technology on the Farm*, estimates that the irresistible growth of technology in agriculture will be responsible for an added displacement of 350,000 to 500,000 farm workers.

### 4. POOR TENURE SYSTEM

Farmers whose tenure on the land is insecure are not independent farmers. They are "in hock" to somebody else. It is no wonder that their incomes and standards of living are among the lowest in the country. It is no coincidence, either, that the land they farm goes down the hill with them.

Poor tenure conditions can be placed near the top of the list among the causes of rural poverty. For unsatisfactory relationships with the land, among owners or tenants or landless migrants, means that these farmers have little opportunity to plan and save and build their farm enterprises on a sound basis.

In the public mind insecure tenure is usually associated with the plight of the tenant farmer, particularly as his cir-



cumstances are typified by the Southern sharecropper who pays rent in the form of labor for the right to work somebody else's land, under somebody else's direction, with somebody else's tools and lives in somebody else's house. However, there are thousands of debt-burdened owners whose conditions are little better because of the excessive "rent" they have contracted to pay each year for taxes, interest, and principal payments. Other classes of insecure farm families whose incomes and living standards are pitifully low are those who have not even a temporary hold on land—the migratory workers who have been uprooted from the land and the young farm families who are unable to crowd in and find a place to take hold.

All tenants do not have entirely unsatisfactory relationships with the land. However, many thousands of them move each year from one farm to another, cash-cropping the land and attempting to exist at a level too low for good health. Even among those who stay more than one year, many are compelled to wear out the soil and drain their own energies in a vain effort to make a living. Each year, whether they operate the same farm or a new one, they begin with a little less in the way of bodily resources and a little less in the way of soil resources than that family and that farm had the previous year.

Many tenants operate on indefinite verbal leases, or written leases that mean little or nothing and give them access to the land for only one year. It is likely that no provisions are contained in the agreement that will allow the family to gain any of the benefits of any soil improvement or building improvement that they might undertake. There is no incentive for maintaining the farm in good condition, to repair any buildings or fences, to develop woodlots or to do anything more than mine as much fertility out of the soil as possible in an attempt to maintain an existence. He cannot afford to grow any but cash crops and sometimes he is actually required by his landlord to plant a single cash crop up to the very porch of his dwelling.

In many areas, too, particularly the South, the tenant is often tied to a credit system that keeps him perpetually in

debt. He is dependent upon his landlord, or a local merchant, for all of his equipment and supplies because no credit is available elsewhere. The costs of this credit usually drain off all that the rent does not take.

Even in the areas where tenancy is often associated with high living standards the keen competition for tenant farms has resulted in extremely high rentals and has made it possible for landlords to rent their farms with a minimum of provision for decent housing and other reasonable provisions of a lease.

Tenure insecurity among owners often results from adverse factors such as inadequate resources—land and capital—and not from any particular arrangements between the farmer and his creditors. However, one of the main elements in the insecurity of owners has been that their credit arrangements have not been adapted to their needs or capacities. For example, many indebted owners are forced to make heavy cash payments regardless of the profitability of the year's operations, with the result that they must deny their families and their land the treatment that will keep either of them in reasonably decent condition. Thus their tenure becomes less secure, their farms less valuable, their families less capable of maintaining themselves on the land and their whole existence more precarious.

In almost every case, insecurity of tenure has been a cause undermining the future security of those who work the land now and those who will attempt to make a living from the land in the future. Other than the hardships caused by constant moving from farm to farm, the dissipation of the energies of the families and the social costs of the ignorance, poor health and broken morale it has caused, perhaps the most damaging effect of insecure tenure has been soil destruction. As the President's Committee on Farm Tenancy pointed out in 1935, speaking of tenancy: "It has contributed to soil depletion; soil depletion has in turn contributed materially to the expansion of tenancy and the further impoverishment of tenants and croppers." That statement is equally true of the insecure tenure of those owners who are gradually drifting toward tenancy. Families whose relationship with the land



is insecure actually pay more, in terms of labor and self-denial, to maintain their insecure positions than other families do to maintain their secure relationships. It costs landlords and owners and our society more, too, in terms of lost soil resources.

Insecure tenure, then, might well be defined as a condition under which families and land are gradually liquidated, without any profit to anyone.

It is plain that many of the difficulties besetting both tenants and owners whose relationships with the land are unstable can be eliminated by improving the tenancy and credit systems themselves at the same time that efforts are made to meet the forces that originally caused the systems to develop as they have. Unless they are improved, these systems will stand in the way of any betterment of the conditions that brought them about and will make impossible security on the land for farm families.

And without security there will always be rural poverty.

## 5. UNEMPLOYMENT ON THE LAND

There are two kinds of unemployment on the land—seasonal unemployment and underemployment. The first is known to every farmer, big or small, but it is a serious problem only in certain areas; the other appears on the farms of those who have access to only poor or inadequate resources or who lack a management ability or knowledge to make full use of the resources at hand. Underemployment is becoming recognized as one of the chief causes of rural poverty.

Seasonal unemployment is common because farming is a seasonal business. There are times during the year when the farmer and his helpers are not very busy at farm work, periods of relaxation between the intensely active seeding and harvesting seasons. During these periods, which amount to probably half of the family's time on the average, farm people are "seasonably unemployed"—that is, even if they are busy doing odd jobs on the farm or farmstead, they are not directly engaged in producing their living from the farm.

Seasonal unemployment varies in intensity from region to region depending largely upon the type of farming in which the farmer is engaged. In the one-crop areas of the Southeast and the Great Plains seasonable unemployment is very great, for example, while in the general farming and dairying areas, it is not so important. Where seasonal unemployment is very great, the result often is that the farmer does not make enough to support himself the entire year unless he can find other employment part of the time.

Many farmers do find off-farm employment during slack periods. Unfortunately, however, in areas of the greatest seasonal unemployment there is often little outside employment available. This is one reason that many farm families migrate from some areas at certain times each year and return in time for seasonal work at home.

Most farmers do not suffer bad effects from seasonal unemployment because their farms yield enough as a result of their seasonal efforts or their total income, including that received from off-farm employment, is adequate.

On the other hand, underemployment—lack of employment due to the lack of resources and the pressure of too many people on the land—causes widespread rural distress. The underemployed farm family is the family that cannot find enough work to do on the farm even in the busy seasons to make an adequate living. It is not the seasonal nature of farming that holds the family back, but the fact that its resources, either physical or human or both, are not capable of producing enough to support it. As a result, the underemployed farm family neither fully utilizes its potential labor nor is able to maintain a decent living standard.

Underemployment is very widespread throughout the United States although it is often not recognized. Thousands of farm people are idle most of the time although they are willing to work, and at the same time they seem to be unable to do anything about their poverty. They do not have a chance to move ahead without help. Underemployment is particularly acute in areas such as the Southern Appalachians and the cut-over



regions of the Lake States, where farms are small, families are large, personal abilities are not well developed, and off-farm employment is not available.

Even in better farm areas there are thousands of farms on which people are living at miserably low standards not because they are not good farmers or because they cannot sell their products, but primarily because they do not have enough land and capital.

## 6. THE GROWTH OF RURAL POPULATION

Another tributary to the broad stream of rural poverty is the size of the rural population.

Although, since the founding of the Nation, the rural population has not kept pace with the increase of population in the city, there are more people on the land today than are needed to produce our farm products. And this in spite of the fact that in 1790, when the Nation's first census was taken, over 90 percent of the people were engaged in farming, and today less than 25 percent are engaged in farming.

More than 50 percent of the farmers in the lower income levels produce less than 16 percent of the farm products; consequently, they receive less than one-sixth of the gross cash income. They are the poor farmers, and they are the ones with the largest families.

What happens when there are many people to share a meal sufficient for only a few? Either some eat and others starve; or all half starve. That is what happens when the farm population grows rapidly where there is already want and need.

In 150 years our population growth has performed some truly remarkable feats. When the Nation was first founded, there were considerably fewer than 4,000,000 people in the entire country. A century later there were about 62,000,000 people distributed over what is now continental United States. In 1940 the population had reached the 132,000,000 mark. In 1790, as already stated, well over 90 percent of the population were engaged in farming. Today less than 25 percent are on

farms. Although the percentage of the farm population decreased, the sad fact remains that this percentage is still too high. If the farming trend were toward extreme efficiency of production, mechanized and chemicalized to the best of our knowledge and skill, and if our employment of agricultural workers were only in proportion to our current demand for farm products, the present farm population could be reduced by more than half.

The proportional decrease in farm population, it should be noted, was at no time due to a decrease in the rural birth rate. The birth rate was, and is, high. But as long as opportunities for jobs were open in the cities, the young people streamed from the farm to the city in search of a livelihood.

For many decades farmers reared large families which, upon maturity, migrated in a constant stream to the industrial and commercial centers. During the 1920-30 decade, 40 percent of all new workers in industry were recruited from farms. But in the 1930-40 decade these streams of unemployed rural youth were "backed up" on the farms. Thousands of them are still there.

The highest rural birth rates are in the poorest areas. They are also in the areas from which migration to many industrial enterprises is most difficult, because being poor the areas have afforded their youth few opportunities for education and training. The overcrowded sections of the Appalachian and Ozark Mountains, the Spanish-American regions in the Southwest and the land of the sharecropper in the Southeast are the areas that combine the highest birth rates, least industrial opportunities, and lowest standards of living in the Nation.

It is in these areas that rural poverty is at its worst.

## 7. ADVERSE PRICES AND LOW INCOME

Two facts stand out when one studies the trend in farm incomes during the past 20 years. One is that after 1920 the prices received by all farmers declined in relation to the retail prices of goods which they had to buy. The other is that



within agriculture an increasingly large proportion of farmers came to fall into the category of those whose receipts from the sale of their products were too small to provide them with a decent standard of living.

Both of these facts—the price differential operating against all farmers and the maldistribution of income among farmers themselves—have been important factors making for rural poverty.

Just before the last depression the prices of things that farmers bought were much higher than the prices they received for their products. Farmers did not feel this differential so much, however, because times were good. They were buying more than they ever had before—not only farm machinery and equipment with which to engage in cash-crop farming, but also automobiles, washing machines, and radios on the installment plan. With the price differential against him the farmer's sales often did not pay for these purchases, but he was willing to eat into his capital by mortgaging his farm. The farmer felt prosperous.

The depression hit this farmer doubly hard. Not only did low prices make it difficult or impossible to meet obligations incurred during good times, but also it was extremely difficult to continue to buy manufactured products, as was his new custom. Prices for things farmers had to buy dropped only one-third, but agricultural prices declined two-thirds between 1929 and 1933. In a frantic effort to make ends meet, many farmers intensified their cash-crop operations and mined the soil for all it was worth.

While farmers were increasing their production in order to get more cash from marketing at lower prices, many industrial concerns were merely discharging employees, reducing production, and maintaining their prices. Consequently, the farmer had to continue to pay nearly the same prices for his equipment and, at the same time, the total income of all farmers was being reduced as a result of unemployment resulting from the discharging of workers in the cities.

Parity prices—that is, prices that give the farmer an income

that enables him to meet the price differential—did not solve the income difficulties of thousands of farmers, however. There still remained a large number of farm families with extremely low incomes, families that were receiving only a small portion of the total farm income and were buying very little from the cities. The extent of this low-income problem in agriculture has already been indicated earlier in this book.

The net contribution to the Nation's economy of this class of low-income people in agriculture is almost nil. Low farm incomes breed unemployment and depression in the cities, whose industries depend largely upon rural areas as markets for their products. When the farmer cannot buy, the factory cannot sell and the city worker stands to lose his job. This in turn cuts out part of the farmer's market for his products so that there is an endless circle of cause and effect, always spiraling downward unless steps are taken to increase the purchasing power of either or both groups.

At the same time that a large group of farm people is trying to exist on an extremely low income, there are great numbers of city people that are not consuming anywhere enough farm products for their own comfort and well-being. It is to the farmer's advantage that prosperity in the cities reaches down to those who, like the distressed farm family down the road, need cash income most.

Until efforts are taken to bring about a more equitable distribution of income in the city and on the farm alike, there will continue to be weak spots in the Nation's economy and rural poverty will continue to exist even after all traces of the farm-city price differential have been removed.

## 8. SINGLE CROPPING FOR CASH

There has been a steady tendency for farmers to indulge in what they could least afford, namely, crop speculation.

Crop speculation is gambling on the hope that cash crops will bring in enough money for the farmer to make a profit or at least to meet farm expenses and the costs of adequate



living. It usually means that the farmer specializes in a single crop into the production of which his family's entire energies are poured. If the crop is a success, the family might be able to meet expenses and provide adequately for itself. If the crop fails, on the other hand, the family might lose its entire savings or even be forced from the farm altogether.

Specialization of this sort ties the farmer to the ups and downs of a precarious and unpredictable commercial market, thereby increasing his risks. The hard-hit Southern farmer with his cotton and the Great Plains farmer with his wheat are examples of farmers who have suffered badly from the instabilities of single cropping.

Of course, it is natural for farmers to grow those crops which can be raised most profitably in their particular areas and consequently to concentrate upon growing those crops more than others. But too often this concentration results in the exclusion of other farm practices which make for stability and long-run success—producing goods for home use, rotating crops, and building up the soil, for example.

Most farmers do not choose to tie their fortune to a single crop. Such a speculative way of farming has been forced upon them. Some did go out and gamble on a single crop purposely in order to make money, of course—the farmers who plowed up the western plains for wheat during the first World War were speculators of this type—but the bulk of the small farmers who have come to grief through one-crop specialization either did not choose this path or were not conscious of the dangers that it held.

Poor tenure and credit arrangements have perhaps been the foremost factors forcing small farmers into the single cash-crop field. In many parts of the country the credit system has made it necessary for farmers to encumber their property and resources in order to finance their current operations. Once encumbered, the farm has provided less and less each year for the family over and above the encumbrance charges. Some people believe that this process of encumbering the farmer's property and resources in order to finance his working and

living has forced more farmers off the land than mechanization.

Many owners and tenants, too, have been forced into raising a single crop for cash because they overcapitalized their farm enterprises in times of high prices and in subsequent low-price periods were forced to turn to growing more and more cash crops in order to meet their payments. The lure of city living standards has had an effect in causing farmers to buy more than they could afford and hence to turn to enterprises that might yield more cash.

Of course, many farmers have stuck to the precarious job of one-crop farming simply because they have not known any better. In good times they seemed to be able to make enough money year in and year out to provide themselves with an adequate living standard. In times of low prices they naturally turned to growing the same crops more intensively without regard to effects on the land.

The results of one-crop farming are visible everywhere. Overworked soil has washed away—and each cubic foot of topsoil that washes away means that the one-crop farmer must work that much harder to get the same yield out of poorer land. Farm families lack food that might have been grown in gardens where the cash crops grow. Money is spent for products that might have been produced at home. Life has become unstable and speculative.

To these farmers, today as well as tomorrow has become uncertain. Close upon the heels of this uncertainty follows rural poverty.

## 9. SOIL EROSION

The waste of much of our land is one of the greatest tragedies of our times. Only a hundred years ago this continent held out the promise of rich land to a land-hungry world. There were more than 400,000,000 acres of cropland, which, if judiciously used, should have sufficed for centuries to supply the farm needs of a population three times as great as we have now. Today, nearly half of that acreage is either eroded or in the



process of being eroded. About 100,000,000 acres have been so seriously damaged that they must be completely retired from farming. Another 100,000,000 acres are so rapidly losing their fertility that, if drastic measures are not taken to check this loss, they too will become useless for farming before very long.

Many factors combined to create this waste of land. The early moving farm population had little understanding of soil or soil needs. The waves of migration carried with them management methods learned in their youth on other types of land and under other climatic conditions, and applied these methods to different types of land under completely different climatic conditions. Men who moved from the eastern seaboard and from the South to the Middle West and Northwest applied wet farming methods to a dry area and opened up vast stretches of land to wind erosion. Great stretches of grassland, unsuited for crops, were put into cultivation with disastrous results to the people and the land. It has been estimated that about 500,000 farm families live and work today on land which should never have been farmed and which is too poor to yield a living for the people who work it. When such poor land is continued in cultivation, erosion of the soil inevitably follows.

While the frontiers of America were pushed back as far as the Pacific, so that there were no more new frontiers for the increasing farm population, the land suitable for farming rapidly decreased, as areas became eroded.

The increase of population on the farms did not take place on the good land but on the poor land. These were principally poor tenants. It is a mistake to think that soil erosion is responsible for the poverty of the people. It is the other way around. Poor people cause soil erosion. And poor tenure is greatly responsible for the poverty of rural people.

#### 10. NATURAL CATASTROPHES

Natural catastrophes have plagued the farmer ever since the beginning of agriculture. Although in recent years we are

beginning to understand more clearly the relation between weather and crops, we have not yet reached the stage where we are able to predict weather conditions years in advance with fair accuracy. Until such long-range weather forecasting can be developed, or until crop insurance is further developed and expanded to more crops, the farmer runs the risk that at some time during the year his crop may be destroyed or injured. A flood, insect pests, drought, excessive wind, a hailstorm when the crop is ripening, a late frost—all these and other unpredictable catastrophes may swoop down upon the farm and destroy not only the current crop but the gains made through hard labor for many years. Often if the damage is severe, the farmer may have neither the resources nor the courage to recuperate.

Natural catastrophes hurt the small farmer and the poor farmer more easily than the farmer with enough reserves to tide him over to the next crop. A natural catastrophe may force the poor farm owner to become a tenant; and the tenant may be forced to become a day laborer.

Natural catastrophes have contributed considerably to the increase of farm poverty. No businessman would think of running his enterprise without insurance against unpredictable destructive forces such as theft or fire. Yet farmers, particularly low-income farmers, continue to run their farming business year after year without adequate all-risk crop insurance.

The constant threat of damage to the crops from natural causes adds to the insecurity of the farmer and combines with the various other causes leading toward his impoverishment.



### Human Erosion

“Bad” and “good” are terms that can be applied only to conditions affecting human beings.

When we discuss wasted resources, excessive land prices, the dangers of the one-cash-crop system—when we list and chart all the causes of rural poverty—we are not merely concerned with the condition of our cropland, with water in the rivers and trees in the forests. Our concern is not with resources as resources, with methods as methods, with causes as causes. We are concerned with them only insofar as they affect people. And only by their effect on human beings can we judge whether they are good or bad.

The causes of rural poverty have had their cumulative adverse effects on a large section of our farmers. Some of these effects have in turn become new causes in the impoverishment of the people.

The impoverishment of the people on the land is reflected in their depressed standard of living; in their lowered resistance to illness; and, worst of all, in their realization of narrowing opportunities and their growing despair.

Just as the abuse of soil leads to disastrous soil erosion, so the causes of rural poverty inevitably lead to disastrous human erosion.

These are the common symptoms of human erosion: Poor



housing; inadequate and insufficient food; poor health; lack of educational opportunities; and a loss of hope and faith bred of despair. Rural poverty makes slaves out of free men; it weakens the strong and turns their faces to the wall where they can see no horizon either on the skyline or the landscape.

### THE ROOF OVER THEIR HEADS

Many people are under the impression that slums exist only in large cities. To them a "rural slum" is a contradiction in terms. When they think of poor housing conditions, they visualize the crowded, grimy areas along the railroad tracks of our industrial centers, and assume that the lack of fresh air in these noxious dwellings is the measure of their unwholesomeness. If foulness of air were an exclusive measure of bad housing, there would be no denying the fact that rural housing rarely lacks fresh air—though all too often it enters through the floor and the roof.

Good housing, however, must have more than fresh air to recommend it. For a human dwelling to be accounted good it must be safe to live in, it must be in good repair, it must protect the people who live in it from bad weather and injurious insects, it must have sufficient sleeping space and elbowroom for its occupants, and it must have a minimum of the comforts that go with civilized living, such as: Toilets, bathing facilities, running water, storage, and proper lighting.

When appraised in terms of the minimum requirements set up for good housing, beyond the presence of fresh air, it becomes apparent that rural housing is woefully deficient.

When the results of rural housing studies were made available, even those who had long deplored rural housing conditions were shocked by the cold figures of housing conditions on the farms of the United States.

"While a third of the Nation as a whole has been estimated to be ill-housed, according to a Nation-wide survey of farm housing made in 1934 about 60 percent of all American farm

families, or approximately 4,000,000, are living under sub-standard housing conditions.

"This survey, conducted under the auspices of the Bureau of Home Economics of the Department of Agriculture, indicated that fully a fourth of all farmhouses are in poor structural condition because of defective foundations, floors, walls, or roofs. More than half of the farmhouses in the United States are over 25 years old, while one farmhouse in five is over 50 years old. For the most part, these are shamefully run-down, unpainted shacks, some of them with holes in the roofs, and some without doors or windowpanes.

"The extensive overcrowding that exists in farm homes has been revealed by other investigations. In many rural counties there is not a single unoccupied habitable dwelling. As a result, large families are often forced to live cramped up in two- or three-room shacks, or several families have to 'double up' in single dwellings that are frequently substandard to begin with.

"The great majority of American farm families are not only ill-housed; they are further handicapped by the fact that their incomes are too small to enable them to do anything about it."<sup>1</sup>

The Bureau of Home Economics study revealed that:

- Less than 15 percent of all rural houses had bathrooms;
- Only about 15 percent had water piped into the homes;
- Less than 10 percent had indoor toilets;
- Over two-thirds were inadequately screened;
- Nearly one-fourth had no screens at all;
- The great majority needed painting;
- Nearly one-fifth were entirely unpainted.

<sup>1</sup> Annual Report of the United States Housing Authority, 1939. The housing survey referred to in this report was directed by the Bureau of Home Economics in cooperation with the Bureau of Agricultural Engineering, the Extension Service and the Office of the Secretary of the Department of Agriculture. It is available in printed form in Miscellaneous Publication 323 entitled *The Farm-Housing Survey*, dated March 1939, and can be obtained from the Superintendent of Documents, Washington, D. C., for 15 cents.



The housing conditions of the Nation, both urban and rural, have been characterized as: One-third good; one-third fair; one-third bad. "It is a conservative estimate," says the Bureau of Agricultural Economics in its publication *Disadvantaged Classes in American Agriculture*, "that one-third of the farm families of the Nation are living on standards so low as to make them slum families."

Obviously, the poorest people on the farms live in the poorest dwellings. The impoverished owner-operator, the poor tenant, the sharecropper, and the day laborer live in houses as decrepit and as dangerous to the health and welfare of their occupants as any urban slums.

As for the migrant farm families, they live in barracks devoid of improvements; in tents pitched on ditch banks; in shelters made of gunny sacks, dry-goods boxes, and scrap tin. They have no bathing facilities; only make-shift and insanitary toilets; their water supply often polluted. Through the hot summer days they are assailed by clouds of flies; and through the hot summer nights, by clouds of mosquitoes. During the winters they suffer from chills and lung diseases.

Even those farmers, tenants, and sharecroppers who live in houses with sound roofs, floors, and windows, so that they are not immediately the victims of insects and bad weather conditions, lack the facilities which make a house livable.

Most of the homes of low-income farmers have no closets. Clothes, kitchen utensils, preserved food, and farm tools lie scattered everywhere, on the beds and under the beds, on the tables and under the tables, or hanging on walls, exposed to view, collecting dust, and creating in the people a sense of disorder which adds much to the disorganizing forces of poverty.

Poor housing alone cannot be blamed for poor health, or for juvenile delinquency, or for any other of the concomitants of poverty. Poor housing is only one strand in the binding cord of poverty, but it is the first to meet the eye. For that reason it contributes more than its share to the disadvantage of the poor. It advertises their poverty to the world. It

marks their dwellers as a people below the community standard of decency.

Poor housing on the farm, as much as any other single factor, has marked the impoverished people on the land and closed the gates of opportunity in their faces.

## THE FOOD THEY EAT

There is an ancient saying: "No bread, no wisdom." Not only is there no wisdom where there is starvation, but there can be no health and no hope.

An abundance of good food has always been associated with the farm, however humble. It is surprising, therefore, to discover how many farm people are undernourished, and, more particularly, improperly nourished.

Recent studies show that more than half of our nonrelief farm families do not have adequate diets—that is, diets that could keep them in good health. Fully a fourth of these farm families are believed to have diets that are definitely below the safety line.

The following figures indicate how far average per capita consumption of nonrelief farm families falls below that of those farm groups whose diets were graded good:

	Percent
Milk (or its equivalent) . . . . .	25
Butter . . . . .	15
Eggs . . . . .	30
Citrus fruit, tomatoes . . . . .	55
Leafy, green, yellow vegetables . . . . .	80
Meats and poultry . . . . .	10

These are the deficiencies among the nonrelief farm families. The deficiencies in diet are undoubtedly greater in relief families, migrant families, and the families of farm day laborers.

The deficiencies in the diets of farm families might be grasped more easily if stated positively instead of negatively. How much food, in quantity, would be required to provide as good



a diet for all farm families as is now enjoyed by the well-fed? *The Outlook for Farm Family Living, 1941*, gives this answer:

"The increase in quantities needed to provide for all our 31 million farm people diets as good as those now enjoyed by the well-fed would aggregate in the year:

- 510 million gallons of milk;
- 95 million pounds of butter;
- 215 million dozen eggs;
- 990 million pounds of tomatoes, citrus fruit;
- 2,500 million pounds of leafy, green, yellow vegetables; and
- 370 million pounds of meat and poultry (dressed weight).

The foods just listed generally are the ones that make the difference between good and poor diets in various parts of the country. They are the foods that farm families seldom buy, or buy in comparatively small quantities."

The lower the money income and the less that can be spent for food the more attention a farm family must give to planning its own food production. Some families in every community have excellent diets, nutritively, and others poor, even though incomes and cash outlays for food are identical. Dietary adequacy is conditioned chiefly by the variety and quantity of home-grown protective foods—milk, eggs, and meat as well as potatoes, garden truck, and fruits—whenever cash expenditures for food are limited.

On the whole farm families are better fed than city families, not because they enjoy higher incomes but because their diets tend to include a larger proportion of protective foods. They are able to have more protective foods, only because they are able to produce them for their own use. The larger the family the less cash there generally is for the food of each person. Under such circumstances a larger than usual share of the food supply must be furnished by the farm if the family is to be well fed.

Balance among the various kinds of farm-furnished foods is

as essential as the total quantity. To achieve this families must have guidance in planning. This is so basic to the production of an adequate food supply that the Farm Security Administration puts such planning at the center of its farm-home management work.

Of course, other factors enter into the problem of adequate diet; the effective use of the family income through good buy-manship; an understanding of the proper preparation of food in a balanced diet, and other less important factors. But none compare with the factors of income and the size of family.

What happens to people who live continuously on poor diets? *The Outlook for Farm Family Living, 1941*, gives this answer:

"It does not mean that all persons in these families are hungry, although some of them may be—at least part of the time. Nor do they all have clinical symptoms of pellagra, or beriberi, or scurvy, or other symptoms that would mark advanced stages of malnourishment, although some may. What it means is this—subsistence on poor diets for prolonged periods brings in its train such symptoms as chronic fatigue, lethargy, shifting and variable aches and pains, digestive disorders of certain types, an ill-defined sense of uneasiness or apprehensiveness—symptoms that may not confine a person to his bed, but that may greatly reduce his productiveness and sense of well-being and that may lower his resistance to infection. To every one case of frank deficiency disease, there probably are hundreds of cases of latent or incipient malnutrition."

Poor housing and poor diets combine to produce poor health. We would expect that to happen, and that is precisely what has happened. Poor health on the farm is almost the logical proof of the existence of poor housing and inadequate diet conditions.

## THE PEOPLE'S HEALTH

Low-income groups everywhere receive less medical and dental attention per capita than the higher income groups.



Rural low-income groups receive considerably less medical and dental attention than comparable income groups in the city. "Evidence is available," states Dr. Yaukey, "to show that residence in rural areas constitutes almost as great a deterrent on the receipt of medical care as does low income."<sup>2</sup>

Physicians' calls might be taken as an index to the medical attention received by country people. Since the farmer does not have access to hospitals and dental clinics, we might expect him to require a great number of personal physicians' calls. Yet we find that in cities over 100,000, physicians make about 44 percent more calls than in rural areas on the same number of families. Nor could that be accounted for by fewer illnesses in rural areas. As a matter of fact there were more illnesses in rural areas than in large cities, at a ratio of 85 to 80. The incidence of illness in rural areas is generally greater than in urban areas, and the medical care and dental attention received is considerably less in rural areas than in urban centers.

When the comparison is made between city and country for all income levels the picture does not look so alarming; but when we examine the medical attention needed and the medical attention received by income levels, we find the incidence of illness increases as the income decreases and the attention received decreases as poverty increases. Certain illnesses are peculiar to poor people and are contracted through insanitary conditions, crowded housing, and a poor diet.

In addition to the greater number of illnesses and the lesser care received, rural people also benefit less, considerably less, from all preventive medical care and immunization.

Studies of costs of medical care only too often give expenditures in percentages of income. These percentages are misleading. From them one would correctly conclude that people with very low incomes spend a greater percentage of their income for medical care. But there is the danger of concluding incorrectly that that percentage represents also a

<sup>2</sup> Jesse B. Yaukey, statistician, Office of the Chief Medical Officer, FSA, in *Variation in Amount of Different Kinds of Medical Care Received by Residents in Urban and Rural Communities*.

greater percentage of services received. A man with an annual income of \$2,000, who spends 6 percent of his income on medical and dental care, would spend \$120 a year and receive \$120 worth of services. A man with an annual income of \$250, who spends 8 percent of his income on medical care, spends only \$20 a year and receives only one-sixth of the services. And the man with the lower income, in all likelihood, needs three times as much medical and dental attention as the man with the superior income.

The inadequacy of medical and dental care for low-income farm families might be clearly shown, if we could give the amounts of money required per family to assure its members full medical and dental protection, and then compare that figure with the actual expenditures at low-income levels.

"The needs for medical care of any family are unpredictable, being much greater in some years than in others," states *The Outlook for Farm Family Living, 1941*. "However, it is possible to make some estimates of the probable needs of a group of families and the costs of meeting them. The Technical Committee on Medical Care of the National Health Conference estimated that it would cost a group of families (averaging about four persons in size) \$100 apiece if complete and adequate care were provided on a group basis to all—those needing little and those needing much. This includes services of physicians, surgeons, dentists, oculists, nurses, and others; hospitalization; laboratory tests and X-rays; eyeglasses, medicines, drugs, and appliances. Similar care, purchased by the families individually rather than through a group arrangement, might cost from two to three times as much. These figures cover costs of all medical care—that are now provided by various public agencies as well as that purchased directly by families."

And we know that many low-income farm families do not spend one-fourth of that amount, on an individual call basis, and, therefore, receive only from one-eighth to one-twelfth of the medical care they need.

The deficiency in medical and dental care of low-income



rural families is greater than their deficiencies in diets and in housing.

How do these deficiencies affect the people's outlook?

### THE LADDER DOWN

Poor housing, poor diets, poor health are found wherever there are poor people. Not lazy people. Not mentally unfit people. Not wasteful people. But people in despair. People who no longer care what happens to them. People for whom the light of hope has dimmed.

Housing without proper sanitation is often responsible for hookworm; housing without screening against mosquitoes is often responsible for malaria. Overcrowding in the houses spreads communicable diseases as fire is spread by wind. Insufficient or inadequate food saps the strength of the people until they have no resistance to illness. All these combine to weaken the poor and to darken their outlook. Few undernourished people are really cheerful. Their poverty keeps them isolated. Thousands, hundreds of thousands of poor farmers do not go to church because they have neither the clothes to appear in among neighbors nor the contribution to make toward the upkeep of the church. Many of the children are kept out of school because of illness, lack of clothing, and the necessary related cash expenditures. Ignorance settles wherever poverty prevails.

The plight of the impoverished farmer was bad even during the period when the urban population enjoyed prosperity. All through the 1920's, the nostalgic 1920's, farm incomes were relatively low, and farm poverty serious. When the depression of the early thirties arrived, low-income farmers were among the first to suffer from its effects.

We have the rural economic ladder with rungs going up from day laborer to sharecropper, from sharecropper to tenant, from tenant to ownership. In good times that ladder is there to ascend; in bad times, it is there to descend. And when farmers reach the lowest rung, they are often forced off the

ladder altogether. With the city unable to absorb them in industry, they are forced into unemployed status or to become migrant workers.

Today's rurally poor are tomorrow's migrant workers.

### TOMORROW'S MIGRANTS

The drowning man proverbially catches at a straw to save himself. There is no record of a straw ever saving a drowning man, but that does not prevent him from catching at it each time he goes down. And when the owner-operator on the farm is pushed down and held below the surface of increasing debts, or the tenant is "tractored out," or the sharecropper fails year in and year out to earn enough for himself and his family, or the farm day laborer finds himself deprived of every opportunity for decent living, many in turn are ready to seek an escape from their plight.

When a farmer over a long period of time fails to make even a subsistence living on the land, he is ready to chase any will-of-the-wisp and travel hundreds and thousands of miles where rumor has it there is a chance to earn a better living.

That is precisely what has happened and is happening. At least 350,000 American families, at least a million men, women and children are wandering from State to State, desperately seeking a living as migrant farm laborers.

John Beecher, Farm Security Supervisor, told the Senate Civil Liberties Committee:<sup>3</sup>

"In the Florida legend is a chapter which is not set forth on the glossy pages of tourist circulars but goes by word of mouth from cabin to cabin across Georgia cotton fields, out to the Carolina sea islands, north into coves of the Alabama and Tennessee hills and is wonderingly received by the poor folk there, west even to Louisiana, Mississippi, and Arkansas where the tractors are moving in the wide river plains amongst the

<sup>3</sup> *Living and Working Conditions of Migratory Farm Workers in the Florida-Vegetable Area* by John Beecher, before the Senate Civil Liberties Committee, May 15 and 16, 1940.



shacks of the sharecroppers. And these obscure, these disheartened and landless people, white and black, learn that there is a golden Florida made ready for them too, where the same warm sun that shines on the Palm Beach millionaire will shine down on them the long winter through, and the same tall palms will shade them. And money is to be made there in the beans, the tomatoes, the celery and the sugarcane—big money.

"Six-bit a day Negro wage hands hear that a man can earn three and four times that much cutting sugarcane, and only 10 hours in the field instead of from 'can till can't.' A man with his wife and children to help him can mop up in the beans, a whole week's wages for one day's pick where there's five or six head in family, and all pick, down to the littlest.

"The white sharecropper who hadn't managed to break even for so many years that he disremembers how long ago it was since cash money came his way at settling time hears tell that 20 up to 30 dollars is one week's pay for a family grading beans, potatoes and celery—light work, too, that womenfolks can do and young girls, just standing up watching the stuff go by on the belts and picking out the culls. Him and the old lady and the girls that haven't been good for much except be an expense to him in raising and a worriment with boys hanging around them, can pick up and go down there to Florida this winter and be in the sunshine doing that easy work and then come back with maybe enough money saved to make the down payment on a farm.

"So the legend runs, and so behind the broad coastal highways where the big cars slide down to Palm Beach and Miami, to St. Petersburg and Sarasota, out of sight in the empty pine country of the interior the jalopies of the farm migrants are rattling over the rutted sand of the Pea Vine trail between Holopaw and Okeechobee, bound for the bean fields, the cabbage, potatoes, celery, and sugarcane of the deep Everglades muck."

They migrate to Florida to pick the vegetables and sugarcane crops; they migrate to Arizona to pick cotton; they mi-

grate to the Pacific Northwest to pick berries, fruit, and hops; they move on to Oregon, Washington, and Colorado to bring in the apple, the beet, and the potato crops; and they pick the citrus fruit of Texas. Like shoals of minnows they rush from crop to crop in practically every part of the country.

They come from Oklahoma, Texas, Arkansas, Missouri; they come from Alabama, Georgia, and the Carolinas; they come from every State where there is poverty on the land so great that the people are willing to abandon the land and seek their "fortune" elsewhere. What they seek and what they find show no resemblance to each other. They live in tents, trailers, tar-paper shacks, hovels made of pieces of tin and canvas, without any sanitary conveniences; they often have to pay for drinking water; they are herded together three to five in a room, most of the families having only one room to live in, to eat in, to sleep in. Almost before they are settled, almost before they learn to recognize a few faces around them, they must pack up and leave again. Families have been known to cross the continent twice within a year, stopping for work in 20 to 30 States. Their incomes range from \$200 to \$450 a year, and out of this amount they must pay for their transportation and keep rickety automobiles in repair.

The worst sufferers in this migration are the children. Child labor is not only tolerated among migratory farm workers but depended upon to augment the family income. Children six or seven years of age are known to do field work of many kinds. The hours of work are long and the conditions of work unfavorable.

Children of migratory laborers have little opportunity to attend school. Studies made by the Children's Bureau of the Department of Labor showed that large numbers of the migratory workers' children had never attended school. The Palm Beach County Superintendent of Public Instruction in Florida remarked: "Education is in competition with beans in this county, and beans are winning out." Beans are winning out. Potatoes are winning out. Citrus fruit is winning out. Cotton



is winning out. Lettuce is winning out. Berries are winning out. All but the children are winning out.

The health and recreation facilities of the migrant worker can be as easily described as the snakes of Iceland: There are none.

"As far as predicting the movement of the 1940's goes," says T. J. Woofter, Jr., in his prediction on *Migration in the Near Future*, "we can hardly go with certainty beyond the forecast that drastic population adjustments must be made between rural and urban elements, between poor land areas and good land areas, and between stranded industrial areas and areas of expanding opportunity. If such adjustments are not made then our problems of unemployed adults and idle youth will be similar, at least in the early 1940's, to that in the 1930's." In other words, unless very drastic adjustments are made to check rural poverty, migrant farm labor is bound to increase.

The blighting effect of rural poverty is the same as that of a highly contagious disease. It spreads through the county and affects the well-to-do farmer, the village and town dweller, and, spreading like cancer, inevitably reaches the factory worker, the department store, and every main highway of commerce, until it reaches the very halls of the suburban mansion.

The problem of the poor farmer is not his problem alone. It has taken the Nation long to realize that rural poverty is a national problem and must be coped with as a national problem. The Federal Government realized at last that rural poverty is a disease that cannot be quarantined.

## Chapter 3

### Poverty Can't Be Quarantined

There is no element of surprise in the wreckage of rural ruin. Men of vision could foresee the disaster long ago and predict its effects. The need for intelligent and just land policies to protect the farmer and to prevent human erosion was recognized at the very beginning of the establishment of our Federal Government. At that time, when the Nation's population was 95 percent agricultural, the seeds of rural disaster were already recognized and the people warned against them. Though the pattern of our economy was not yet set, the social and political thinkers of that day knew that unbridled land speculation, absentee ownership of crop and timberland, and the diversion of farm wealth to industrial and commercial advantage, could lead to no good end.

Thomas Jefferson was in the forefront of those advocates proclaiming the need to establish the Nation firmly on the foundation of a thriving husbandry. Farming, to him, was the pursuit that breeds true independence; and the individually owned and operated farm, the sound cornerstone of a true democracy. Insofar as all goes well with the worker on the soil, he believed, all goes well with the Nation. "Those who labor in the earth are the chosen people of God, if ever He had a chosen people, whose breasts He has made His peculiar deposit for substantial and genuine virtue." In the independent



farmer, working his own land, Jefferson saw the invincible rampart against the selfish, absentee, corporate power which encroaches on the people's rights. The strength of democracy, as he saw it, resided in the strength and independence and morality of the people who lived by the fruit of their labor. "I have never observed men's honesty to increase with their riches," he remarked; but he had implicit faith in the incorruptible honesty of farmers working their own land. "Corruption of morals in the mass of cultivators is a phenomenon of which no age nor nation has furnished an example."

Though Jefferson was primarily concerned with the cementing of the foundation of a just and enduring democracy, from all his pursuits and soil experiments we know that he foresaw the dangers of soil erosion and the waste of our natural resources, resulting from and leading to human erosion. Jefferson aided in the foundation of the Democratic-Republican Party (which later became known as the Democratic Party), based on the principles of agrarian democracy. This party succeeded in carrying the presidential election of 1800, but that did not assure the establishment of an agrarian democracy. The stream of history was flowing in the opposite direction.

Like the tides of the Bay of Fundy sweeping inward with irresistible force, the industrial-financial forces of the city swept over the land. The farmer in their way was uprooted and swept westward. There was the great West where a man could go in quest of land, and the farmer's eyes turned in the direction of the great unknown prairies and the mountains beyond. But as the new frontiers were opened, almost before the people could stake their claims, the tide of finance rushed in to claim the public domain in the name of industry and commerce.

All through the beginning of the nineteenth century and up to the Civil War, farsighted legislators and public-spirited leaders tried to break the power of what Andrew Jackson called, "the hydra of corruption," and advocated the equitable distribution of land to the farmers who could work it with the labor force

of their families, and not let land pass into the hands of "powerful monopolies and aristocratical establishments."

In response to the rising demand of land for the landless, the Homestead Act was passed in 1862. This Act allowed the head of a family to acquire 160 acres of land from the public domain, free of charge, if the family resided on the land for five years. So great was the pressure on farmers in the East that in a short time 1,400,000,000 acres of land were claimed by homesteaders.

The Homestead Act, unfortunately, was conceived in the heart and not in the head. For while land was granted to homesteaders, the Government continued to cede huge tracts of land to speculators and to foreign and domestic syndicates; and it continued to grant millions of acres to the railroads. Within 10 years after the Homestead Act was passed, railroads alone had acquired over 125,000,000 acres of land from the public domain. Farmers in search of land in the West were soon confronted with the choice of obtaining a good homestead beyond the property line of the railroad's domain, 20 to 40 miles away from the projected railway, or paying a high price for land better situated and obtainable from syndicates and speculators.

Added to the weaknesses of the Homestead Act was the corruption of its administration. "Even less satisfactory than the land enactments themselves was their administration," writes Everett E. Edwards. "Fraudulent entries were common occurrences. People were regularly employed to file claims which could be turned over to land, timber, or mining companies. Equally flagrant was the practice of staking claims for nonexistent individuals. When land was purchased in large blocks, almost invariably the transaction was accompanied by a measure of graft. The General Land Office, which supervised disposal of the public domain, did not have the organization, the personnel, or the backing to insure careful and honest administration—even if it had had a desire to do so. So long as rich prizes were in the offing for laxity, and overscrupulousness brought official and public disapproval,



the General Land Office was not likely to develop that desire.”<sup>1</sup>

By the time the Government recognized the weakness of the Act and the corruption in its wake, and attempted to remedy them, much damage had already been done—damage which is felt in agriculture more keenly today than at the time it occurred.

For at that time, when the vast territory of the West was opened for settlement, the great migration was attended by the need for new homes, the establishment of new cities and towns, the building of new railroads, the coming of local industries, and the development of commercial and banking enterprises. Prosperity attended this sudden growth, and the farmers forgot their grievances against the imperfect Homestead Act while feasting on the temporary prosperity. Abundance or the promise of abundance brought optimism to the rich prairies; and all dreamed of a happy future for the inhabitants who had turned a wilderness into the world's granary.

But the holiday spirit did not last long.

When all went well, the new settlers instead of liquidating their debts increased them recklessly by increasing their tools, their livestock, and their land. They devoted themselves to producing more and more. Then they awoke one day to discover that they had produced too much and that they owed too much.

The widespread economic depression of the 1880's caught the farmers so heavily indebted that whatever they could earn went to pay the interest on mortgages held by eastern banks and mortgage companies. Farm prices fell. There was no market for farm products. Yet interest rates went up. “10-cent corn and 10-percent interest” was the phrase of the day. It was cheaper to burn corn than coal. It was cheaper to leave the crop unharvested. But burning corn instead of coal and leaving the crops in the fields for the crows to feed on did not settle debts. Foreclosure followed the failure to pay.

The hard-pressed farmer could no longer pick himself up

<sup>1</sup> Everett E. Edwards, *1940 USDA Yearbook*, “American Agriculture—The First 300 Years.”

and move westward in search of new opportunities. For toward the end of the 1880's, the frontier of America had reached the waters of the Pacific, and the public domain had been ceded, granted, sold and squandered. In their distress the farmers remembered the warning of the earlier agrarian leaders who had cautioned the people never to allow political control to pass from their hands. The farmers turned to politics in search of a solution of their problem.

As early as 1867 the Grange, or Patrons of Husbandry, was organized. This was a secret organization, without direct political affiliation, dedicated to improving the farmer's lot through a united effort to reduce freight charges and exorbitant grain elevator charges. The Grange did begin to have some effect in raising the price of farm products at the farmer's end by reducing freight rates but it went into a temporary decline.

The farmers, however, had learned a lesson. They realized that organization could bring pressure to bear upon their representatives in the Government. They decided to organize along political lines.

At this point they went off on a curious tangent—known as the Greenback Movement. The idea behind this movement was that the wrong done the farmers by organized finance could be righted by the manipulation of the Nation's money. The Greenback Movement had a slogan: “The same money for the bondholder as the plowholder.” The “Greenbackers” developed into a political organization in 1878. Within four years their candidates polled nearly a million votes. For all their votes, the farmers received little attention from state legislators.

The farmers continued to organize. A number of farm-labor alliances were formed and in 1892 all these movements, including the Greenback Movement, united into the People's or Populist Party. This political party demanded the abolition of land monopolies and drafted a program of legislation to assure the continued security of the owner-operator farmer. In the 1890's, the Grange, too, began to revive.



The Populists were particularly concerned with the effect of high interest rates and bank mortgage holdings on the small farmer. The prices of farm products were based on the production of the most efficiently managed farm. With the increase of labor-saving machinery, the small farmer found himself in need of money to finance such farm practice improvements in order to compete in the open market. But the money he borrowed placed him in the clutches of the loan shark who soon had a greater equity in the land than the farmer. The Populist movement gained in strength but its program was slowly translated again into a program of monetary manipulation. The struggle between financier and farmer became a struggle between gold and silver.

William Jennings Bryan, spokesman of the free silver movement, declared: "You come to us and tell us that the great cities are in favor of the gold standard. We reply that the great cities rest upon our broad and fertile prairies. Burn down your cities and leave our farms, and your cities will spring up again as if by magic; but destroy our farms, and the grass will grow on the streets in every city in the country." Right as Bryan was then, those who staked their hopes on greenback, or cheap money, were doomed, as we know after the fact, because they tried to solve basic problems by currency manipulation.

The Populist Party went down in defeat at the turn of the century. But even in its failure, it succeeded temporarily in improving agricultural conditions and in raising the prices of farm products so that the farmers enjoyed a semblance of prosperity.

During all these political storms the land was mined and the forests cut down at an alarming rate. The dangers which lay in the reckless use of cropland and forests were prophesied at the beginning of the 19th century; at the beginning of the 20th century the prophecy began to come true. Theodore Roosevelt, alarmed by the waste of our natural resources and the corruption of their use for purely selfish ends, began to develop

a national program of conservation based on long-range planning. This was just before World War I.

Most of the good done by Theodore Roosevelt's Administration in conservation planning was undone by the spectacular rise in prices of farm products during the World War, which led to the opening up to the winds of great areas of range land which should never have been touched by the plow. Within a dramatically short period an area in the Plains States was so seriously damaged that it threatened to become America's Gobi Desert.

If the farmer was intoxicated by the false promises of the war, he was rudely awakened almost as soon as the war was over. Prices of farm products collapsed as soon as the war was over. And the farmer found himself sinking rapidly under the burden of his indebtedness to a level below subsistence. Within sight of the growing prospects of prosperity in the city, the farmer during the 1920's found himself hopelessly depressed and his condition aggravated by the ominous appearance of dust storms, foreclosures, and increased want.

During the 1920's (a period when some economists predicted unending prosperity for the Nation), the value of rural property declined by \$20,000,000,000. During the same period nearly half a million farmers lost their farms by foreclosures. Farm tenancy increased rapidly. The gross annual farm income dropped as fast as tenancy was rising.

Agitation for the protection of farmers, during the 1920's, resulted in the ill-fated McNary-Haugen bill which proposed an agrarian version of tariff regulation to protect the farmer. Twice this bill was passed by Congress and twice vetoed by the President. But agitation for the protection of the farmer continued and gained momentum.

Then came the crisis of 1929. The pressure that gradually cumulated for nearly half a century to depress and impoverish the farmer burst all at once through the electrical discharge of the 1929 crash. Between 1929 and 1932 the already low gross annual income of farmers shrank again by over 50 percent. Farm values, already deflated during the 1920's, suffered



another decline of nearly 33 percent. The epidemic of country bank failures followed. The owners of farm implement industries felt the jar of a declining agriculture.

From 1929 to 1932 the annual national income dropped from 81 to 39 billions and they who had least, suffered most. The cities filled with unemployed men; the highways were full of aimless, wandering youth; and the farmer, isolated on his farmstead, began to feel the sharp pangs of hunger. In 1933 one million farm families were on relief. Within two years about two and a half million rural families, comprising more than 10 million people, depended on some form of relief for their survival.

At first rural relief differed little from urban relief. Grants of money or food to needy farm families were made by the existing local agencies who were organized to take care of emergencies. But these agencies soon found all their resources exhausted and they could not cope with the situation. The Federal Government then launched the Civil Works Administration which took over the work of the local agencies in helping the needy through grants and subsidies.

Even during those stormy years, when the underprivileged began to make their needs known and advocated various solutions of their problems, the agrarian leadership in Congress did not fully realize that some of the problems of the low-income farmer differed from those of the well-to-do farmer. The various bills proposed and passed were intended to help farmers generally. The most significant of these measures, passed in 1933, was the Agricultural Adjustment Act, aiming to maintain a balance between the production and consumption of agricultural commodities and to assure profitable marketing conditions. It was, however, generally recognized that the Agricultural Adjustment Administration, and other measures of that day, affected only "the top third of the farmers"—as expressed by the Secretary of Agriculture. Little was as yet done for the poor tenants, sharecroppers, the field laborers and the migratory workers, other than the offer of relief.

A few States realized that a dole for farmers to tide them over with food and other immediate needs would not solve their problems unless the farmers also had tools, livestock, and seed for the next year's crop. Several States began to advance loans to farmers along with grants in the attempt to help the low-income farmers become self-sustaining, and the idea soon attracted national attention.

When the Civil Works Administration merged into the Federal Emergency Relief Administration, these localized measures were scrutinized and studied. At that time, Mr. Harry Hopkins, who was then Administrator of the Federal Emergency Relief Administration, noted that some States were moving toward "rehabilitating" farmers as a method of reducing the relief rolls, and in his letter of March 22, 1934, addressed to all State Emergency Relief Administrations, he stated that:

"Civil works and direct relief programs, as at present conducted in rural areas, which are defined as open country, and towns having less than 5,000 population, will be replaced as of April 1, 1934, by a program of rural rehabilitation.

"The objective of this program is to make it possible for destitute persons eligible for relief in such areas to sustain themselves through their own efforts."

The following June there appeared a document entitled *Objectives and Suggestive Procedure for Rural Rehabilitation* based upon a study of these State loans to low-income farmers. The Federal Emergency Relief Administration in that year set up a Rural Rehabilitation Division to carry out the recommendations made in that study. The program, although financed by Federal funds, was set up on a State and not a Federal basis. The participating States established State Rehabilitation Corporations to handle the new program. The program consisted of loans to farm families to enable them to buy the necessary livestock, feed, and supplies. These loans were to be repaid in cash, in kind, or in work on self-liquidating projects, as soon as circumstances permitted. Farmers who received loans from these corporations had to work out a farm and home



management plan designed to provide the family with most of its own food and to help build up the soil and improve general farm practices.

Within one year more than 250,000 families had received such rehabilitation loans. But the State Rehabilitation Corporations soon discovered that many of the families could not make much progress because they lived on land so poor that under the most favorable circumstances it could not produce the family living. The chances of loan repayment by such families among the total number receiving loans were nil, and the chances of their rehabilitation in the near or distant future were likewise nil.

It became evident that a well-integrated plan had to be evolved to retire submarginal land and to resettle people taken off poor land on better land.

As soon as the problem began to receive recognition, and an attempt was made to solve it, it was found to be far more complicated than was at first apparent. It was really not one problem, but a complex of problems, each crying for solution. The attempt to solve them singly often led to greater difficulties.

The Farm Credit Administration, as early as 1933, recognized the need for reducing the farm debt burden, and started a program of debt adjustment through local committees of farmers and businessmen. The adjustments were entirely voluntary. In most cases the debts were reduced so that the farmers paid less interest, and often the interest rates, too, were reduced and a longer period of time for payment was agreed upon. This saved many farmers from foreclosure and assured creditors partial repayment on what might have otherwise been bad debts.

But loans to needy farmers and debt adjustment of debt-burdened farmers did not fill all of the needs of poor tenants, sharecroppers, field laborers, and migratory workers.

In 1935 President Roosevelt established the Resettlement Administration into which were gathered the various State Rehabilitation Corporations, Federal Emergency Relief

Administration resettlement projects, subsistence homestead projects, the debt adjustment activities of the Farm Credit Administration, the submarginal land program, along with new functions to aid tenants, sharecroppers, and migratory workers. The Resettlement Administration functioned as an independent agency through three main divisions:

1. LAND UTILIZATION. This was mainly a retirement program. The Resettlement Administration was authorized to buy some 10,000,000 acres of submarginal land and convert it into pasture, forests, game preserves, and parks. The people taken off this land were temporarily employed in planting trees, constructing roads, and other tasks with funds that came mainly from the Work Projects Administration. Meanwhile, attempts were made to resettle these families on good farming land.

2. RESETTLEMENT DIVISION. The Resettlement Administration took over more than 30 subsistence homestead projects formerly under the Department of the Interior and an almost equal number of projects of various types developed by the Federal Emergency Relief Administration. Additional land was bought and new projects started to resettle and rehabilitate needy farm families including some of those taken off the submarginal land. Altogether, 151 projects were undertaken. A modest building program of farm homes and a program of sanitary and health measures were undertaken, with most of the labor involved drawn from the relief rolls.

These projects were not uniform in nature, or size, or management. Most of them provided full time farming opportunities either through community type developments or on scattered farms. A few were suburban projects close to industrial centers, which supplied adequate housing facilities to urban clerical and factory workers. A few were cooperative farms, managed by cooperative associations. Some of the projects had their own schools, stores, processing plants and other cooperative enterprises. Some were especially planned as "farm tenant security projects." In addition, the Resettlement Administration became aware of the need for special assistance to



migrant farm laborers, and started the first of a series of camps for migrant families.

3. REHABILITATION. The Resettlement Administration also took over the rural rehabilitation program of the Federal Emergency Relief Administration. This program expanded rapidly under the Resettlement Administration, and for the first time in history, the Government combined credit with training in sound farming methods. Each standard loan under this program was based on a farm and home management plan.

The Resettlement Administration, to the limit of its funds, assisted groups of low-income farmers who needed equipment or services which no one of them could afford individually, and arranged for a community or a cooperative service loan to the group. This enabled neighboring farmers to obtain tractors, combines, veterinary services, spraying equipment, and other goods and services which no single farmer could buy for himself.

Farm debt adjustment was another useful device in rehabilitation. Many of the rehabilitation families were overburdened with debts which needed adjustment before they could work out satisfactory farm and home management plans. The Resettlement Administration, therefore, took over from the Farm Credit Administration the farm debt adjustment activities.

Though the Resettlement Administration was a long step forward toward helping the low-income farmer (and during the brief period of its existence contributed a brilliant page in rural social thinking), it was far from sufficient to cope with the central problem of rural poverty.

In 1936 President Roosevelt created a Committee on Tenancy. The following year this committee presented a formal report on its findings. "All in all," states Charles A. Beard, "the report of the President's committee, cautious as were all its terms, was a revolutionary document when placed beside the myth of the outstanding and independent American farmer and his family."

The President's Committee on Farm Tenancy reported:

"For the past 55 years, the entire period for which we have statistics on land tenure, there has been a continuous and marked decrease in the proportion of operating owners and an accompanying increase in the proportion of tenants. Tenancy has increased from 25 percent of all farmers in 1880 to 42 percent in 1935. Because of debt the actual equity of operating owners is far less than these figures indicate. In some of our States, among them a number settled under the homestead system little more than a generation ago, it is estimated that the equity of operating farmers in their lands is little more than one-fifth. Nearly four-fifths is in the hands of landlords and mortgage holders."

Later on it stated:

"The committee's examination of the agricultural ladder has indicated a series of groups of farm families whose insecurity is a threat to the integrity of rural life. The families comprised within these groups constitute fully half the total farm population of the country. Approximately one farm family out of four occupies a position in the Nation's social and economic structure that is precarious and should not be tolerated."

It then enumerated the principal groups of disadvantaged farmers: Tenants, croppers, and farm laborers. About the farm laborers it said:

"Most farm laborers have uncertainty of employment as their general lot; their earnings and standard of living are correspondingly low. But the situation of the hand laborers in intensive agriculture is especially precarious. The conditions under which they work and live have already promoted strife in widely scattered areas. West of the Mississippi the number of migratory laborers has recently been augmented by farm families from drought areas."

As to the standard of living of these people, the committee reported:

"The extreme poverty of one-fifth to one-fourth of the farm population reflects itself in a standard of living below any level of decency."



"Large families of tenants or croppers, or hired farm laborers, are living in houses of two or three rooms. The buildings are frequently of poor construction, out of alignment, weather-beaten, and unsightly. The doors and windows are rarely screened. Often the roofs are leaky. The surroundings of such houses are bleak and unattractive. Many have even no outside toilet, or, if one is available, it is highly unsanitary.

"Many of these families are chronically undernourished. They are readily subject to diseases. Pellagra, malaria, and the hookworm and other parasites exact heavy tolls in life and energy. Suitable provision for maintaining health and treating disease among these families is lacking or inadequate in many localities.

"Clothing is often scarcely sufficient to afford protection to the body, much less to help maintain self-respect."

These matters the President's committee reported, and more and more out of a shocked recognition of the true conditions.

Then it reached the conclusion:

"Should the rungs of the agricultural ladder become rigid bars between classes, an American ideal would be lost."

In the light of these findings along with the experiences of the Resettlement Administration, it was found necessary to revise all Federal activities to aid the low-income farmer. For by now it was definitely established that the problems of low-income farmers could not be solved through price stabilization or any other methods devised generally for what Henry Wallace, then Secretary of Agriculture, referred to as the "top third of the farmers."

A new plan for coping with this problem was developed, and on December 31, 1936, by Executive Order the Resettlement Administration was transferred to the Department of Agriculture. Eight months later, on September 1, 1937, the Secretary of Agriculture announced the creation of the Farm Security Administration as the successor to the Resettlement Administration.

Several significant changes were incorporated during the transition from the independent Resettlement Administration

to the Farm Security Administration in the United States Department of Agriculture:

1. The Land Utilization Division was turned over to the Bureau of Agricultural Economics (and later was transferred again to the Soil Conservation Service).

2. Farm Security Administration was given the new function of administering the Tenant Purchase program authorized by the Bankhead-Jones Act, under which tenants, sharecroppers, and farm laborers could borrow money to buy farms of their own.

3. Resettlement Administration projects, already under way, were to be completed and to remain under the management of the Farm Security Administration.

4. The general emphasis was placed on rehabilitation activities and on the new Tenant Purchase program.

The rapid changes from State Rural Rehabilitation Corporations to Resettlement Administration and to the Farm Security Administration reflect the growing awareness on the part of the Government of the urgency of the problem of rural poverty. The problem had been in the making for many years and the Government realized the need for coping with it effectively and without delay.

Paul V. Maris sums up the Government's realization in these words:<sup>2</sup> "It is not for the good of our country, and not for the good of our democracy, that extreme poverty should continue in rural areas of this country. Socially it is not good, politically it is not good, and economically it is bad to have a vast portion of our population without purchasing power, poorly nourished, poorly housed, poorly clothed, or poorly educated."

The Farm Security Administration is dedicated to the task of resolving the economic and social problems responsible for rural poverty.

How the Farm Security Administration is organized, and the

<sup>2</sup> Paul V. Maris, Director, Tenant Purchase Division, Farm Security Administration, in Origin and Development of the Farm Security Program before Regional Staff of the Farm Security Administration at Raleigh, N. C., March 8, 1940.



tools and methods it employs to carry out the duties with which it is charged, will be described fully in later chapters. But before the organization and techniques of the agency are taken up, let us examine the basic objectives of the Farm Security Administration.

## Chapter 4

### Objectives of the FSA

A traveler returning from distant lands told his friends about a strange fruit he had eaten. When urged to describe it, he reflected for a while then said: "Well, you all know what a pear is like?"

"Yes," said his friends.

"And you know what an apple is like?"

"Yes," said his friends eagerly.

"And you know what a plum is like?"

"Yes," said his friends impatiently.

"Well," the traveler said slowly, "that other fruit was unlike any of them."

This story may illustrate the futility of describing a fruit or an institution or a way of doing things by what it is not. Yet so many misconceptions have arisen about the Farm Security Administration and its predecessor, the Resettlement Administration, that it is necessary to tell first what the Farm Security is *not* in order to clear away the misunderstandings which have been created by the critics of this new agency set up to deal with rural poverty.

#### FSA NOT A CURE-ALL

The Farm Security Administration is not a cure-all. It is not by organization or authority or intention meant to elimi-



nate rural poverty in America single-handed. In order that rural poverty may disappear completely it will be necessary to eliminate all the contributing causes to rural poverty. The Farm Security Administration has neither the means nor the authority to deal with a considerable number of the causes of rural poverty. Even a casual glance at the list of these causes should suffice to show that to eliminate them all, to assure complete security to those who toil on the land for a living, considerably more would be needed in funds and in authority and in scope of activities than is at present allotted to the Farm Security Administration. This agency does not handle crop insurance; it cannot introduce part-time employment to supplement farm income during seasonal unemployment on the land; it is unable to fix the interest rates on farm debts; it is unable to regulate state tax laws; and there are other causes of rural poverty with which Farm Security does not and cannot concern itself. Yet these and other solutions must be found before all the causes contributing to rural poverty can be eliminated; and not until all these causes are eliminated can rural poverty be completely eradicated.

The fact, however, that the Farm Security Administration is not a cure-all need not disturb us. On the contrary, were the Farm Security Administration to promise a complete cure for all the ills on the farm, we would have as much right to suspect it as we would to suspect any patent medicine which promises a cure for all ailments, beginning with asthma, bronchitis, cholera and going down all the way to Z. Criticism of this Administration and its immediate predecessor was often bitter, on the one hand, because it did not promise to effect an immediate cure of all rural economic ills, and, on the other hand, because it applied itself vigorously to specific and limited objectives within its authority and ability.

Farm Security is not a cure-all but does cure much. It is one of the effective means toward eliminating rural poverty. Farm Security in itself, and in its present form, will not solve all rural problems, but it can cope effectively with certain specific aspects of the problem.

## FSA IS NOT RELIEF

A common misconception about the activities of the Farm Security Administration is the assumption that it is a relief agency. Farm Security does not give aid to rural needy families in the same manner as relief agencies. The difference between Farm Security and relief, though both deal with people in need, is that relief measures furnish temporary assistance to needy employables who are certified as in need of relief, while the Farm Security Administration primarily assists those needy farm families which, upon receiving such help, can reasonably be expected to become self-sustaining at some future date.

## FSA IS NOT A LOAN COMPANY

Another misconception still common is that the Farm Security Administration is a general lending agency. This misconception, as we shall see later, leads not only to criticism from the general community but also to misunderstandings between the Administration and applicants for Farm Security loans. Although the Farm Security Administration does make loans as one part of the rehabilitation process, its purpose is not to play the part of a credit agency substituting for the work of other credit institutions, private or Federal. The very fact that Farm Security loans are not available to people who can obtain credit elsewhere should suffice to prove that it differs from all other lending agencies. Farm Security loans differ from other loans in that they are advanced to rural people who have no credit avenues open to them elsewhere yet who, as a result of these loans being made to them, have a reasonable opportunity to repay them at some future date, and in the process rehabilitate themselves so that they can become self-sustaining on the land.

Farm Security loans are not given purely as monetary credit. The acceptance of a Farm Security loan bears with it the acceptance of supervision and guidance, which are really more important than the loans. In addition to loans, Farm Security



makes grants of funds. These grants, however, differ from ordinary relief payments, in that they, like loans, are based on rehabilitation objectives.

The Farm Security loan and the Farm Security grant, therefore, are both only aids toward the real objective—the retraining of farm families in improved farm and home management methods, which should lead to rehabilitation. The assistance that Farm Security gives its families in training them in the principles of better farm and home management, and the supervision it supplies in preparing and carrying out farm and home management plans is by far the most important part of its aid to rural needy farm families.

### FSA IN THE USDA

The Department of Agriculture defines the Farm Security Administration as the agency which “aids low-income farm families to reestablish themselves on productive land and to become self-supporting, through a threefold program of rural rehabilitation, farm purchase by tenants and rural homestead.”

This aid is given in order to help alleviate immediately (and eliminate ultimately), rural poverty and insecurity on the farm. The Farm Security Administration has, therefore, two kinds of objectives: Immediate objectives and ultimate objectives.

#### *A. Immediate Objectives of the Farm Security Administration:*

1. To relieve the suffering and misery among rural people by making it possible for them to become self-supporting;
2. To improve the level of living among the low-income farmers and farm workers through an improvement in their health, housing, sanitation, and diet;
3. To increase real income by better methods of farm and home planning;
4. To reduce the load of indebtedness;
5. To stem the dangerous tide of migratory workers by providing greater security to workers on the land;
6. To reduce the cost of rural relief by making farm families self-supporting.

#### *B. Ultimate Objectives of the Farm Security Administration are:*

1. To reestablish people now farming poor land on land which, with proper management, can guarantee the family a decent living both in goods and in the required cash;
2. To improve the techniques and planning on the family-type farm so that it may become a source of strength to the Nation as a whole;
3. To weave into the general fabric of community living all the families which at present are gradually forced out of the general community life by their low incomes;
4. To work toward a more equitable adjustment of the population on the land, involving relocation of families from over-populated areas; the subdivision of large holdings capable of supporting a large number of families on a satisfactory level of living; and the development of certain underpopulated agricultural areas;
5. To work toward a control of land prices which would be consistent with its use value rather than with its speculative value, and thereby safeguard the family living against unjustified capitalization of earnings through increased land prices;
6. To reduce the number of farm tenants in the United States;
7. To improve the status of farm tenants by a widespread adoption of long-term written leases which will safeguard the interests of both farmers and renters and provide incentives for protecting and improving the land;
8. To develop and increase cooperating leasing and purchasing associations to meet the needs of low-income groups;
9. To regain the balance and values of rural living which the pursuit of agriculture has always had since the beginning of civilized life.

#### SUCCESS OF IMMEDIATE FSA OBJECTIVES

Though it is too early to measure the success of the Farm Security Administration in terms of its ultimate objectives, we can gauge the speed with which we are moving toward that goal by the successes in immediate objectives.



Since its inception, the Farm Security Administration has helped more than a million families. These included standard borrowers and nonstandard borrowers, families on resettlement projects, families participating in tenant purchase, grant recipients, and migratory workers. The number of people who have paid up their loans and the increase in their net worth is a fair index of the improved conditions of these families. The average increase in net worth from before acceptance on our program to December 31, 1940, was \$180 per borrower, a 21 percent average increase. The net annual income per family almost doubled. The number who had paid up their loans as of April 30, 1941, was 114,842, even though most of these loans were not yet due. These figures are symbolical of the improved standard of living for Farm Security families. In sanitation, in health, in diet, in better clothing, in school attendance, and in community participation, the improvement was considerably greater than represented by the increase in net worth or by the percentage of repayment of loans.

As for stemming the tide of migratory workers, though it is difficult to give specific figures on "what might have happened if," there can be no doubt that great numbers of the families helped by Farm Security during this period would have been driven off the land by want and that many of them would have joined the stream of rootless rural migratory labor, had they not been assisted by the Farm Security Administration.

#### THE FSA CREDO

If we examine the Farm Security Administration objectives, both immediate and ultimate, we discern facts which may serve as guides in the execution of Farm Security Administration duties.

The first and most obvious observation is the fact that the Farm Security Administration is intended for low-income farm families. Whatever is done is done for them. If it fails to help these families, Farm Security fails. The Farm Security program is not for any of its employees—the Administrator in

Washington or the employees in the county offices. This fact unfortunately, although so obvious, can be easily lost sight of, with disastrous results.

The second fact discernible is that the Farm Security Administration is for the lowest income level, for the people who have no credit left and whose need is greatest. This, too, although obvious is also a fact often lost sight of. The tendency is to help those among the low-income farm families who are in the best position to help themselves, because success can be easily attained. The Farm Security Administration is not out for easy successes; therefore, preference and attention must be focused on those in greatest need even though their rehabilitation may take longer and prove more difficult to attain.

From these objectives it should also be clear that the Farm Security Administration is not intended for the helpless and the hopeless. Where the family has neither the ability nor the land to make rehabilitation possible, that family is not eligible for standard rehabilitation assistance. Much more important than the skill and the wherewithal for success, the family must have the hope and conviction that with proper financial aid and guidance in technique it can succeed in becoming self-sustaining. In many instances the hope and conviction may be lacking but with proper assistance and the correct approach, these families can be stabilized and strengthened.

From the objectives, too, it must be clear that nothing should be done by the Farm Security Administration to segregate its families from the general fabric of the community. Complete self-sufficiency on the farm, with home production of all its needs and wants, were such a thing possible, would still be undesirable from the point of view of our objectives. For the family to take part fully in the community, it must have at least a minimum of cash income to take part in those advantages enjoyed by the rest of the community.

Of all the Farm Security Administration objectives the most important is the desire, ultimately, to open up the gates of



opportunity to all its families on an equal basis with the rest of the rural community.

The Farm Security Administration program cannot be placed on schedule. Its ultimate success depends no less on forces beyond the Administration's control than it does on the effectiveness of its activities. No one is so rash as to set a date when farm security will be fully realized for all the low-income people on the land. Those forces over which we have no control, we cannot harness. But it is up to us to carry out our duties within our sphere and in accord with our objectives as well as we are able. It is our responsibility to see that no family in our program is neglected because of a lack of understanding on our part or because of a shirking of our duties.

The Farm Security Administration objectives might be reduced to a simple credo:

We believe and know there is poverty on the land.

We believe and know that most of the poor on the land are poor through no fault of their own or any lack in them.

We believe that if the causes of rural poverty are abolished, rural poverty will disappear.

We believe that it is the Government's duty to help handicapped farm families.

We believe the Farm Security Administration program to be a sound approach to the problem of rural poverty.

We believe that sound farm and home management can do as much (and more) for the poor families as loans and grants.

We believe that the poorer the families, the greater our obligation to them.

We believe the Farm Security Administration was created for the poorest farmers and farm workers, and not for those whose credit is good and who can rehabilitate themselves without government aid.

We believe rehabilitation can be attained only after the families are taught better farm and home practices.

We believe our program to be so sound that the people who understand it will accept it.

We believe that the success of the Farm Security program depends on the intelligence and eagerness to serve on the part of all Farm Security Administration employees, and particularly on the part of the county staffs.

We believe that our faith in the low-income farmers is fully justified by the progress we have made so far.

We believe that the Farm Security Administration program will succeed.



## The FSA Program

A question to which there is no answer is not really a question; and a good intention that cannot be realized is not really a good intention. To be good, an intention must be realistic within a given framework of circumstances; and, of course, it must have behind it the will to translate objectives into a program of action.

The objectives of the Farm Security Administration, to have validity, must be translated into a program or a series of action programs. Rural poverty cannot be alleviated and eliminated by magic or wishful thinking. First, the problem must be correctly understood, and then it is necessary to find the right corrective remedies.

Arthur P. Chew, Assistant to the Director, Office of Information, United States Department of Agriculture, in his book, *The Response of Government to Agriculture*, describes the central difficulty in agriculture today in the following words:

"Taken one by one, the economic problems of agriculture yield to analysis more or less readily, though the solution remains difficult. There is no particular mystery, for example, about the origin of surpluses, about the disparities that develop between farm and nonfarm prices, about the increase of tenancy, or about the conditions that promote accelerated erosion.

"But taken together these problems make a total that is



greater than the sum of the parts and merges with the central problem of the modern economy, which is the existence, side by side, of want and potential plenty. No one seems to know the answer. Monetary theorists, Neo-Malthusians, social reformers, and revolutionists, offer conflicting interpretations, which the older schools at least agree in rejecting.

"Agriculture, though it is a principal source of food and clothing, feels the paradox cruelly. Those who work at it and produce abundance, find themselves going without, particularly when they have been exceptionally successful in getting nature to give up her treasure. American farmers grow enough for the country and something for export even in drought years; in years of normal weather they produce surpluses. The result is not plenty on the farms, in contrast to an insufficiency elsewhere. On the contrary, the farmers go short, and other people satisfy their wants at a very low cost."

The Farm Security Administration aims to resolve this paradox for the families with whom it deals. By progressive stages the Farm Security Administration has learned some of the conditions which must be satisfied if the farm family is to be rehabilitated.

The needs of the families served are divided into categories of health, sanitation, food, housing, land resources, tools and equipment, financing, debt adjustment, better tenure, educational advantages, and so on. A program has been worked out to cope with each need, within the limitations of this agency. The various aspects of this program are realistically integrated. No plan is prepared purely on the basis of what is theoretically desirable; what is theoretically desirable is first adjusted to what is practically possible within any given area or within the limitation of funds, technical aid, and local cooperation.

#### FARM SECURITY AND HEALTH

A sick man cannot be successfully rehabilitated. His (or his family's) illness may be the very cause for the plight he is in;

and a constant threat of illness is a constant threat to security. As we have seen, farmers do not receive sufficient medical care and the low-income farmers receive disproportionately less. If the low-income farmer is to be helped by Farm Security, the Administration must have the assurance that he is well and will be able to carry out the strenuous activities planned for his rehabilitation.

Furthermore, since the Farm Security Administration is not a relief agency and the loans given to families have to be repaid within a specified period of time, the family unprotected by the insurance of medical care constitutes a poor risk. When a bank advances a loan on an automobile, on a house, or on a factory, the first stipulation is that the property must be adequately insured. And the best insurance Farm Security can ask from and for its borrowers is health improvement and protection.

Investigations of disadvantaged farm families showed that more than half were handicapped by poor health. Often because they could not afford medical care they neglected minor ailments, which later developed into major ailments. When these ailments became serious threats to life, everything on the farm was sacrificed to pay the doctor and hospital bills. Many others who tried to go on with their work while suffering from malaria, pellegra, hookworm, and other diseases, were unable to do the work on the farm effectively.

The Farm Security Administration has, therefore, worked out a medical plan based on the theory that a healthy family is a good credit risk and, what is really more important, that a healthy family stands a better chance of becoming self-supporting.

The Farm Security Administration medical plan is very simple:

1. Each family is asked to pay a fixed annual fee for medical care. This amount is included in the farm and home plan and set aside at the beginning of the year from the loan;
2. These fees are placed with a bonded trustee for future disbursements;
3. Each family is given the list of doctors participating in



the plan. Whenever they need medical aid, they call the doctor of their choice on the list;

4. The typical fee is \$18 a year for a man and his wife, and \$1 for each child;

5. Doctors send their bills for all services to the trustee;

6. The trustee divides the funds into twelve equal parts, and pays the doctors' bills monthly—if the funds are sufficient to pay all the bills in full, he does so; if they are insufficient, he pro-rates the amount on hand. In some months doctors may receive 100 percent payment for all cases treated; in others they may receive only 50 percent.

The payments to physicians up to the present from all Farm Security Administration medical associations averaged over 60 percent of the bills presented. This represents a considerable increase in collections for the participating doctors over their collections in the past. Although at first local medical associations and local medical societies were often not inclined to participate, and doubted the success of the plan, its successful operation has slowly won over a greater and greater number.

In addition to the medical plan for Rehabilitation, Tenant Purchase, and Homestead families, the Farm Security Administration established a special medical aid plan for rural migrant workers. Migrant workers suffer from many illnesses for which they receive no treatment; and because they move so frequently from place to place, they become the carriers of communicable diseases. The Farm Security Administration cooperates with State medical associations and State departments of health in establishing health and medical associations for these migrant families. The associations are billed for services rendered to migrant workers. The patients obligate themselves to repay the cost of the service when they are able to do so. In most cases they are too poor to repay the bills although many make the effort to make at least a small payment.

The Farm Security Administration, as of March 31, 1941, has 704 medical associations in 832 counties, with 41 medical centers for migratory workers in California, Arizona, Texas,

and Florida. This figure does not include units offering dental services only.

The Farm Security Administration medical program is entirely voluntary in nature. Physicians and families participate in it of their own choice, after the plan has been explained to them and they find it acceptable and to their mutual advantage.

#### FSA AND SANITATION

Poor health resulting from unprotected water supplies, inadequate screening for farm houses, lack of proper bathing facilities, and lack of sanitary privies has retarded the satisfactory progress of many families on the Farm Security Administration program toward ultimate rehabilitation. Hookworm and malaria, among other illnesses, can be traced directly to a lack of sanitation.

In order to protect the health of its borrowers and to help them make permanent improvement in their sanitary conditions, Farm Security Administration has carried on a Nationwide environmental sanitation program under the supervision of a Sanitary Engineer attached to the staff of the Chief Medical Officer. Under this program Farm Security has provided facilities for water supplies, sewage and waste disposal, drainage, and mosquito control measures on resettlement projects; sanitation facilities and measures for recreational areas on land utilization projects; improvement of sanitary conditions of migratory labor camps, and sanitation facilities for farm units of families on the tenant purchase and rural rehabilitation programs.

The Farm Security Administration environmental sanitation program is conducted in cooperation with local public health departments, the National Youth Administration and Work Projects Administration. Many sanitary privies, wells, and screens have been built with the supervision and labor furnished by the Work Projects Administration or the National Youth Administration Work Projects. Public health officials have



cooperated in planning, supervising, and inspecting Farm Security sanitation projects.

In some areas farm families form groups through which they purchase materials at a saving by pooling their cash. They either do their own construction work or are assisted by neighbors or other members of the community, and in turn they help other families in similar work.

Rehabilitation families often use part of their loan to cover the cost of improvements in sanitary facilities. In addition grant funds are used to finance the construction of facilities for families who are unable to borrow money for the purpose. During the fiscal year ending June 30, 1941, 16,458 Farm Security families in 651 counties participated in the sanitation grant program at an average grant per family of \$53.52, or a total of \$880,906.31 in grant funds. Altogether nearly 75,000 Farm Security families have been assisted by this program since its beginning.

#### HOME-PRODUCED GOODS

The diet of low-income farmers is woefully deficient. Growing sufficient food and feed is, therefore, one of the first objectives in rehabilitation. Few low-income farmers devote enough time to the growing and preservation of home-grown food. Their gardens are not well balanced. Fruit and vegetable crops are not properly utilized. Not enough is canned or stored for the winter months. Many do not know the most economical way of preserving food. Many do not understand the need for a balanced diet. Many families, too, are not aware of the disparity between the value of home-grown food and that bought at retail prices. A dollar's worth of food grown and consumed on the farm costs a great deal more if bought at retail prices. The Farm Security Administration tries to educate these families in the value of producing their own food as far as possible.

For this reason, in the farm and home plan, the garden becomes as important as the field.

In addition to vegetables, the family must have milk, meat and eggs. The Farm Security Administration, therefore, says: "The rehabilitation of our families depends greatly on the garden, the cow, the sow, and the chicken."

Families are aided to increase their food consumption, and are taught to increase the variety of foods rich in body-building and health-protecting elements.

The County Supervisors help the family decide how much and what kind of food will be required during the year to meet the family's needs. Then together the supervisors and the husband and wife make an estimate of the quantity of this food that can be produced on the farm.

The next step is to plan carefully how this food will be produced. It must be calculated how many cows and hogs and chickens will be required, how much feed must be provided for these animals, and what portion of the total amount of feed can be produced at home. A garden must be planned and estimates made of the amount of fencing and fertilizer and seed and tools and insecticides that must be obtained.

After the planning stage the supervisors visit the family periodically to give them advice and guidance in carrying out the plans. For example, the family needs to know how and when to plant food crops successively so that there will be a continuous supply of fresh vegetables; when and how to cultivate the garden; when the vegetables should be canned; and how to can them properly.

#### FSA AND HOUSING

Rural housing has been recognized as woefully deficient. But to repair all the farm houses that need repairing, to replace all the farm houses that need replacing, and to repaint those in need of painting, is a task beyond the purse of the Farm Security Administration. The Farm Security Administration, therefore, devotes itself at first to such improvements as are imperative to protect the health of the people, namely, the building of sanitary privies and the repairing or putting up of screens,



and encourages the families to make such progressive improvements on and within the house as can be made at moderate cost. Loans are given for sanitary improvements and for the repair of broken roofs and windows, unsafe chimneys, the replacement of dangerous stairways, and the sanitary protection of the water supply.

The Farm Security Administration has also experimented with low cost rural housing, and developed a substantial house which can be built at a very low cost. The Farm Security Administration (and its predecessor, the Resettlement Administration) has built many low cost homes, at an average cost below \$1,500, for farm families who today enjoy better homes as a result of this construction program. Farm tenants, laborers, and sharecroppers who are buying farms of their own under the tenant purchase program receive loans for the repair of the old houses and other old buildings on the farms or for the construction of new homes and outbuildings, when necessary. The Farm Security Administration housing program is administratively still in the experimental stage and as yet affects too few of its families. At present Farm Security devotes itself particularly to the task of showing low-income families how to improve their dwellings without cost, or at a very low cost.

#### FSA AND SAFETY

Various studies of farm accidents show that nearly 5,000 farm people each year lose their lives in accidents on the farm and that farm accidents take a dollar out of every 10 dollars that the farmer earns. The loss to the farmer through accidents is so tremendous that it claims just about twice the total cost of the loss of land through soil erosion.

Year in, year out, thousands of farm buildings, crops, and livestock are destroyed by preventable fires and each year one out of every 12 homes is saddened by accident. The National Safety Council claims that at least half of all fires and accidents can be eliminated through proper training.

The Farm Security Administration has therefore established a farm and home accident prevention program under the Labor Division. The objective of this program is to decrease the cost to Farm Security families which they now bear in the form of loss of time, medical expenses, damage to livestock and equipment. The method used in this program is to stimulate an awareness and concern about the consequences of accidents which can be prevented. The safety officers of the Labor Division examine information about farm accidents and their causes. The results of their studies are communicated to the County Supervisors who are supplied with bulletins for distribution among the families. The Farm Security Administration Information Division cooperates in this work by sending out various releases and preparing publications and radio broadcasts on farm and home safety.

#### FSA AND DEBT ADJUSTMENT

To be eligible for Farm Security Administration assistance, the applicant must prove three things: (1) need, (2) ability to rehabilitate himself with assistance, and (3) lack of credit. If a farmer can receive credit elsewhere, he is not eligible for Farm Security Administration assistance. This almost invariably implies that the farmer without a basis for regular types of credit is under a heavy burden of debt. The Farm Security Administration does not believe that rehabilitation can proceed at an encouraging pace when the threat of old debts hangs over a family, so it encourages an equitable debt adjustment. In every county where it operates the Farm Security Administration has cooperated with groups of local farmers, businessmen and townspeople who act as farm debt adjustment committees. To these committees, debtors and creditors bring their problems and the debts are reamortized, interest rates changed, or an extension of time arranged for, so that there can be a reasonable chance for the debtor to repay. Usually creditors actually receive more in the end, under this arrangement, than if they had foreclosed.



Debt adjustment is voluntary for debtors and creditors. Furthermore, this service is open to all farmers whether they are applying for Farm Security loans or not. The procedure is really very simple and has proved an amicable way of adjusting debts. From 1935, when these committees were organized, until 1940, over 135,000 farmers have had their debts reduced on an average of 25 percent.

#### FSA AND SECURITY OF TENURE

Most of the Farm Security families, over 70 percent of them, are tenants. Insecure tenure has contributed a considerable share to the impoverishment of the land and the erosion of the people. Until recently over one-third of all tenant families moved every year at a tragic cost to themselves, to the landlords, and to the land. But the greatest cost was in the lowering of the standard of living of the moving families in terms of health, sanitation, and their outlook for the future. Insecure tenancy seems to be a game in which everyone is the loser. In some regions moving every year or two has become the fixed habit of the tenant. All year round he lives and works like a camper anticipating the day when he must pack up and leave.

The Farm Security Administration tries to establish better relations between landlord and tenant, to the benefit of both. The first step toward improving this relationship is to insist upon a written lease. The next step is to encourage a long term lease—the longer the term the better.

The Farm Security Administration has worked out a standard flexible lease form. This form provides for compensation to the tenant for the unexhausted values in property improvements, and thereby gives the tenant an incentive for improving the land and buildings. This assures the improvement of the property for the landlord, and improves the tenant's living conditions. On the other hand, this lease provides for compensation to the landlord for destructive activities on the rented farm, which should act as a deterrent to

malicious destructiveness or deliberate neglect. In the event of a complaint on the part of either the landlord or the tenant, the lease provides for an arbitration of their differences. Wherever possible, leases are expected to run for at least five years. This period allows for soil conservation planning and for such improvements on the farmstead and the land as are necessary for the welfare of the tenant, yet which no tenant would make if he had to leave the place by the time the improvements were completed.

#### FSA AND SUPERVISION

The families who come to the Farm Security Administration for assistance often come convinced that their need is exclusively financial. They rarely recognize the other factors responsible for their condition. It is necessary to point out to these families that the causes of their poverty are many, and that some of their difficulties can be dealt with through other than financial assistance. Even families who recognize these facts often do not know how to adjust their debts, improve their tenure conditions, or obtain various benefits from agencies which exist to help the farmer.

It is not enough to point out to applicants that the acceptance of a grant or a loan from the Farm Security Administration necessarily means that they have to accept supervision and guidance in their general farm and home practices. The families must be convinced that they are as much in need of better management and better methods as they are of the money advanced them. Although it may be difficult for many families to accept assistance and guidance at first, it is nevertheless crucial that this part of the program is clearly understood by them and acceptable to them. For the Farm Security as a whole is predicated on the conviction that low-income farmers can be helped a great deal more by intelligent guidance and proper farm and home management education than by the loans and grants alone.



## THE FARM SECURITY GRANT AND LOAN

Although in the ultimate objectives of the Farm Security Administration the grant and the loan are of secondary importance as methods of rehabilitation, in the immediate objectives they loom very large.

It has been found that in areas stricken by drought, flood, or other natural catastrophes, or in areas where the land has been seriously eroded, aid cannot be deferred until a rehabilitation plan can be developed. It must start with a grant as an immediate subsidy to tide people over to the time when they can request loans—that is, request sums of money which they can be reasonably certain of earning and repaying through farm work. Even outside of disaster areas cases occur where illness, or some other cause, has reduced the family to so low a financial level that a grant must be made, an outright grant of money, before a loan can be advanced for farm planning.

There has been considerable resistance and many objections raised to the grant. Curiously enough many of these objections came from the people themselves who did not want to accept, what they called, "charity" from the Government. This feeling was essentially a reflection of the community's attitude toward the grant.

Actually, the grant differs in form but not in essence from a great many government payments to industrial and agricultural people, such as for example, the Agricultural Adjustment Administration payments. The Agricultural Adjustment Administration payments for retired or "contract" acres goes to all participating farmers, rich and poor alike. It is not a loan; it is never to be repaid; it is essentially a grant for a specific stabilization purpose. When a large insurance company owning tracts of land receives the Government Agricultural Adjustment Administration check, it does not feel that it has received "charity." Nor certainly should the impoverished farmer in dire need feel that the grant he receives is charity. It is not given him as charity. It is given for the purpose of ultimately making the family self-sufficient and strong, and

thereby actually saves the Government the greater sums of money that would be needed to pay for the relief of the same family, if it were allowed to reach the stage where rehabilitation would be impossible. In those cases where the family can do some useful work in return for a grant, they are requested to do it, even if the work is done on their own farm and toward their own future rehabilitation.

It is necessary for the County Supervisor to realize that the Farm Security grant is not "free" money; and the fact that it is given with no expectation of repayment in no way indicates that it serves a lesser purpose than the loan. The grant is a rehabilitation tool. If it is dispensed as "charity," its rehabilitation value is destroyed.

Grants are advanced under emergency conditions or for special purposes. All other Farm Security financial aid is made in the form of loans, which greatly predominate in the program.

Since the Farm Security Administration rehabilitation program was started, the Administration has loaned more than \$473,000,000, as of April 30, 1941, to farm families who could not obtain credit elsewhere. Only \$122,375,117 have been paid out as grants. The number of families who have repaid their loans and have since left the Farm Security Administration, because they can navigate for themselves, is far greater than even the most optimistic could have predicted. Of the amounts due at this time, about 75 percent have been repaid. Delinquencies are found mainly in areas stricken by unpredictable natural catastrophies during the past few years.

One method of gauging the beneficial effect of the Farm Security loan, when augmented with the proper farm and home plan, is to ascertain the increase in the net worth of the families and more particularly the increase in the net income. At the end of 1940 the average net worth of all Farm Security families rose by 21 percent over what it had been the year before acceptance. The average net income rose from \$480 in the year before acceptance to \$650 in 1940, an increase of 35 percent. This increase meant a higher standard of living



and the beginning of the opportunity to be self-supporting. It really meant a great deal more than that. Its benefits spread through the community. For these families spent their increased income, and the increased purchasing power enriched the communities in which that money was spent.

Even greater than the increase in cash income was the increase in home-grown food for home consumption. Milk for home use rose on the average from 99 to 448 gallons per family. Canned fruit and vegetables rose from an average of 51 to 242 quarts per family. The same was true of meat and eggs for home use—with a corresponding increase in family health and well-being.

#### FSA AND TENANT PURCHASE

With the enactment of the Bankhead-Jones Farm Tenant Act in 1937 and the subsequent appropriation of \$75,000,000 to be spent during a 3-year period (\$10,000,000 for the first year, \$25,000,000 for the second year, and \$40,000,000 for the third year), along with a \$50,000,000 fund to be obtained from the Reconstruction Finance Corporation for each of the fourth and fifth years, the tenant purchase program was launched. Tenants, sharecroppers, or farm laborers, selected and approved by local committees in the county, are lent funds with which to buy their own farms. The loans are to be repaid within 40 years, bearing 3 percent interest. The loans will be repaid on a "variable payment plan," which means that in years when the crops are poor, or when the borrower cannot make the due payments in full for any reason, he can pay according to his means that year and make proportionately higher payments in good years. Early in 1941 there were 16,000 tenant families who had received loans, averaging \$5,000 each, for the purchase of their own land.

#### FSA AND COOPERATIVES

Working together in groups is one of the oldest farming institutions in America. Farmers traditionally have gotten together to help one another do the job that none could do alone—

build a new barn, husk corn, thresh the wheat. For several decades farmers have also been organizing more formal cooperative organizations to help cut the costs of processing or marketing their farm products or facilitate their purchase of the things they need.

Small farmers actually need the services of cooperative enterprises in solving their mutual problems in an even more fundamental way than the larger farmers. Small farmers, such as Farm Security borrowers, need better tools, machinery, and services on their farms—things they are unable to get singly and individually but which larger farmers are usually able to purchase and use efficiently on an individual basis. By pooling their funds and energies, small farmers are able to obtain many of the advantages of modern farming methods through the joint ownership and operation of farm equipment and services. They can also save money on the purchase of farm supplies such as feed, seed, fertilizer, fencing materials, fuel, soap, baby chicks, and many other items needed on the farm and in the home, by buying together in large quantities.

It is exactly for such purposes that the Farm Security Administration makes what are known as community and cooperative loans to its borrowers. With these loans more than 395,000 Farm Security borrowers and other low-income farmers in their neighborhoods have formed 21,500 groups through which they cooperatively own and use purebred sires, jacks, rams, and stallions; modern tractors, combines, rakes, plows, and manure spreaders; and many other essentials for improved farm management.

Even if an individual Farm Security borrower could afford to buy any of these things separately, it would be uneconomical to do so because the breeding livestock or equipment would not be fully utilized on his farm. Cooperatively owned property, however, is used more nearly to its maximum efficiency. Its costs are distributed among a number of farmers, each of whom gets the full advantage of modern equipment or essential services that enable him to operate more successfully.

In working together to market their crops and purchase



needed supplies, borrowers and other low-income farmers are being assisted in organizing purchasing and marketing associations. Controlled and operated by the members in accordance with cooperative principles, they not only improve family living through increased income and savings but also teach democratic participation in community affairs.

Tenure problems are being attacked through cooperative land leasing associations and land purchasing associations. Such associations either lease or purchase good farm land and then make it available under equitable tenure arrangements to their members.

To enable its rehabilitation borrowers to purchase membership in existing cooperative associations, Farm Security also makes small participation loans when it is clear that such participation will aid in the families' rehabilitation. There are in every State many cooperatives of all types, including creameries, cotton gins, cheese factories, saw mills, fertilizer plants, irrigation companies, and many others. By becoming members of these associations Farm Security families can get the advantage of large-scale buying, selling, and processing.

Direct loans may also be made to a formal association for the purchase of needed facilities or to provide operating capital, if such an association can help Farm Security families and other low-income farmers in the area. Likewise loans can be made to establish new cooperative associations under similar circumstances.

#### FSA AND THE HOMESTEAD PROJECTS

Soon after the Federal Government started its rehabilitation program, it was discovered that the kind of aid thus provided was not much help for some families, simply because they were living on land which was too worn out to support them under any system of farming. To help these people, the Federal Emergency Relief Administration and the Resettlement Administration worked out the simple plan of buying and developing good land, building inexpensive but adequate homes and buildings, and resettling the families in new communities.

At about the same time, in 1933, the Division of Subsistence Homesteads of the Department of the Interior, set about helping people who had part-time jobs in industry to obtain a better living. Like that of the resettlement communities, the basic idea was simple: The Government bought good land in suburban areas, laid out and developed homestead tracts large enough for a house and a good-sized garden, and built small, sturdy homes on each tract. The main benefits to the families were two: The gardens enabled them to supplement their income with home-raised food; the new homes were low-cost adequate housing. In a few instances, where the chance for part-time employment in industry was small, plans were made to have the homesteaders develop community industries, and to encourage private industry to establish factories or assembly plants in the locality.

Today, all but one of the various full-time and part-time farming projects, providing for more than 13,000 families, are under the supervision of the Farm Security Administration.

No two of the projects are exactly alike. They range in size from 36 to 55,000 acres and accommodate from 9 to 312 families. Approximately 92 projects, which include all 33 subsistence homesteads developments, are in the form of small communities. Many have their own school, store, and sometimes other community facilities, such as a cotton gin. The rest of the projects consist of individual farms scattered over two or more counties.

An outstanding feature of the projects is the chance they give farm families to make the most of all types of Farm Security Administration aid. Opportunities for intensive education, with emphasis on farm and home management; cooperative effort; medical care; good land tenure; and adequate housing are all easier to obtain in the homestead communities.

The projects serve as proving grounds for social, economic, and educational programs that may be used in a modified form by all handicapped farm families. The experience gained in the homestead developments has proved valuable in newer efforts to establish sound farm communities.



Comparatively recent of development are the land-leasing associations. These associations, formed by sharecropper families with the help of the Farm Security Administration, lease large plantations and then sublease individual tracts to association members. The Farm Security Administration places trained farm and home supervisors on the plantations to help plan the farm work. Frequently, families operate through the association to obtain marketing and purchasing services, and the use of cotton gins, large-scale machinery, and similar farm aids. Sharecroppers thus obtain land, supervision, and services that otherwise would be beyond their reach. A total of 41 land-leasing associations providing for 1,600 families were in operation at the close of the 1940-41 fiscal year. Additional associations are now being developed.

Water conservation projects being developed in arid and semi-arid Western areas under the authority of the Wheeler-Case Act, will also make use of Farm Security's experience in homestead developments. These projects provide a chance for settlement on irrigated land for farmers made foot-loose by drought or wind erosion, and for farmers who are failing to make a living because their dry-land farms are too limited to support a family. The Bureau of Reclamation of the Department of the Interior plans and builds the irrigation works, the dams, canals, laterals, and drainage. The Farm Security Administration makes loans for developing and settling the projects. Twelve water conservation projects have been approved so far.

The Farm Security Administration also supervises the three Greenbelt Towns. Providing homes for more than 2,100 median-income families these projects were built as models of modern town planning. Well-built homes surrounded by large lawns and parks, a minimum of thoroughfares, complete schools, stores, playgrounds, and other community facilities are features of these communities. Of considerable importance is the full community life developed at each Greenbelt Town as every resident has a chance to take part in local educational, political, and social affairs. Visited by thousands of

housing experts from all parts of the United States and foreign countries, the towns are already being copied by private enterprise.

### WATER FACILITIES

There are a number of farm people whose problems the Farm Security Administration cannot adequately solve with its regular program. Many, however, can be aided by special adaptations of the regular rehabilitation work.

Low-income farmers in the 17 arid and semiarid States often are unable to get an adequate water supply because they cannot afford the expense involved in reaching and storing it.

Three agencies of the Department of Agriculture cooperate in the development of a small program to enable these farmers to establish water facilities such as ponds, reservoirs, wells, pump installations, spring development, water storage camps, and means for recharging underground reservoirs.

A Water Facilities Board, which consists of four members—one representative each from the Bureau of Agricultural Economics, the Soil Conservation Service, and the Farm Security Administration, and a chairman appointed by the Land Use Coordinator—establishes criteria, exercises control and coordination, and generally supervises the program.

The Bureau of Agricultural Economics is responsible for the preparation of area proposals and area plans. The Soil Conservation Service performs the technical, engineering, and information activities of the program. The Farm Security Administration makes determinations of the financial aspects, the economic feasibility and economic benefits, of matters pertaining to cooperatives and associations, and of farmer observance of the farm plan.

Besides being available both to eligible low-income individuals and to groups of low-income farmers for use in needed water exploitation, water facilities loans can also be made to non-low-income applicants who are bona fide farmers and cannot get satisfactory financing from any other source.



The area covered by the water facilities program is the arid and semiarid parts of Arizona, California, Colorado, Idaho, Kansas, Montana, Nebraska, New Mexico, Nevada, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, and Wyoming.

#### MIGRANT CAMPS

While the Farm Security Administration endeavors to stem the tide of poor farmers pushed off the land, and to keep the stream of migrant workers from increasing, it recognizes the need for assisting and protecting those unfortunate farmers who have already been swept down stream. For the protection of these people, and for the protection of the communities through which they moved, a housing, health, and sanitation program for migratory families had to be inaugurated. In cooperation with the States and local health agencies, the Farm Security Administration started to build camps where migrant families might live during the crop season. Every camp has community sanitary buildings with toilets, showers, and tubs for the family laundry. Each camp has a controlled garbage disposal system. Some camps have health clinics and nurseries, as well as isolation wards for people suffering from contagious diseases. In some camps there is a school building and the teacher is supplied by the local school authorities. Each camp accommodates from 200 to 350 families. There are today 30 permanent Farm Security camps in Oregon, Washington, California, Idaho, Arizona, Texas, and Florida, accommodating between 12,000 and 15,000 families. The Farm Security Administration is also developing portable camps to follow the crops and precede the migrant workers. A typical portable camp has about 200 tent platforms which can be moved by trucks, circus fashion. It also has a first-aid station and a children's clinic on a trailer; and showers for men and women, also on a trailer. These portable camps also have laundry units and sewage units, and a community tent for church services and recreation meetings.

#### SPECIAL AREAS

When deep rooted and chronic rehabilitation problems exist among low-income families, a special area may be established by the Farm Security Administration. The area is used as a sort of proving ground or laboratory to develop new methods or techniques of rehabilitation which might later be applied to other areas having similar problems. In order to attack those factors which are exploiting the people or the land, special authorizations, closer supervision, special financing, and technical assistance are needed. These are necessary not only to facilitate experimentation, but to make it possible for the special area program to reach down to the lowest economic levels, to reach families who cannot repay standard loans or for whom farm-home plans cannot be written.

The special areas themselves range from Georgia to Washington, and from Minnesota to Mississippi. They include areas which have acute problems such as inadequate sized farm units, cultivation of poor land, lack of adequate tenure security, poor land use and erosion, poor irrigation facilities, and lack of adequate incomes over and above farming.

Special authorizations which may be used to combat these problems include special real estate loans which may be used to purchase adjoining acreage necessary to round out farms, to purchase land, to refinance real estate debts, to improve and repair farm buildings, dwellings, and fences, and to further soil improvement and land development. They may also include a more flexible use of loans and grants, and the financing of developments which can bring the people to a point where they are eager to progress and where, through self-help, they will be able to forge the tools which can produce the goods and services needed in rehabilitation.

In cases where standard rural rehabilitation loans and grants seem to be inadequate to solve the problems peculiar to a given area, preliminary plans or methods of attack are drawn up following consultations between the regional office, the county staff, and the people who live in the area. These plans,



which include information about the problems, the objectives, and the specific steps to be taken, are sent to the Washington office for approval of the area and for any special authorizations that may be needed. After the special area has been established, the intermediate objectives may be changed as progress and experimentation in the development of the area seem to warrant.

#### FARM SECURITY AND EDUCATION

While all these various aspects of the program are in operation, the Farm Security Administration realizes that ultimate success will depend greatly on education—education of the adult and of the young. If Farm Security families are to be rehabilitated in accord with our objectives, they must have and must know that they have equal opportunities to function and to thrive in their respective communities. They cannot have such equal opportunities if their children do not receive proper education.

Generally, the educational opportunities of the rural child are not as good as those of the city child. Less money is spent on rural education than on urban education, and there are fewer cultural resources at their disposal. The rural child of the low-income family is particularly handicapped. The child of the migrant worker may not attend school at all. The child of the low-income tenant or sharecropper may be kept out of school by illness, by the lack of clothing, by the lack of money required for books and supplies (in regions where the children have to pay for them), and often by the need to help with the work on the farm when they should be attending school.

The Farm Security Administration recognizes the necessity for assisting such families in keeping their children in school. Every effort is made to enable them to attend school on equal terms with the other children in the community. If the children lose out in their opportunity for education when they are young, they are certain to lose out in the opportunities for work in the city and on the farm when they grow older.

Not for the young alone is there a need for education. The adults, too, must be educated, although in quite a different way. The education of the adults is not to be found so much in books as in the realization of their problem and a clear understanding of the methods whereby these problems can be solved. Adults who do not understand their plight, and cannot grasp the methods whereby they can improve their conditions, cannot be rehabilitated. They cannot become self-sustaining. They may succeed as long as they are supervised and managed, but they fall back into their original state as soon as they are left alone. The Farm Security Administration, properly understood, is an educational as well as a credit agency. The two functions are fused in the rehabilitation process and the success of the whole program depends as much on education as on any other activity.

All the methods used and all the aspects of the program inaugurated by the Farm Security Administration are not ends in themselves. They are designed to attain security for low-income farmers and to afford better opportunities to the farmer who works on his own land or who works on the land as a tenant, a sharecropper, or a farm laborer. Because these various activities and methods are not ends in themselves, they cannot be superimposed on the people as fixed prescriptions to cure rural poverty.

John Dewey, the noted philosopher, in his *Economic Basis of the New Society*, tells us that: "The ultimate problem of production is the production of human beings. To this end, the production of goods is intermediate and auxiliary. It is by this standard that the present system stands condemned. 'Security' is a means, and although an indispensable social means, it is not the end. Machinery and technological improvement are means, but again are not the end. Discovery of individual needs and capacities is a means to the end, but only a means. The means have to be implemented by a social-economic system that establishes and uses the means for the production of free human beings associating with one another on terms of equality. Then and then only will these means



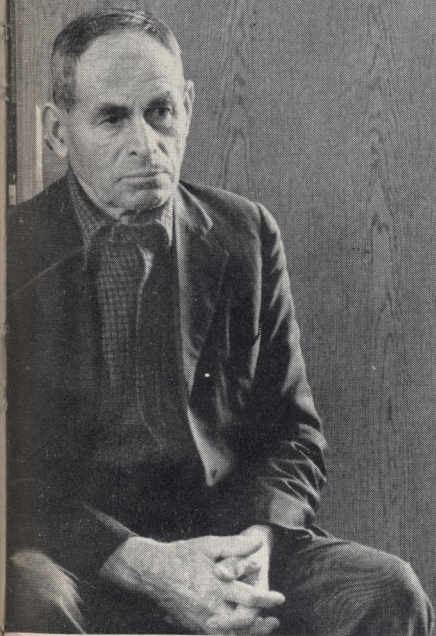
be an integral part of the end, not frustrated and self-defeating—bringing new evils and generating new problems.”

This certainly applies to the entire Farm Security program. The objective is to help people on the land become self-sustaining. All we do must be thought of and understood in terms of the people and their needs. Toward this end all the Farm Security Administration activities are dedicated.

To carry out its program, the Farm Security Administration is departmentalized for efficient functioning as described in Chapter 8. But the successful execution of the entire program depends as much, or more, on the proper functioning of the county office as it does on the planning and technical administration in the district, State, regional, or Washington offices.



U. S. DEPARTMENT OF AGRICULTURE  
FARM SECURITY ADMINISTRATION



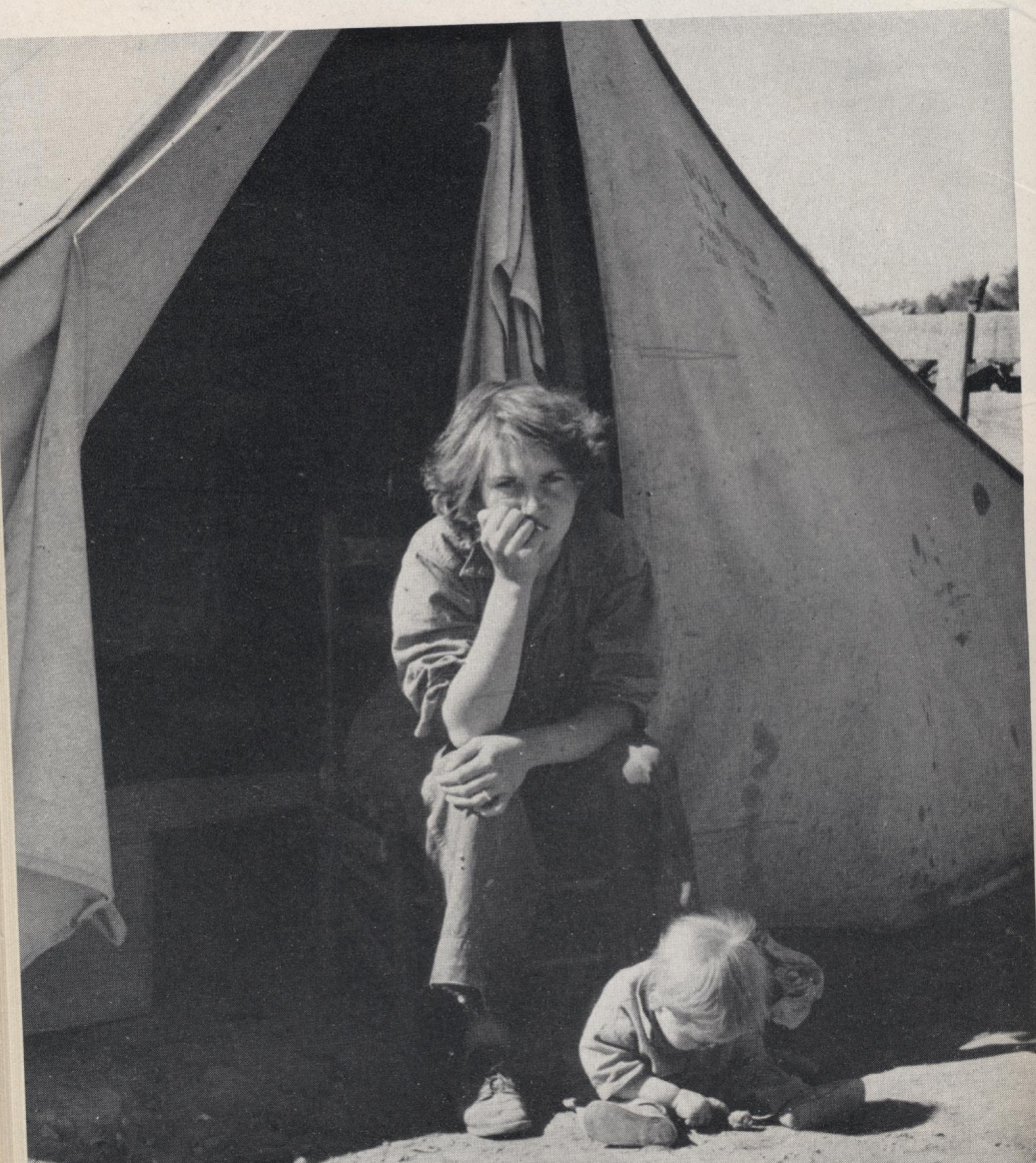
*More than a million farm families  
have been helped by the Farm Security  
Administration to strengthen  
their roots in American agriculture.*







*America's farm migrants—uprooted—hopeless.*







*Farm Security migrant camp (above) and Farm Security family putting down new roots (below).*





*The desolate result of "crop a while and move" (below)—one of the steps along the road to farm migrancy. (Upper and lower right.) Families assisted by the Farm Security Administration to settle down on a farm where they can improve a field to make it fruitful, and a house to make it theirs.*

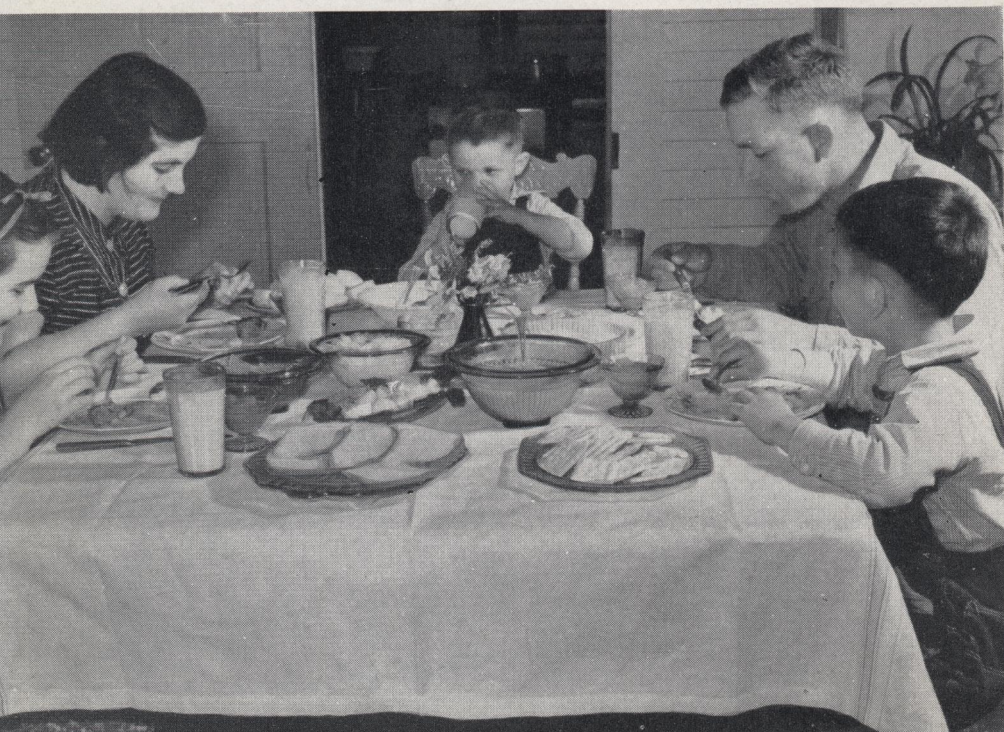




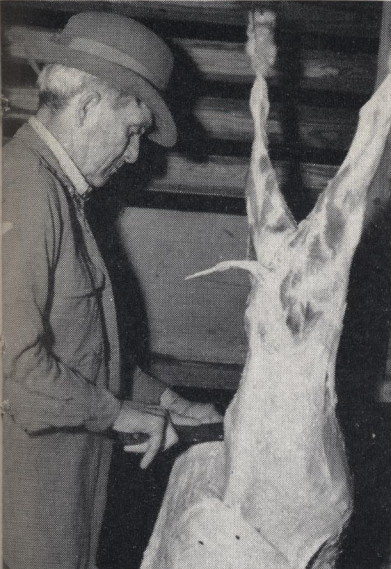




*Low-income farm families are taught by the FSA how to achieve a balanced and ample diet through the "live-at-home" program. Meats, vegetables, and fruit produced on the farm are canned and preserved for the farm family table.*









*Farm families handicapped by ill health are taught sanitation and assisted by the Farm Security Administration to obtain medical care through visiting physicians (upper right) and FSA clinics (lower right).*











*Poorly equipped farmers have been assisted through Farm Security Administration loans and supervision to grow crops and raise livestock on a paying basis.*













*Thousands of FSA supervisors bring their expert technical knowledge to the doorstep and the fields of the lower third of America's farm people, showing them the handy way to do things, and suggesting the methods which help farmers meet their problems.*





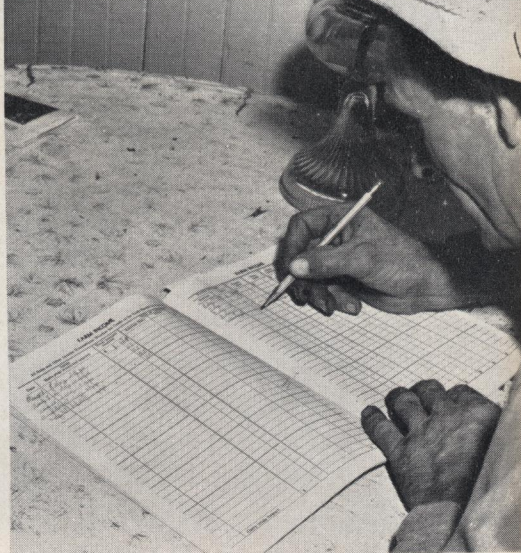




*FSA families learn to work together—to use in common machines they could not own individually, and to thresh out their problems in group meetings—  
a modern revival of an old American custom.*







*Proper farm planning and faithful keeping of the record book are keys to security on the farm.*





## Chapter 6

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### The County Office

There is little likelihood of a new employee being called upon to establish a county office. Where new offices are contemplated, members of the regional staff will assist in establishing them in accordance with Farm Security Administration instructions, which are very specific on this topic.

There is, however, something about the county office which every employee can do to help improve. That relates to the general appearance and arrangement of the office.

#### APPEARANCE OF THE COUNTY OFFICE

Regardless of the type of space occupied by the county office, and regardless of where it may be located, the general appearance of the office can undoubtedly be improved.

To begin with, a space should be reserved especially for visitors. It may be no more than a bench or a few chairs and a table with publications on safety, health, or general farm and home practices, and it may be inadequate for the number of visitors expected, but it is desirable to have such a space for the convenience of applicants or borrowers to keep them from waiting in doorways or from standing against walls. The reception space will imply concern for applicant and borrower



alike, and will lessen the strain which may be expected in people coming to an agency for assistance.

The walls of the county office should not be bare unless there is a specific regulation against posting material on the walls, such as in post office buildings. There are many ways in which walls can be utilized both to improve the appearance of the office and to educate the visitors. Posters and charts dealing with farm practices, sanitation, safety, and home management may be ordered from the regional information advisers. (Care should be taken that posters, calendars, or charts which advertise private enterprises should not be posted on the walls. It is against the law to post such materials in Government offices.)

A publications rack should be set up in the waiting room or waiting space of the county office where United States Department of Agriculture Farmers' Bulletins, Farm Security Administration publications, and other Government publications of interest to farmers can be displayed. This rack may be obtained from the regional business manager.

The Home Supervisor may use a wall to demonstrate home improvements, such as curtaining material, home-made clothes closets, and similar homemaking ideas that she may want to impress upon the families.

Some county supervisors have their own cameras. Occasionally they take pictures of families particularly successful in certain aspects of new farm and home practices suggested by the supervisors. Some of these photographs might be enlarged and placed on a bulletin board in the county office with brief notations about them. The pictures may show a particularly neat display of canned food, or it may be a picture of an attractive garden, or livestock, or an improved house. These pictures should show a member of the family in the foreground doing something, if possible, rather than simply posing. Visitors to the office would undoubtedly be interested in photographs of their successful neighbors and would feel encouraged to improve their own practices.

Above all, the offices—walls, furniture, and floors—should

be kept clean. A clean and carefully arranged county office will appear efficient and encourage greater confidence and respect on the part of visitors, applicants or borrowers.

#### CLERK-TYPIST IN THE COUNTY OFFICE

The visitor to the county office receives his first impression from the general appearance of the place. The next impression in most cases, is his encounter with the county clerk-typist.

The importance of the clerk-typist in the Farm Security Administration county office should be appreciated. She is the first contact and the last relay in a long chain of family-Farm Security Administration relations. Even when the farm and home supervisors are at their desks, in most offices, the clerk-typist makes a great number of contacts with visitors to the office. Often, when the supervisors are away on field trips, the clerk-typist must handle various situations as they arise, many demanding the use of independent judgment in uncommon situations.

It is therefore not only desirable but imperative that the clerk-typist be given an insight into the causes of rural poverty and the ideas behind all the various phases of the Farm Security program. The clerk-typist should also have a clear understanding of all the transactions which take place in the office, and the regulations governing these transactions. In the actual operation of the office the County Supervisors must depend greatly on the intelligence and understanding of their clerk-typists.

Clerk-typists, if they are to be expected to take a profound interest in their work, must be drawn into many of the office conferences. They should be encouraged to make suggestions affecting the best use of home visits and group meetings. They should take part in all discussions affecting the best use of the office in carrying out the Farm Security program.

New clerk-typists should be carefully instructed in the approved methods of dealing with applicants, borrowers, and the general public in the county office.



In the Farm Security Administration training course for Administrative Supervisors of 1941, the following points have been stressed in the *Outline for County Clerk-Typists Schools*:

1. A knowledge of rural poverty and an understanding of the psychology of low-income farmers are prerequisite to dealing successfully with borrowers and applicants.

2. Develop an intelligent sympathy—never an obvious or sentimental sympathy—for the underprivileged people with whom you are to deal.

3. Make the borrower feel that he is a respected individual who is contributing his part toward attaining the desired end, not that he is a ne'er-do-well receiving aid from a superior.

4. Teach borrowers to think of the county office as a business office, not a place for loitering.

5. Endeavor to make applicants feel that you have a personal interest in them so that they will give you their complete confidence.

6. Learn to explain the program so that applicants will have a real conception of their total obligations, not merely financial, if they are found eligible for and receive a loan.

7. Learn to deal with persons who have grievances, real or alleged, so that they will leave the office feeling that they have been received courteously, at least not antagonized.

8. In dealing with applicants it is well to remember that first impressions are often lasting; that courtesy pays big dividends.

9. Avoid building up a host-guest atmosphere when dealing with borrowers, applicants, or the general public.

#### LOCAL INFORMATION

In addition to the general knowledge the county supervisors and clerk-typists must have, it is important for them to become conversant with specific basic information about the county in which they work. It would be desirable if in each county

office a separate file were established for local information. Such a file, after the data is gathered, could serve as a reliable reference for information difficult to obtain anywhere else. From time to time the material in the file can be sorted, revised, and brought up to date.

The local information file might contain folders covering: (1) County topography; (2) Agricultural area—types of farming; (3) Farm population—white and Negro; (4) Average farm income in county—white and Negro; (5) Major sources of farm income; (6) Number and average size of farms; (7) Average prices and yields; (8) Tax rate; (9) Amount of farm indebtedness; (10) Number of mortgaged farms—white and Negro; (11) Number of tenants—white and Negro; (12) Recommended program of extension service, agricultural planning committee in county; (13) Number of vocational schools and where located, the teachers in each; (14) Schools and communities in which there are 4-H and home demonstration clubs; and (15) Map of county showing side roads, crossroads, and schools.

#### THE INTERVIEW

The importance of the first interview with an applicant cannot be overestimated. That first interview holds within it the opportunity to learn more about the farmer and his family than any subsequent meeting with him. While filling out the application form, one may learn the size and composition of the family; something of its health and sanitation status; its needs; its social relations in the community. From the answers the interviewer will try to determine the chances of the applicant's rehabilitation. While the interview is in progress, the interviewer, often without clearly realizing it, establishes certain prejudices against or in favor of the applicant. More in the general behavior of the applicant than in what he tells about himself and his needs, the interviewer discerns the type of family he will have to deal with if the application is accepted.

In that first interview the applicant, too, establishes attitudes



toward the interviewer. He estimates the supervisor more by his or her reactions and behavior than by what he or she asks. He subconsciously makes up his mind; and what he decides at that time may help or hinder the supervisor for a long time to come. It is well to remember that the applicant comes to the Farm Security Administration driven by the compulsion of need. At the moment of application the interviewer represents the agency of which he must ask assistance. It is therefore important that during that first contact with the applicant it is clearly conveyed to him that the County Supervisors have no personal favors to grant, but are acting as agents for the Government, to whom the welfare of the particular man or the particular family is of grave concern.

Practically all applicants come to Farm Security seeking a loan. They do not realize that we have a service to render that is much more important to them than our lending service. Too often, now, they leave the office still thinking that the loan is the important thing. That is the fallacy the first interview should correct.

In his eagerness to establish friendly relations with the applicant, the interviewer should not commit the mistake of promising anything which cannot be fulfilled later, or of avoiding, what may seem at the moment an unpleasant aspect of the interview. The applicant should be encouraged to talk frankly and to ask questions. Before the first interview is over, the applicant should have a clear understanding of the terms of the Farm Security loan and how the Farm Security Administration operates. The supervisor, during that first interview, should attempt to explain as much as possible about the objectives of the Farm Security Administration.

#### FARM AND HOME PLANNING

The farm and home management plan is the hub of the Farm Security program, from which radiate all the other activities. Any mistakes or weaknesses in this plan will affect the family adversely and retard its rehabilitation. No greater respon-

sibility rests on the Farm and Home Supervisors than the careful preparation of this plan.

The first step in helping low-income farm families achieve a better standard of living is through the full use of farm family and community resources worked out in a unified annual farm and home plan. This should not be conceived of as two separate plans—one for the farm business and the other for the family living—but as one unified plan.

For such planning to be sound and workable, it must be sound and workable to the family. No plan should ever be prepared for any family—it should always be prepared with the family. It should be the family's plan. Sound farm and family living plans should be developed jointly with husband and wife. Family living plans are well made and sound when they cover all the needs for family living, when they are practical, when they are workable on the particular farm, and most important of all, when they are thoroughly understood by the family.

Expenditures should be planned with the family before the spending begins. This helps to prevent the dissatisfaction almost sure to result when money is spent in a hit-or-miss fashion. And since the family's level of living depends also upon the amount of food, fuel, and other products supplied by the farm, the year's plans for production of food and feed for livestock and for family use should be made at the same time as the year's plans for income and expenditures are made. Furthermore, since time and energy may be used to save money, and money may be used to save strength and time, the family's labor resources should be considered. Nor should the family overlook the extent to which community facilities can be used and neighborhood enterprises engaged in as a means of reducing direct expenditures.

The technique of planning involves an analysis of the farm and family situation. The following points should be considered in this analysis of the family resources: (1) health conditions and physical disabilities, (2) labor resources, (3) managerial ability, (4) cooperative attitude, (5) industry and



ambition, (6) family capabilities and resources, (7) training and experience, (8) maximum productive use of time. The supervisors should also help the family analyze resources of the farm as to present land resources, buildings, operating capital, condition of house, and adequacy of furnishings and equipment.

The family should think of its farm and home management plan, made annually, as a flexible guide for spending rather than as a rigid regulation. No family can foresee exactly what the year will bring, what changes there may be in its income or needs. The plan may require revision during the year to make it fit changing conditions. But the fact that a plan may have to be changed should not lessen its usefulness in keeping expenditures well balanced and in harmony with the needs and wants of the family.

The farming program is based on crops and livestock enterprises adapted to the area and approved by local authorities. The size of the individual unit is determined, after careful study as to family labor, type of enterprise, soil types, etc. Because the farm and home planning deals with a farm and home unit or family-sized farm, it is necessary that the planning of the home phase and the farm phase be closely coordinated. The farm plan will deal more specifically with income-producing factors and the home plan with income use.

The farm plan cannot be made satisfactorily without first knowing the family requirements for food and fuel from the farm and the cash desirable for family needs. On the other hand, the home plan must take into consideration what the farm can normally provide and consider alternative choices in the use of the farm in order to give the family the "best possible living."

The farm plan includes diversification of farm enterprises to spread the source of income, the distribution of the use of family labor, proper use of land, and orderly marketing of livestock and crops in order to distribute income more effectively and reduce speculative hazards. Intensification of crops and livestock is a factor in this plan. It is commonly referred to as "bigger acres" instead of "bigger farms." Proper

relationship between the debt load and the earning capacity of the farm is worked out, and tenure arrangements to insure stability of tenure, from the standpoint of permitting the program to be worked out, is an integral part of the plan.

The adaptation of methods of soil maintenance and conservation by proper crop rotations, the ratio of soil building to soil depleting crops, the use of cover crops, terracing, strip cropping and other means of erosion control, as well as the use of manures, fertilizers, and other soil amendments are incorporated in the plan to insure the right use of the land and maximum returns.

### THE FARM FAMILY'S FOOD

Food is the point at which the plan for living and the plan for use of land and labor overlap most. This part of the budget must be made with great care, since an inadequate diet affects the health, working efficiency, and morale of the entire family.

The adequacy of the food supply depends not only on the cash that may be spent for it and the wisdom with which market selections are made, but also on the variety and quantities of food that can be furnished directly from the farm. Although it is axiomatic that low-income farm families should plan to obtain as much as possible of their food directly from the farm, there are no general rules as to how much of each kind of food should be home produced. The problem involves consideration of the entire economy of production and marketing, comparative advantages in production, and such matters as tenure and labor relationships, and individual initiative. Furthermore, there is no one diet plan suitable for every family. Each family food plan has to be geared to that family's needs and resources.

Low-income families should be sure, however, that they are making full use of the resources of their farms in bringing about and maintaining a satisfactory level of nutrition. This may not mean producing more of every kind of food; it may mean increasing the production of some foods more than



others—some shift in emphasis. As a rule, a dollar's worth of home-produced food yields a higher nutritive return than a dollar spent at the village grocery store. The foods from the farm consist mainly of milk, butter, eggs, vegetables, fruits and meats—foods that make important contributions to the diet in minerals, vitamins, and high-quality proteins. This is significant; as a rule low-cost diets tend to supply proportionately less of foods rich in minerals or vitamins than of foods important for energy value.

The low-income family may approach the question of its food supply from two directions. The family may ask: What kinds of food can we raise and how much of each so as to have a satisfactory diet with the minimum cash expenditures for food? Or, how much cash can we afford to spend on food, and how extensive a production program will be necessary to supplement possible food purchases?

The low-income farm family can have a satisfactory diet if the farm is made to produce the maximum for family living and the family then plans and eats wholesome, well-selected meals.

At least half of the family's food supply should be provided by the farm the first year and the amount increased in successive years. Families under favorable conditions should produce approximately 75 percent of their food supply. In planning a food production program with the family, such factors as capability of members, productivity of soil, and probable climatic conditions should be taken into consideration.

No one knows better than farm families and their farm and home management supervisors that there is cost attached to producing food at home. Such programs require land for food and feed; they require seed of good quality; they require capital for investment in cows, pigs, chickens, and farm equipment for production; equipment for conservation, adequate storage facilities; they require managerial ability in planning ahead; they require knowledge and skills as well as toil in food production and conservation; they require courage when weather hazards or uncontrollable insect pests bring ruin to

months of work. It should be recognized, too, that diets equally adequate from the standpoint of nutrition may represent varying levels of cost (in money or in investment of capital, management, and labor) as well as differences in variety and palatability. Since problems of food purchase and home production of food vary with income, with family size, and with type of farming, budgets to assist families in deciding what foods to raise and how much of each is needed have been evolved in regions of the Farm Security Administration based on budgets furnished by the Bureau of Home Economics. One of these budgets, for example, represents a diet that would be suitable if it were feasible to have an extensive garden, but little land for growing feed for cows, chickens, and pigs. Another represents a diet that would be suitable when climate or type of farming makes it possible to have plenty of milk, eggs, and meat, but minimum quantities of vegetables and fruits. Another represents a diet that would be suitable for families who could carry on a well rounded food production and conservation program.

A well developed food plan should provide the following quantities of food for each person in the family per day or week as indicated:

MILK (to drink or in cooked food):

$\frac{3}{4}$  quart daily for each child under 2 years.

1 quart daily for each child over 2 years.

1 pint daily for each adult.

BUTTER:

At every meal.

LEAN MEAT, FISH, AND POULTRY:

At least three or four times a week.

EGGS:

Three or four a week for adults and four or five for young children.

A few for cooking.

VEGETABLES AND FRUITS:

Dried beans, peas, and nuts two or three times a week.

Potatoes once or twice a day.

Tomatoes and citrus fruits once a day.



Leafy, green, and yellow vegetables ten or twelve servings a week.

Other vegetables and fruit; two or three servings a day.

#### OTHER FOODS:

Cereals once a day.

Bread at every meal.

Sugars.

Fats.

After the kinds and amount of food needed by the family for a year have been determined, the next step is to decide how each will be provided. This involves decision as to how many livestock units (cows, pigs, chickens) would be needed and how much land would have to be devoted to feed crops of different kinds; how large a garden or truck patch, how much space devoted to different kinds of products, and what varieties are best adapted. It also would be necessary to estimate what crops or livestock would have to be produced for sale to provide the cash needed for food that cannot be raised, for other items of family living, and for getting ahead financially.

By careful planning, careful selection, and wise buying, food needs not supplied by the farm can be met for a relatively small amount of money. Farm and home management supervisors should be familiar with local price trends and local retail prices of all common low-cost foods.

If all food were bought at retail, it probably would take from \$300 to \$350 (1940 prices) to get an inexpensive adequate diet for a family of three or four persons. Obviously, families with but little money for living may have to produce from at least half to as much as 90 percent of their food at home. Forty to fifty dollars a family a year would do little more than cover the cost of the staples that could not be produced at all.

The production of \$200 to \$400 worth of food for family use is not a side line but an important part of farm enterprise. It calls for a major share of the family's productive effort. Indeed the work involved may be equal to that of producing the entire cash crop, and should, therefore, be shared by all members of the family in proportion to their time and strength.

Good home food production programs not only safeguard the diets of the families; they also have a "cash sparing" value. Family living studies show that high food bills limit other purchases. Cash released through lower outlays for food can be spent for other needed items of family living such as clothing, medical care, education, household furnishings, and equipment.

#### CLOTHING

After food, clothing is likely to be the largest item of the family expenditures and should receive careful consideration. Articles of clothing on hand should be gone over and plans made for the clothing of each member of the family. Clothing should be sufficient to meet needs of health, warmth, and the standards of the community.

Those items of clothing which can be more economically made in the home should not be purchased ready-made. Those which can be repaired and remodeled should be planned for before considering new garments. The clothing budget should also include cost to cover materials needed for repair and upkeep of clothing, and shoes, hats, and caps.

Each region will have a low-cost clothing budget which will serve as a guide to the Home Supervisor in preparing individual clothing budgets with families. However, supervisors should obtain local prices on major items of clothing to decide whether garments should be made at home or purchased ready-made.

#### PERSONAL CARE

Summaries of Farm Security Administration record books made by the Bureau of Home Economics, United States Department of Agriculture, show that expenditures for personal care range from \$15 to \$30 per year for a family of five. Provision should be made in the plan to cover customary expenditures for tobacco, barber, and toilet supplies, such as toilet soap, toothbrushes, combs, and razor blades.



## MEDICAL NEEDS

With every new case, the Home Management Supervisor should inform herself of the health situation of the family by ascertaining if any members were ill during the past few years, whether or not any physical or dental condition needs attention, if a birth is expected, and if eye glasses are needed by anyone in the family.

Families should be advised of local and State health services available. They should be encouraged to secure immunization and vaccination, and practice other preventive measures.

Every budget should include a reasonable amount for doctors' fees. If there is a group medical service in the county, membership in this should be planned. In addition, an amount sufficient for household drugs should be included. The dental needs of the family should be considered and an appropriate amount set up in the family budget.

## HOUSING

The following criteria are suggested as minimum standards for housing and living conditions of Farm Security borrowers: Adequate space for canned and stored foods; walls and woodwork in good condition, plaster repaired, paper and paint, if necessary; floors in repair; windows in good repair, frames solid and panes replaced; doors and windows screened and breeding places of flies eliminated; storage space for clothing, bedding, kitchen utensils, dishes, and staple food supplies; safe steps into house and cellar (hand rail on stair steps); roof that does not leak; safe water near the house, tight well curb; a sanitary toilet; and walks to principal buildings.

When the property is owned or being purchased, the year's budget should include a sum sufficient to cover necessary repairs on the house (usually 2 percent of appraised valuation). Where there is no cellar or cave for canned and stored vegetables, it will be found that if the family will do the necessary work to provide storage space, the cost of the materials will

be more than offset the first year by savings in home-produced food and the resulting lowered food expenditures.

## SLEEPING FACILITIES

To promote health and wholesome family relationships, sleeping facilities should meet the following minimum essentials:

Parents should have privacy. This is fundamental to the well-being not only of the parents themselves, but also of the entire family. Children over two years of age should not sleep in the room with their parents. Infants should sleep alone. Many infants sleeping with older people are accidentally smothered to death. Moreover, infants who sleep alone are more likely to establish good sleeping habits, and are less likely to contract colds and other communicable diseases. The goal of a separate bed for infants is within the reach of rural rehabilitation families because these beds may be constructed at little or no expense from salvaged material. These are now being constructed in many homes in the region. Older boys and girls should sleep in separate rooms. Adolescents should be encouraged to build needed furniture for their respective rooms as well as for the family rooms. Designs for home-made furniture are available from the office of the Agricultural Extension Service of each State.

## HOUSEHOLD FURNISHINGS AND EQUIPMENT

Farm and home management supervisors should face the needs of the family for household equipment and the furnishings necessary for satisfactory living, providing for them at the time the annual plan is made. Minimum basic needs for a family should include: A stove that will bake; cooking utensils to prepare plain meals; dishes enough for the family to eat together; a pressure cooker; at least 80 quart jars or equivalent per person; 2 washtubs and a washboard, and at least 3 irons (if flat irons are used); a dishpan; a sewing machine;



beds and bedding sufficient to sleep not more than 2 persons to a bed; adequate storage for food, for clothes and bedding, and for household equipment; a good pressure lamp, if reading or studying is done at night; chairs enough for the entire family.

#### HOUSEHOLD OPERATION

Household operation includes fuel, light, ice, cleaning supplies, soap, lamp globes, etc. Expenditures in this classification should be itemized and accurately planned to meet the family's need. Expenditures in this classification, according to studies of Farm Security Administration accounts by the Bureau of Home Economics, United States Department of Agriculture, average from \$20 to \$30 per year for a family of five.

#### EDUCATION AND FAMILY DEVELOPMENT

Children in school require books, school supplies, and often transportation to and from school. Paper and pencils will average about five cents per week per child during the school year. The cost of books will vary with the age and grade in school, and, of course, with the region.

Every farm family should either subscribe to or have access to at least one newspaper and one farm magazine.

Every farm family should have some recreation. There are many forms of recreation which cost little or nothing. Most families will attend school entertainments, fairs, and movies, for which money should be set up in the budget. Patterns and directions for homemade toys and play equipment are available from the State offices of the Extension Service.

An allowance should be made in the budget of every family for contributions to church and charity or gifts. The amount should be in accord with the circumstances of the family and need not be large.

Cost of transportation should be included, if for school bus, or trips other than in the family automobile.

Since emergency demands and unanticipated expenditures often occur, all budgets should include a reserve for emergency purposes.

#### NEED FOR CASH INCOME

The first, and perhaps the most effective, assistance that we can give to needy rural families leading toward their rehabilitation is to show them how to increase home-produced food for home consumption, and how to improve their housing, clothing, sanitation, and health. These improvements (outlined earlier in this chapter) are of paramount importance, for they represent the first necessary and fundamental steps in our entire conception of rehabilitation and security. In many cases it may take some time before a family can reach a maximum production and utilization of home-grown and produced foods, household improvements, and facilities.

However, it should also be recognized from the start, that a live-at-home program must be supplemented by some cash income. When a phrase or a term is used in our program, it must be backed up by a clear understanding of realities. When we talk of a level of living, we must have a definite concept of what it means in terms of food, clothing, medical and dental care, housing and house operations, sanitation, education, social and community participation.

When we of the Farm Security talk about a satisfactory level of living, quite obviously we imply improvements over a subsistence level. "A subsistence level" means to us—a level of living just sufficient to keep body and soul together, which, if continued for long would destroy the health of the people as well as their morale. A "satisfactory level" means to us—a level of living allowing sufficient and proper food, clothing, and shelter to maintain people in continuous good health; and sufficient cash or other means to enable them to function normally in their community, with a share in its opportunities and advantages. We should be able to translate this level in terms of the goods and services required for such a standard in a specific region.



That the present level of the low-income farmer can be greatly improved by a "live-at-home" program, there can be no doubt. But we must bear in mind that there are definite limits to the things a farmer and his family can grow and make for themselves and still attain a satisfactory level of living. In Chapter 1 we discussed the growing interdependence between city and farm. We indicated that a farmer today cannot possibly live like an islander and determine his own needs regardless of the life in the cities and villages around him.

Even if he could, it would be undesirable. It is not the intention of the Farm Security Administration to create a group of people who cannot become full participants in the activities of their communities. It is not good for the farmer who must look toward the city for his cultural needs and for the opportunities of his offspring; and it is not good for the city which must employ the surplus farm youth—and can employ them only if the farmer has cash enough to spend on manufactured goods. Food and shelter alone, even adequate food and shelter, do not constitute a satisfactory level. The farmer's standard of living, if it is ever to reach a security level, must be based on not only home-grown and home-produced food and services, but also on a cash expenditure sufficient to supply the goods and services which cannot be produced on the farm.

We must, therefore, bear in mind that while we want to do everything within our power to develop and increase the families' level of living through an increase of home-produced food and clothing and better shelter, this home production cannot eliminate their cash needs.

We all know that we cannot immediately lift the low-income farm families from their present level of living to the security level which we envision all at one time. We must progress step by step. However, we must make certain that the steps we are taking are in the direction of, and not away from, our ultimate objectives.

In planning the "live-at-home" aspect of the program we must, therefore, be very careful to recognize its limitations.

## THE RECORD BOOK

One of the essential tools needed by a family starting out on the road toward rehabilitation under the Farm Security Administration is the farm family record book. Properly kept, the record book will enable the family at the end of the year to analyze some of the strong and weak points of the farm and house operations so that they may benefit by their experience in planning for the following year. However, no family should be asked to keep a record book before it understands and is convinced that the keeping of the record will help them manage their farm and home to their greater advantage.

Keeping the farm and family records in a prescribed manner has created many difficulties. In the first place, most people really believe that ignorance is bliss and that what we do not know does not hurt us. Both of these proverbs are as false as they are accepted. But accepted they are because most people do not enjoy facing realities. The record book is based upon the realization that most low-income farmers have only the vaguest idea as to how their income is received and spent. However, the value of keeping records can be conveyed convincingly to the farm family only if the supervisor himself has an assured realization of its importance as a tool in family rehabilitation.

## THE FARM AND HOME VISIT

The home visit is crucial in county work. There are no substitutes for the visit in the home and on the farm. The responsibilities of the Farm and Home Supervisors are so many that, in most places, they are unable to make as many visits as would be desirable. The visits made, therefore, must be particularly effective. The carefully planned office interview can save the supervisor time and effort. Well planned group meetings are effective in carrying out the Farm Security program and can also lighten their tasks. But neither can replace the visit in the home and on the farm. The successful farm and



home visit is the most important guidance factor in the Farm Security program.

Most people naturally resent the intrusion of strangers in their homes, and although the families visited may seem friendly and affable, one must be careful not to encroach upon any of their rights. They should be treated with respect and consideration. The supervisor should imagine himself in the same position as the family, how he would feel under similar circumstances, the attitudes and behavior that would be likely to win his confidence, and the attitudes and behavior that would be likely to offend him.

Not all home visits are alike. The most important farm and home visits are the ones made to develop farm and home plans and to give the family guidance in carrying out the plans. Some visits are for the purpose of investigation in connection with loans, grants, medical needs, and releases; plans for co-operative services, farm debt adjustment, or medical group services.

No visit should be made without adequate preparation. All the necessary information should be secured, and the objectives of the visit outlined. Each visit should be scheduled, and, wherever possible, the family should be notified. Surprise visits should be avoided. The Home Supervisor and the Farm Supervisor should confer in advance on what they wish to cover during the visit. The clerk-typist should participate in these conferences.

#### SIMPLE RULES FOR THE FARM AND HOME VISIT

The following simple rules should be considered in making every visit:

- (1) Plan your visit so that you know in advance what you wish to accomplish.
- (2) Do not appear like a lawyer with a brief case. Do not enter a home with a batch of documents in your hands and start issuing orders or making investigations.
- (3) Offer your advice as conditions you would accept if you were in their place, but without condescension.

(4) Convince the people that your suggestions are intended for their benefit.

(5) Win the respect of the children and the mother will respect you; win the respect of the mother and the father will respect you.

(6) Do not rush the family with too many new ideas or ways of doing things.

(7) By your actions and your words make clear that you represent neither a relief agency nor a lending agency, and that the family is in no way obliged to you personally, for anything you do for it.

(8) Make certain that they understand the reasons for your advice and the benefits that would be derived, for without their understanding, your advice can have no permanent effect.

(9) You can readily gauge the success of your home visit by the welcome you receive the next time. Some county supervisors report that borrowers often come to the office and complain about the infrequency of the home visits. "My wife wants to know when you are coming around to see us again" they ask. Those county supervisors have a right to believe that they are welcome and that their rehabilitation work is really bearing fruit.

(10) Always bear in mind that it is not on how much you can make the families do that your success should be judged by, but on how convinced they are about what they ought to do.

#### THE GROUP MEETING

The group meeting, like the home visit, may serve a variety of purposes. There are the applicants' meetings; farm and home plan meetings; general farm practices and improvement meetings; tenant and landlord meetings; general summary and progress meetings; and picnic and demonstration tour meetings.

The group meeting is not just a device to lessen the burden of the county supervisors. It is true that, due to the pressure



of work on the Farm and Home Supervisor, it is desirable to relegate those activities which can be taken up with a group to a group meeting, rather than attempt to explain them individually during home visits. But there is another end to be attained by the group meeting which is essential to rehabilitation.

People are likelier to accept new ways of doing things when members of their group signify willingness to try the new methods. The understanding of a recommended activity by one farmer in a group, and his indication that he feels that the recommended activity would benefit his farm, often can do more to convince the entire group to try it than any amount of individual explanation during home visits.

Another value of the group meeting is the opportunity it affords families to participate in whatever plans are discussed. Properly conducted, the group meeting can lead the group to feel that they are consulted on a proposed plan and their acceptance of it is sought, rather than given as an instruction for them to follow. This may lead to greater enthusiasm for the proposed activity, and that enthusiasm will undoubtedly be reflected by greater success in its execution.

Another advantage of the group meeting is its educational value. Again, if properly conducted and if all present are encouraged to participate, it leads low-income farmers to a better understanding of their own problems than they have ever grasped through other forms of presentation.

Still another advantage of the group meeting is the effect it has upon the participants in making them feel part of a community activity. The very preparation to get away from the farm, the exchange of greetings with neighbors, the discussion of problems common to them all can have only a good effect on the people and accelerate their rehabilitation.

It is generally agreed that the group meeting is one of the most effective means in changing family attitudes and in educating the people to view their future with confidence.

From time to time it will be necessary to check on the effectiveness of the group meetings.

Attendance is one measure of success. If it is hard to get people to come to the meetings, if the attendance is dropping, there is something that needs adjusting.

Participation is another important factor. The amount of time devoted to questions, suggestions, and discussions from the floor is a test of the successful Farm Security group meeting.

The attitude of the participants is another indication of the effectiveness of the group meeting. If they are in a good humor; if they feel free to express themselves; if they indicate a friendly attitude toward the leader of the group—then the meeting is successful.

In addition to group meetings, families should be encouraged to participate in cooperative group enterprises, either of Farm Security origin or in cooperatives already in existence in the community. Attendance at meetings should be encouraged also at the various farm organizations to which the families are eligible. The greater the Farm Security family participation in group activities, the better its chances of ultimate rehabilitation.

(In the bibliography at the end of this book you will find a number of publications listed which discuss the technique of successful group meetings.)

#### USE OF THE FIELD MANUAL

No county supervisor can memorize all the instructions, field letters, forms, charts and tables, and other information he or she may need. The Procedure Manual has been prepared for use. Some parts of the Procedure Manual are for use on rare occasions only; others are referred to constantly. The Rural Rehabilitation Abridged Manual contains that material which is required constantly in the county office. It is suggested that county supervisors prepare for themselves a loose-leaf supplementary manual of the miscellaneous technical material which they feel they should have with them whenever they leave the office.

In addition to the Procedure Manual, each county office



should have a small reference shelf of administrative and technical materials having a bearing on the work. The technical materials required vary from region to region and even within regions. Each regional office should, therefore, assemble a recommended reference list and supply each county office with the materials, topically arranged, and a mimeographed index for ready reference.

At the end of this book will be found a glossary of terms frequently used in Farm Security activities. These terms are keyed to Farm Security Administration instructions and should be found useful for quick reference.

### NEW INSTRUCTIONS

After the County Supervisors have settled down to their tasks, which require constant vigilance, constant scheduling of time, with never enough time for the many tasks to be accomplished, they are often disturbed by the arrival of new instructions which supersede previous instructions, and add to the burden of their work.

But the supervisor who truly understands the Farm Security objectives understands why new instructions have to be issued. He knows that the Farm Security Administration exists to cope with the problem of rural poverty. He knows also that rural poverty is not a fixed social situation. It changes with changes in the social structure and, in our times, such changes are quite rapid. These changes in the times and in the circumstances demand corresponding changes in our operations, which are expressed in revised procedures. Our target is rural poverty; but the target is not fixed at a specific distance. It shifts, it recedes and comes forward, and we must constantly shift and change position and adjust our aim while we are in action.

## Chapter 7

### A Code To Remember

The appointment of any man or woman to a job in Farm Security is essentially an agreement between the employee and the Government. The agreement carries with it stipulations of what is expected of the employee in the performance of his duties, just as it stipulates his rights and privileges.

The rights and privileges of the Farm Security Administration County Supervisor, the chances for promotion, and the definition of the employee's social and political activities are described in detail in Chapter 10. There is one aspect of a county supervisor's job not treated in any employee's handbook, which should be indicated here.

The position of county supervisor bears a peculiar responsibility since it reflects favorably or unfavorably not on the employee alone but on all the families under his supervision. A lack of understanding of his responsibilities may lead not only to the loss of his job for the employee but may also incur damage to a great many families in distress.

#### THE COUNTY SUPERVISOR IN THE COMMUNITY

As far as the community is concerned, the County Farm and Home Supervisors are the Farm Security Administration. People will judge the Administration and its objectives by



their conduct and their work. They have, therefore, the added responsibility of understanding clearly what Farm Security is about and to communicate it to the people among whom they live—the public. Their relations with the local community leaders, their relations with the preacher, the teacher, the local newspaper, the club leaders, and all the other agency representatives in the community should be such as to enable them to convey what Farm Security is doing in their particular community and how that work affects the community.

This is not intended to establish the employees' importance in the community, nor even to establish the importance of the Farm Security Administration in the community—it is intended for the benefit of the Farm Security Administration family who should eventually participate in community activities on an equal footing with all other citizens. The supervisors' activities in the community can go far toward paving the way for such a family-community relationship.

#### THE PROBLEM FAMILY

In every county office one finds a record of some families who present difficult, often trying, problems to the County Supervisors. Yet, if considered dispassionately, one realizes that the Farm Security Administration is really intended more for them than for the families who understand our program, who follow the plans worked out with them and for them, and who require little supervision in their effort to become self-sustaining. The people *who need supervision most, need the Farm Security Administration most*. The people with serious health problems; the people with ingrained prejudices against anything they have not known or have not done in the past; the people who have not yet developed independent judgment, who must be advised at every step what to do and how to do it—these are the people who need guidance and supervision most.

In planning their work, each farm and home supervisor should allow greater time and attention for these problem

families. It has been the experience of many county supervisors that, if sympathetically approached, these so-called problem families respond favorably to supervision and excellent results are obtained. Families on the border line who, when given a minimum assistance, soon climb over the fence to self-sustaining security are less in need of the Farm Security program than those families so deep in trouble that they can see no way out of their plight.

The County Supervisors who clearly understand the primary objectives of the Farm Security program, recognize their greater responsibility to the family in dire need, and plan to spend more time and energy with those who need them most.

#### FSA FAMILY COOPERATION

Many families, even the most cooperative families, sometimes resist certain phases of the Farm Security Administration, whether their resistance is ever expressed or not. It will benefit us nothing if we close our eyes to this fact. We should consider their resistance and see if it is well founded. If it arose largely from misunderstanding on the part of the families, it is our job to throw light on what is not understood.

As already indicated in an earlier chapter, dissatisfaction on the part of the family often reflects dissatisfaction on the part of the supervisor. Dissatisfaction on the part of the supervisor often arises from a lack of understanding. It is, therefore, the supervisors' first duty to understand the objectives and methods and to know why certain functions are carried out in prescribed ways. Then they are in a better position to anticipate possible difficult relations with certain families.

The objections encountered by county supervisors in the course of their activities resolve themselves into two general groups, those relating to the control of loans and those relating to supervision.

Actually, little friction would arise if, at the time of application, two things were made very clear to the prospective borrower:



(1) That Farm Security is not a credit agency concerned with finances but is primarily a rehabilitation agency concerned with people and the rehabilitation of people;

(2) That farm and home planning and supervision are as important in the rehabilitation of farm families as the financial assistance given them.

At the time the application is made, it should be explained that Farm Security Administration funds and supervision are limited and intended for very definite types of needy families. The family eligible for Farm Security Administration assistance cannot obtain credit elsewhere and the loan obtained from Farm Security must be used for the family's rehabilitation.

It should be made clear that the Farm Security Administration does not make loans for general purposes to be spent by the borrower at his discretion. The Farm Security Administration loan is similar to the loan made by a bank or an automobile finance company for a building or for the purchase of an automobile. One cannot obtain a loan for a specific building and then spend it on a trip; nor can one obtain an automobile loan and then spend it on a radio. There is nothing wrong about trips or radios, but the loans are made for specific purposes and must be spent for those purposes only. In the same way the Farm Security loan is made for a specific purpose. Unlike the bank or the automobile finance company, the Farm Security Administration advances money for "rehabilitation." This "rehabilitation" may be attained through food, clothing, seed, fertilizer, and so on. The items differ from family to family and are determined by the farm and home plan. The money is deposited in the bank by the borrower to be spent as needed for the items specified.

The borrower family should understand at the very beginning that when they accept the Farm Security loan they accept it with the knowledge that it carries with it certain responsibilities and terms such as: That the family must follow the farm and home plan; they must agree themselves to keep a record of income and expenditures; and they must cooperate in every way to improve the level of the family's living.

This does not imply any regimentation or forcing of the borrower to accept undesirable features through a loan. It really follows the same pattern as when you or I approach a bank for a building loan on a house. We are told that the bank will reserve the right to approve plans and the bank will pay the bills to the contractor up to and including the amounts specified. We are not at liberty to change plans without the bank's permission. We cannot ask the bank to turn over any money to us to spend as we please and for any item we may please. It is not that the bank distrusts us; it just wants to make certain that we get this specific home for which this specific loan is made. Likewise, the Farm Security Administration must insist that the loan given for rehabilitation will be used for rehabilitation.

The applicant family should understand these provisions of the loan at the outset. Then it is up to them to decide whether they wish to accept the terms or not.

Another point which should be taken up at the time of application is the practical functioning of the joint bank account. If for any reason this explanation cannot be made then, it should be made at the first group meeting *before the loan has been processed*.

There are supervisors under the impression that the supervised account is like the weather—you can talk about it but there is nothing you can do about it. They are wrong. In fact wherever misunderstanding exists in relation to the joint bank account, it arose in the first place because the County Supervisor was not clear himself as to the reasons for the supervised account or failed to explain the terms of the loan to the borrower.

The farm and home plan is the very foundation of rehabilitation, but this important point is not always understood by the Farm Security family. Because it is impossible to make absolutely accurate forecasts, they conclude that the farm and home plan is not really necessary. An essential part of the supervisors' work is to explain, convincingly that the value of the farm and home plan is not based on its absolute accuracy



but on its use in analyzing the farmer's problems in a particular situation, in estimating the needs of a given family, and in showing the family how much they can produce on their farm. It is extremely important that borrowers understand that the plan is used as a guide, and that careful planning leads to better results even when unanticipated situations make it necessary to change the plan.

Poor farm and home practices are responsible in part for the poverty of some farm families, and better farm and home practices are essential if these families are to be rehabilitated. It is the supervisors' responsibility to make this point clear without antagonizing the family. The supervisors should indicate that they are not there *to tell* the family how to operate their farm, but *to explain* and show other and preferable methods.

Another point the farm family should understand is the full importance of the record book: Its use as an indispensable tool in showing them their mistakes in spending and the weaknesses of certain management methods; its use as the basis on which to work out their farm and home plan for the next year; and its use in helping them control their expenses so that they will not have to skimp on things absolutely necessary for their well-being. Even though the record book we now have may be improved upon, there should be no question as to its value.

Just as the farm and home plan is based on the belief that the low-income farmer does not use good management practices, so in the case of the record book it must be assumed that the low-income farmer has neither the skill nor the patience for complicated accounting. The County Supervisors should teach the families how to keep and use the records. In many instances it is possible to train an older child in the family to take charge of this duty. At no time should the record book become a necessary evil tolerated and despised by the family and kept, not for the benefit of the family, but for the Farm Security Administration.

The supervisors should be able to convince almost any

family that, regardless of how difficult the task may be, the benefits to be derived from knowing exactly what they are doing, and from having a constant check on all their expenditures, are as important to their rehabilitation as careful farm and home planning.

Another method used by the Farm Security Administration in the rehabilitation of low-income farm families is the development of cooperative services. These are set up by groups of families where the benefits to the participants are unquestionable. The supervisors should explain to prospective participants the advantages of such group developments. But if the family cannot be convinced that they stand to benefit from the services or equipment obtained by cooperative loans, they should not be forced to participate.

It all boils down to what has already been repeated several times—if the County Supervisors have a thorough understanding of the why and wherefore of Farm Security loans and supervision, they can explain any aspect of the Farm Security Administration to the satisfaction of the borrower and they will be able to secure the cooperation of the farm family.

### NO SUCH WORD AS "MUST"

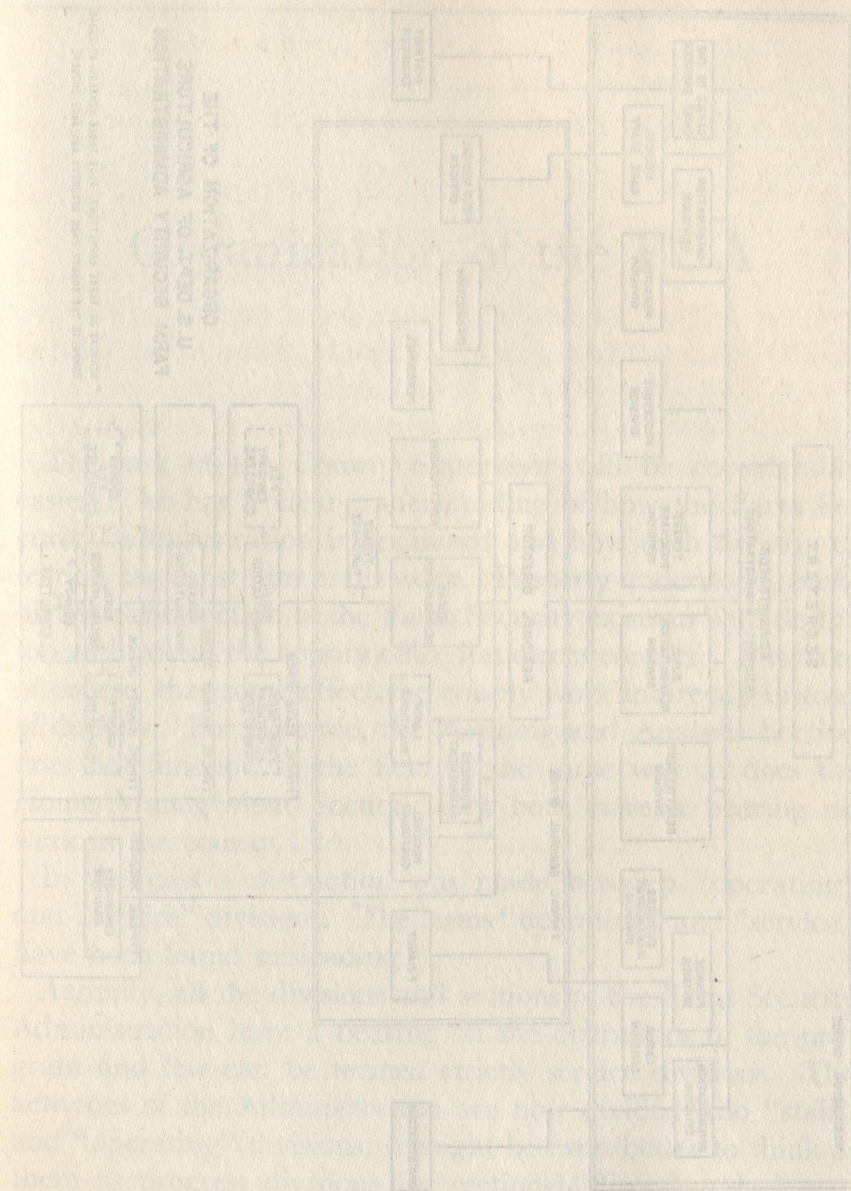
In dealing with Farm Security Administration families, particularly at the beginning when supervisors are not sufficiently acquainted with the people and their ways, it would be well to establish the rule that there is no such word as "must." More damage, perhaps, has been done by this word in supervisor-borrower relations than by anything else. No one likes compulsion or threats; anyone can be approached in the right manner and influenced to a change in attitude. When the families and supervisors become better acquainted and have a common understanding of the objectives of Farm Security, it becomes much easier to advise and even to insist on certain practices. Every effort should be made to offer advice by convincing the families rather than by handing it down as a rule.



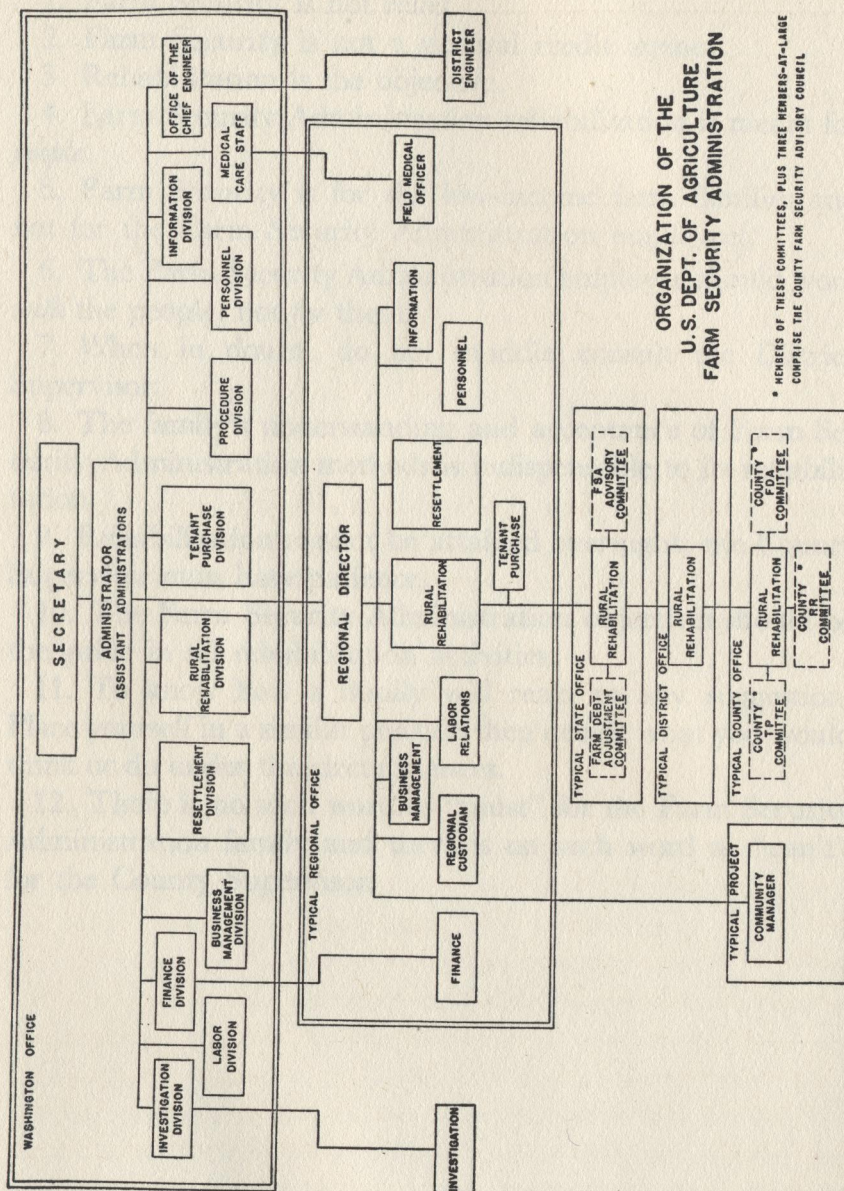
## FOR YOUR HATBAND

1. Farm Security is not relief.
2. Farm Security is not a general credit agency.
3. Rehabilitation is the objective.
4. Farm Security Administration rehabilitation is meant for *people*.
5. Farm Security is for the low-income farm families and not for the Farm Security Administration employees.
6. The Farm Security Administration employee should work *with* the people, not *for* them.
7. When in doubt, do not muddle; consult the District Supervisor.
8. The family's understanding and acceptance of Farm Security Administration methods is indispensable to its rehabilitation.
9. Rehabilitation cannot be attained overnight; the County Supervisor must have patience.
10. The Farm Security Administration objectives should be the guide in all rehabilitation activities.
11. To know how a family will react to any suggestion: Place yourself in a similar position then decide what you would think or do under the circumstances.
12. There is no such word as "must" for the Farm Security Administration family and there is no such word as "can't" for the County Supervisor.

## Chapter 8







\* MEMBERS OF THESE COMMITTEES, PLUS THREE MEMBERS-AT-LARGE COMPRISE THE COUNTY FARM SECURITY ADVISORY COUNCIL

## Organization of the FSA

The task of the County Supervisor will be considerably easier if he has a clear understanding of how the Farm Security Administration is organized and how each division or section can assist him in his work. Properly understood, every division and section of the Farm Security exists to help do the job with which the county office has direct contact. It is true, of course, that some affect the county work indirectly instead of directly. For example, the Planning and Analysis Section does not function in the field in the same way as does the Home Management Section. But both have a bearing on work in the county.

In the past a distinction was made between "operating" and "service" divisions. The terms "operating" and "service" have been found misleading.

Actually, all the divisions and sections of the Farm Security Administration have a bearing on the operations of the program and few can be termed strictly service divisions. The activities of the Administration are now divided into "staff" and "operating" divisions; it might be even better to think of them as progress divisions (or sections), directly relating to field work; and service divisions, which have an indirect bearing on the activities of the field. But however indirect the services of a division may be, none are superfluous and

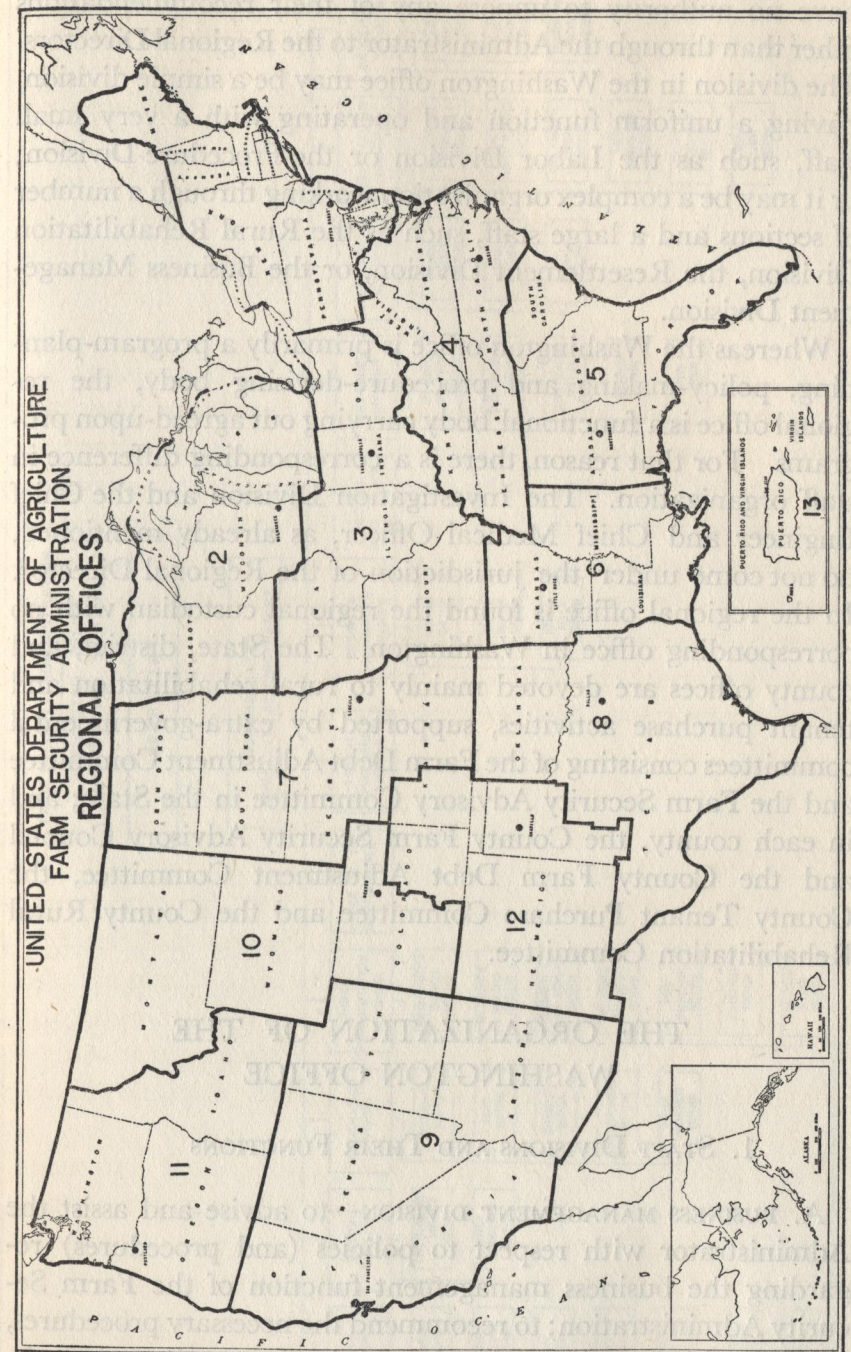


The Farm Security Administration operates chiefly through the following types of offices:

- (1) The Washington office.
- (2) The regional office.
- (3) The State office.
- (4) The district office.
- (5) The county office.
- (6) The project office.

The chart on page 126 gives at a glance the general organization of the Farm Security Administration. It will be noted that the Washington office consists of an Administrator (responsible to the Secretary of Agriculture) and his assistants (responsible to the Administrator). The Administrator is supported by 12 heads of divisions who act as consultants, but have no direct authority in the field (excepting that the Finance and Investigation Divisions and the Offices of the Chief Engineer and Medical Care Staff directly supervise their own staffs in the field). In theory at least, the directors of these various divisions in Washington are not in administrative positions but act as consultants to the Administrator.

This is all in theory. In actual practice, of course, the division directors in Washington consult with the regional staffs and make various recommendations in the field. But they





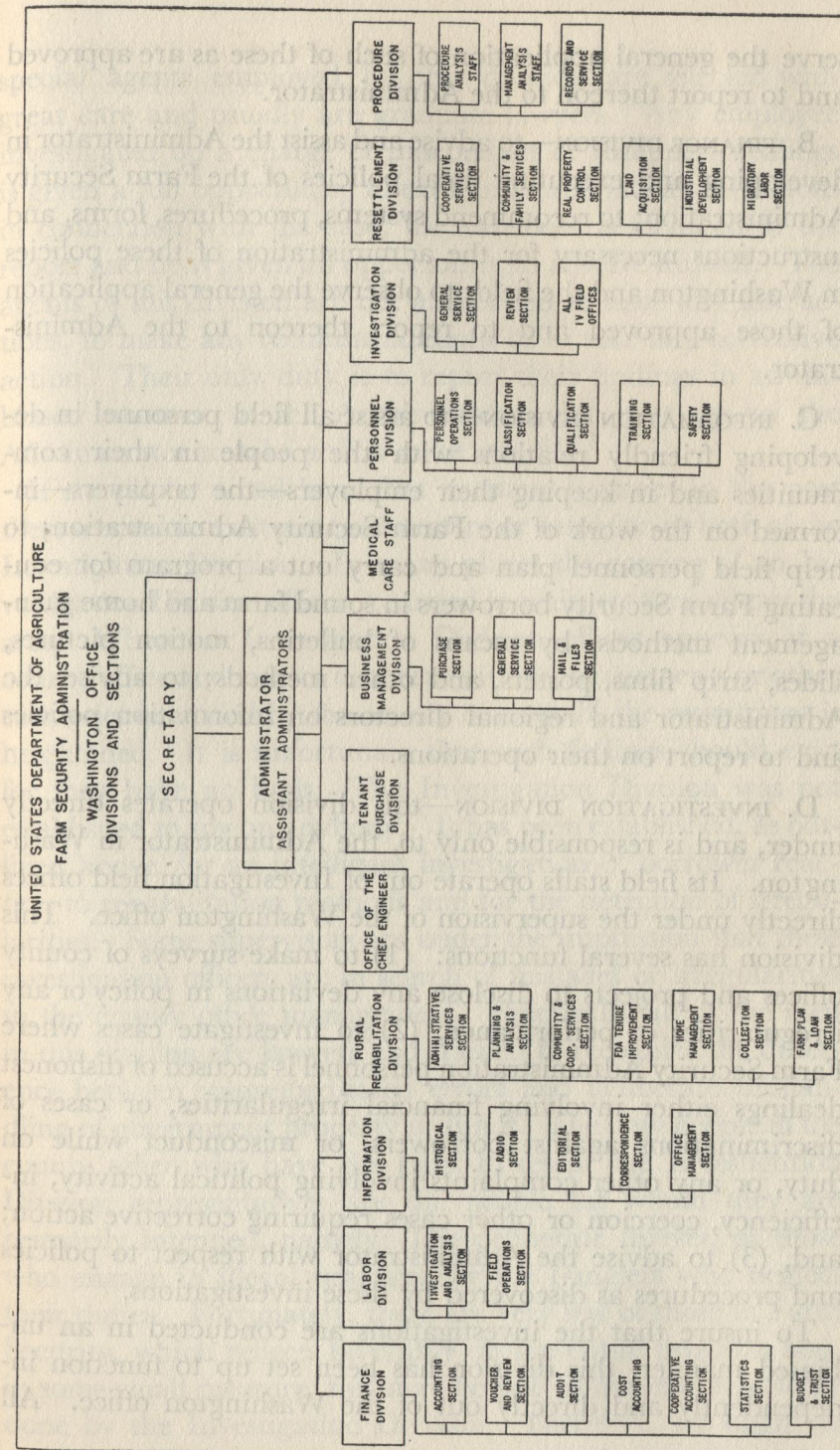
have no authority to impose any of their recommendations other than through the Administrator to the Regional Directors. The division in the Washington office may be a simple division, having a uniform function and operating with a very small staff, such as the Labor Division or the Procedure Division; or it may be a complex organization working through a number of sections and a large staff, such as the Rural Rehabilitation Division, the Resettlement Division, or the Business Management Division.

Whereas the Washington office is primarily a program-planning, policy-making and procedure-devising body, the regional office is a functional body carrying out agreed-upon programs. For that reason, there is a corresponding difference in staff organization. The Investigation Division and the Chief Engineer and Chief Medical Officer, as already mentioned, do not come under the jurisdiction of the Regional Director. In the regional office is found the regional custodian with no corresponding office in Washington. The State, district, and county offices are devoted mainly to rural rehabilitation and tenant purchase activities, supported by extra-governmental committees consisting of the Farm Debt Adjustment Committee and the Farm Security Advisory Committee in the State; and in each county, the County Farm Security Advisory Council and the County Farm Debt Adjustment Committee, the County Tenant Purchase Committee and the County Rural Rehabilitation Committee.

## THE ORGANIZATION OF THE WASHINGTON OFFICE

### 1. STAFF DIVISIONS AND THEIR FUNCTIONS

A. BUSINESS MANAGEMENT DIVISION—to advise and assist the Administrator with respect to policies (and procedures) regarding the business management function of the Farm Security Administration; to recommend the necessary procedures, forms, and instructions related to business matters, and to ob-





serve the general application of such of these as are approved and to report thereon to the Administrator.

B. FINANCE DIVISION—to advise and assist the Administrator in developing and executing fiscal policies of the Farm Security Administration; to recommend systems, procedures, forms, and instructions necessary for the administration of these policies in Washington and the field; to observe the general application of those approved and to report thereon to the Administrator.

C. INFORMATION DIVISION—to assist all field personnel in developing friendly relations with the people in their communities and in keeping their employers—the taxpayers—informed on the work of the Farm Security Administration; to help field personnel plan and carry out a program for educating Farm Security borrowers in sound farm and home management methods, by means of bulletins, motion pictures, slides, strip films, posters, and other methods; to advise the Administrator and regional directors on information policies and to report on their operations.

D. INVESTIGATION DIVISION—this division operates directly under, and is responsible only to, the Administrator in Washington. Its field staffs operate out of Investigation field offices directly under the supervision of the Washington office. This division has several functions: (1) to make surveys of county offices and projects to disclose any deviations in policy or any irregularities of performance; (2) to investigate cases where Farm Security Administration personnel is accused of dishonest dealings either involving financial irregularities, or cases of discriminations against borrowers, or misconduct while on duty, or any other complaints involving political activity, inefficiency, coercion or other cases requiring corrective action; and, (3) to advise the Administrator with respect to policies and procedures as discovered by these investigations.

To insure that the investigations are conducted in an unbiased manner, this division has been set up to function independently and directly out of the Washington office. All

special agents employed by this division are selected with great care and usually are graduate lawyers. Any employee investigated on a charge of misconduct or dishonest dealings is given a full opportunity to explain thoroughly all his actions in connection with the case; his statement is included in the report and he is given an opportunity to absolve himself. The agents of this division are not authorized to issue any instructions, to make any recommendations or to take any corrective action. Their only duty is to report their findings in an unbiased manner to the Administrator and it is up to the Administrator to take action as he sees fit.

It should be noted here that in many counties in the past there seemed to exist some resentment or suspicion or both of the Investigation Division. In many places the coming of an Investigation Division officer is carried in whispers throughout the area. When an Investigation Division officer appears at a county office and refuses to accept dinner engagements or other courtesies extended by the county office staff, the resentment is heightened. It is unfortunate that such feelings should exist for they have no basis. The Investigation Division was not established to spy on anybody. It has been established, as outlined above, for an intelligent investigation of borrower reaction to rehabilitation methods and for the detection of irregularities. Some supervisors are under the impression that these investigation officers are in search of mistakes or irregularities in the county office management. Practically all of the men in this division are lawyers and trained to recognize the difference between unpremeditated errors and deliberate mishandling of government property or funds. The only people in the county office who have the right to resent the Investigation Division representatives are the people for whom they are primarily intended, namely: The deliberate thieves, or those who engage in illegal practices, or the bunglers who neglect their duties. Fortunately, there are very few of those in Farm Security, which reflects favorably on the entire program and, in some small measure, this may be due to the excellent work done by the Investigation Division. Therefore, we ought to



offer all possible cooperation to the staffs of the Investigation Division.

E. PERSONNEL DIVISION—to advise and assist the Administrator with respect to personnel policies; to recommend the procedures and instructions necessary for the administration of these policies; and to observe the general application of those approved, and to report thereon to the Administrator.

F. LABOR DIVISION—to advise and assist the Administrator with respect to policies and procedures relating to labor standards in the Farm Security Administration program, including force account operations, work grant program, construction work by contract or direct employment in the resettlement, tenant purchase, defense housing, and cooperative programs, and for members and employees of cooperatives; to recommend wage rates for all nonappointive force account workers and owner-operators employed by the Farm Security Administration, persons employed under work agreements, and those employed on tenant purchase, lease and purchase and cooperative contracts and on Farm Security Administration contracts of over \$2,000; to make studies and secure information for administrative use concerning the problem of dispossessed sharecroppers, part-time or subsistence farmers, and agricultural labor, both migratory and resident, to observe the work of the Farm Security Administration as it affects these groups and advise in the development of programs of assistance, including migratory labor camps and labor homes, to such needy rural workers; and to make studies of the supply and demand for farm labor as related to the program of the Farm Security Administration.

G. PROCEDURE DIVISION—to advise and assist the Administrator with respect to policies and procedures of the Farm Security Administration involving organization, administration, operation and methods; to analyze and recommend improvements therein; and to analyze and recommend all procedures and systems for the guidance of the Farm Security Administration.

H. OFFICE OF THE CHIEF ENGINEER—to advise the Administrator with respect to policies and procedures regarding architectural, engineering, construction, and inspection activities of the Farm Security Administration and to recommend the necessary standard forms, procedure, and instructions therefor; and to observe for the Administrator, by analysis of reports and field trips, the general application of such of these as are approved; to supply technical services and provide for the performance and supervision of the foregoing activities for work performed by the Farm Security Administration by force account, contract, or other means with emergency or State Rural Rehabilitation Corporation funds, and to provide such review, supervision, and inspection of these activities as are required when they are performed by individuals or organizations with the use of Reconstruction Finance Corporation, Tenant Purchase, or State Rural Rehabilitation Corporation loan funds; and to report thereon to the Administrator.

I. MEDICAL CARE STAFF—to advise and assist the Administrator with respect to policies and procedures regarding medical care, physical rehabilitation, physical examinations, sanitation and health information activities of the Farm Security Administration; and to observe for the Administrator, by analysis of reports and field trips, the general application of such of the foregoing as are approved, and to report thereon to the Administrator.

## 2. OPERATING DIVISIONS AND SECTIONS

A. RESETTLEMENT DIVISION—to advise the Administrator with respect to policies and procedures regarding the resettlement functions of the Farm Security Administration; to recommend the necessary standard forms and instructions; and to observe for the Administrator, by analysis of reports and field trips; and to report thereon the general application of such of these as are approved with respect to the planning of rural settle-



ment type projects and the management of all resettlement type projects.

1. *Land Acquisition Section.* To perform the necessary administrative work in connection with the acquisition of land; to prepare records and reports on land development and the status of land acquisition; to review land options; and to prepare acceptances and cancellations of land purchase agreements.

2. *Real Property Control Section.* To develop and recommend such criteria as will enable the Regional Directors to carry out, within the limits of their jurisdiction, all necessary phases of property control and maintenance in connection with resettlement type projects, including the use of the property prior to normal occupancy; to arrange for utilities, services, easements, etc.; to arrange for collections, cancellations of agreements, and dispossessions on resettlement type projects; to arrange for payments in lieu of taxes; and to arrange for public safety and property protection, including all insurance, and operation, maintenance and repair; and to develop and recommend criteria to establish proper rental rates and sales prices at rates of instalment payments; and to advise in the devising of accounting and operating reporting forms and systems for operating project properties.

3. *Community and Family Services Section.* To develop and recommend such criteria and methods as will assist the Regional Directors in selecting families, in working out family adjustment problems, and in measuring family progress after selection; to develop and recommend such criteria as will assist the Regional Directors in the planning and use of community facilities for social and educational purposes; to develop and recommend programs involving occupations and crafts in connection with resettlement activities; and to be responsible for developing such long-term project improvement programs as may be approved by the Administrator; and to perform related duties.

4. *Cooperative Services Section.* To develop and recommend such criteria as will enable the Regional Directors to plan,

organize, and supervise, within the limits of their jurisdiction, such cooperative activities as are approved by the Administrator; and to perform related duties.

5. *Migratory Labor Section.* To advise and assist in carrying out the establishment, maintenance, and operation of migratory camps and labor homes, including: Personnel administering the camps (both at camp sites and in regional offices); occupancy; rentals; welfare; general management of farm family labor camps and labor homes (including mobile camps); and the physical planning of new camps.

6. *Industrial Development Section.* To develop and recommend such criteria as will enable the Administrator to enlist the support and cooperation of private industry in recommending the determination, development and establishment of industrial enterprises for resettlement type projects; to carry out all of the planning and management of such industrial activities as may be assigned to the Resettlement Division by the Administrator; and to perform related duties.

B. RURAL REHABILITATION DIVISION.—To plan and develop a program of rehabilitation based on financial aid and supervised farm and home management plans, which will establish low-income farm families in need of such aid in family enterprises on units of economic size which will provide a healthful standard of living with sufficient income to take care of annual farm and home operating expense and repay capital obligations; to coordinate the program with land use, conservation, and other related programs of the Department; to advise the Administrator with respect to policies and procedures to be followed in connection with the rehabilitation program; to observe for the Administrator the progress of the program and the general application of approved policies and procedures; to devise and recommend such revisions of approved policies and procedures as may from time to time appear advisable in order to direct the program toward its established objectives; to recommend standard instructions and forms required in Washington and in the field for carrying out the foregoing functions; and to



furnish the Administrator with such reports on the program as may be required.

1. *Planning and Analysis Section.* To develop and supervise the operation of a coordinated system of rural rehabilitation activity reports; to analyze and interpret reports on the progress of individual families and on special phases of the rural rehabilitation program; to develop, analyze, and present such economics and social information relating to the problems of low-income farm families as will be of administrative use in establishing policies and in determining loan, grant, and personal budgets; and to develop, organize, and interpret statistical and accounting information relating to the cost and efficiency of rehabilitation operations.

2. *Farm Plan and Loan Section.* To aid the three operating divisions (RR, TP, RP) in securing more realistic planning by the development of criteria to insure that the factors of farm organization, tenure arrangements, credit needs, and general farm economy which are essential to the family rehabilitation and progress are incorporated in each plan, in obtaining necessary reference material for planning, in measuring performance in comparison with the plan, and in analyzing and recommending loans for approval; in the development and supervision of a program of individual and group guidance of Farm Security families according to their needs with respect to farm operation and approved farm practices; in measuring progress of families and developing repayment principals which will contribute to the rehabilitation of borrowers; in studying and advising on adjustments of the program in problem areas and in developing procedure and methods in connection with the use of grants; and in developing long time plans incorporating conservation features in harmony with the policies of the Department of Agriculture.

3. *Community and Cooperative Services Section.* To assist regional and State directors in developing and carrying out a program of community and cooperative services which will supplement the loan program for individuals and make possible, on a group participation basis, services and facilities essential to the

economical rehabilitation of those families whose operating units are too small to justify the cost of such services on an individual basis; to advise on the preparation, processing, and approving of such loans; to observe the progress of the program; and to perform related duties.

4. *Farm Debt Adjustment-Tenure Improvement Section.* To develop and recommend such criteria as will assist the regional directors in a technical program and to recommend procedure and plans designed to compose, extend, or revise excessive farm debts; to make such field trips as are necessary to insure proper functioning of the program, and to observe and report on the progress of the farm debt adjustment program; to formulate and recommend land leasing and tenure policies for rural rehabilitation; to initiate investigation and research into leasing practices in agricultural areas; to suggest policies and procedures designed to provide improved leasing and tenure arrangements; and to draft, in collaboration with the Office of the Solicitor, and recommend proposed lease forms for use in meeting the problems of tenant farmers and their landlords in the different farming areas in the United States.

5. *Home Management Section.* To aid the three operating divisions (RR, TP, RP), giving advice on all phases of home management work for the region; to develop criteria which will insure more realistic planning and provide a better level of living for all families being assisted by the Farm Security Administration; to develop methods of utilizing all family resources to the best advantage in a program which will promote home production, conservation, and storage of food, better diets, better health, more adequate clothing, housing and sanitation, provision for necessary household equipment and furnishings, record keeping, education, recreation, and full participation in community life; to study and advise on adjustments of the program in problem areas; to help develop procedures and methods in the medical care and sanitation program and in the use of grants; to assist in carrying out a personnel training program, and to provide services for, or



technical supervision of, home management activities of other divisions.

6. *Collection Section.* To develop and recommend the necessary procedure, records, and reports for the execution of an effective program of collections and loan and security servicing, including the handling, scheduling, and application of remittances; the billing of accounts (except the accounting phases); the handling of delinquent accounts; renewals and extensions; supervision over security (including releases); final settlement and surrender of notes, necessary foreclosures, repossessions, and other actions on defaulted cases; custody and disposition of repossessions; compromises and adjustments; other miscellaneous and related subjects such as bankruptcy, AAA set-offs, deceased borrowers, and reapplication of payments; and to perform related duties.

7. *Administrative Services Section.* To perform general services required by the Division; to make surveys of existing county office management practices, and recommend needed improvements and methods for their accomplishment; to review regional rural rehabilitation budgets and recommend actions thereon; to clear regional procedures affecting the rural rehabilitation program; and to review survey reports and ascertain that corrective actions are taken in field office regarding the adverse conditions reported.

C. *TENANT PURCHASE DIVISION*—to advise and assist the Administrator in developing and executing the policies and procedures necessary for carrying out the provisions of Title I and related portions of Title IV of the Bankhead-Jones Farm Tenant Act; to study and observe the progress of the tenant purchase program; to assist in conducting schools of instruction for county tenant purchase committeemen and county supervisors; to recommend the necessary standard forms and instructions and to observe for the Administrator, by analysis of reports and field trips, the general application of such of these as are approved, and to report thereon to the Administrator.

1. *Administrative Control Unit.* To direct and be responsible for the performance of the administrative functions of the

division; to devise and recommend methods of passing upon loan applications and appraising farms.

2. *Earning Capacity Analysis Unit.* To analyze collections data and devise and recommend plans for improving payments by borrowers.

3. *Field Supervisory Unit.* To study and observe the progress of the tenant purchase program in the field; to assist in conducting schools of instruction for county committeemen and county supervisors.

4. *Records and Statistics Unit.* To maintain current economic information pertaining to land ownership and tenancy and to interpret such information and data in its relation to the tenant purchase program; to collect, prepare, and maintain current statistical data pertaining to research studies on problems of farm tenancy; to study population trends and the influence of the mechanization of agriculture upon farm tenancy; to set up statistical measures of progress of tenants to whom tenant purchase loans are made.

## TYPICAL ORGANIZATION OF THE REGIONAL OFFICE

A. *REGIONAL DIRECTOR*—responsible to the Administrator to direct and carry out the program of the Farm Security Administration in his region.

1. *Assistant Regional Director—Resettlement.* Under the supervision of the Regional Director, to direct and be responsible for the performance of the functions of the regional Resettlement Division within the region.

2. *Assistant Regional Director—Rural Rehabilitation.* Under the supervision of the Regional Director, to direct and be responsible for the performance of the functions of the regional Rural Rehabilitation Division within the region.

### B. STAFF DIVISIONS, SECTIONS, OR OFFICERS

1. *Executive Assistant.* To be responsible for the performance of the functions of the administrative staff, such as the bonding



of regional employees, the analysis of investigation reports and a follow-up on the taking of necessary remedial action, congressional and special correspondence, the review of field offices by administrative supervisors, and the execution of a training program for administrative supervisors, the issuance of regional forms and procedure, and the coordination of the issuances with administration forms and procedure, the summarization of Farm Security Administration reports and other pertinent data in order to determine the progress of Farm Security Administration borrowers, the analysis of budget needs, the review of budget requests and the compilation of factual justifications therefor, and the coordination of the parts of the total regional budget.

2. *Business Management Staff.* To act, in the person of the business manager, as contracting officer; to approve all requests for space for administrative activities; to examine and review all bids and to make recommendations for award; to procure all printed material; to receive, route, record, and distribute all incoming and outgoing correspondence and documents, including telegrams and radiograms; to have custody of all files; to procure and distribute all supplies, materials, and equipment; to maintain perpetual inventories; to arrange for or perform all mechanical services for all offices in the region; to maintain a stockroom for the region; and to perform other related duties.

3. *Personnel Staff.* To advise and assist the Regional Director with respect to regional personnel policies; to explain such policies to division heads and other supervisory officials in the region, and to instruct them in technical personnel requirements; to be responsible for all necessary contacts and relationships with the District Managers of the United States Civil Service Commission; to direct the interviewing of eligibles certified for vacancies and the investigation of the education and experience records of persons recommended for appointment; to have responsibility for the recruiting of personnel for the field positions which are not filled under civil service rules and regulations, including the conduct of examinations

of applicants for certain of these positions; and to assist the Regional Director in developing and directing the personnel training program in the region.

4. *Labor Relations Staff.* To serve in the person of Labor Relations Specialist, as technical advisor on all aspects of the Administration's labor program and policy. In this capacity the Labor Relations Specialist recommends wage rates for non-appointive personnel, persons working on work agreements, employees of contractors on tenant purchase, lease and purchase, defense housing, cooperative construction work, Farm Security Administration construction contracts of over \$2,000, and for members and nonmembers of cooperatives; analyzes the labor problems involved in each proposal for the establishment of a cooperative enterprise, observes the operation of cooperative enterprises with regard to labor problems involved; plans and administers a farm and home safety program among all Farm Security Administration borrowers; and makes investigations and field studies and advises with respect to problems of dispossessed sharecroppers, part-time or subsistence farmers, and migrant and resident farm labor, including recommendations on the location, type, and operation of migratory labor camps and farm labor homes.

5. *Information Staff.* To assist county supervisors and other operating officials in handling matters of public information, public relations and related activities; to supervise this work in the field and render direction and services as may appear desirable; to prepare publications for the information of the general public and the education of Farm Security Administration borrowers; to establish and manage the regional library; to arrange organized tours to Farm Security Administration projects and rehabilitation areas; to work with editors and radio station operators in presenting information about the work of Farm Security; to prepare displays designed to acquaint the public with our work to be exhibited to civic bodies, schools, and other assemblages; to contact civic bodies and other organizations in regard to participation on programs, dissemination of information, etc.; to maintain a historical record



of reports and pictures on the regional program; to prepare exhibits and photographic slides for the education of Farm Security Administration borrowers in sound farming practices, and the use of cooperatives.

### C. OPERATING DIVISIONS

1. *Resettlement Division.* To direct the development and management of all resettlement type projects within the limits of the approved policies and routines; to recommend for appointment community managers and technical project personnel, assign such employees to specific projects, train them in the procedures peculiar to this type of work, interpret policy to them, shift them as occasion demands; and to perform other related duties.

The Community Managers serve as managers of the projects. They supervise: (a) the development of individual farm management plans adapted to each family and the particular unit being operated; (b) the revision of such plans periodically as necessary; (c) the farming operations of each borrower; (d) the maintenance and repair of all property and equipment belonging to the Government in the area; (e) the execution of leases and sales contracts between borrowers and the Government; collect all rents and payments under sales contracts and maintain adequate records of all administrative and fiscal activities on the project; (f) take necessary measures to protect such property from fire and theft and to obtain adequate insurance on same; and (g) perform other related duties.

2. *Rural Rehabilitation Division.* To plan, develop and carry out rehabilitation and tenant purchase programs in the region within the limits of the approved policies and routines; to advise and consult with a subordinate in charge of the regional tenant purchase program regarding the operation of this program; to direct the selection of state rehabilitation staffs and their assignment to specific functions and territories; to supervise staffs of technicians responsible for the various technical divisions of the program such as farm management, home management, debt adjustment, community and co-

operative services, loan approval, collections, tenant purchase, and water facilities; to be responsible for the intelligent planning and effective execution of all divisions of rehabilitation activities assigned to the division; and to perform other related duties.

### THE STATE OFFICE

The State office consists of the State Rural Rehabilitation Director and staff. Their duties are to carry out the functions of the regional Rural Rehabilitation Division within the State within prescribed policies and routines; to secure the necessary personnel to carry out the program, subdivide the State into administrative units, and assign personnel to specific positions and territories; to advise district and local personnel on procedures and policies and train them in the technical phases of the program peculiar to the Farm Security Administration; to consult with State officials, State colleges, public fact-finding bodies, etc., regarding the rehabilitation needs in the State and to recommend changes and extensions of the program to meet those needs; to coordinate the activities of all subordinates in the several phases of the Farm Security Administration program, including rehabilitation, tenant purchase, debt adjustment, community and cooperative services, and tenure arrangements; to maintain necessary contacts to keep the public advised concerning the work of the Farm Security Administration and enlist the support of the general public; and to perform related duties.

### THE DISTRICT OFFICE

The district office consists of the District Rural Rehabilitation Supervisors and staff. Their duties are to be responsible for the administration of a program of rehabilitation and/or tenant purchase in a major subdivision of a State, involving the supervision of a number of subordinate supervisors in making and collecting loans and supervising the farm and home operations of borrowers; and to perform related assignments as required.



## THE COUNTY OFFICE

The county office consists of the County Supervisors and staff. Their duties are to supervise rural rehabilitation and (in designated counties) tenant purchase activities; to inform potential borrowers and the general public about the work of the Farm Security Administration; to receive applications for rehabilitation and tenant purchase loans, investigate the eligibility of applicants for such loans; where debt adjustment is necessary or advisable, to attempt to obtain such adjustment from applicant's creditors; to prepare loan agreements and farm and home management plans for families recommended for standard rehabilitation and tenant purchase loans; to obtain necessary chattel mortgages to secure loans; to see that the borrower family uses the monies provided by loans as stipulated in the loan agreement and farm management plan; to visit each rural rehabilitation family, to see each tenant purchase borrower periodically, ascertain his progress and advise him on his farming problems; to collect payments on notes and issue temporary receipts; to approve or recommend approval of partial releases of mortgaged property; in defaulted cases to recommend to superiors the proper action to be taken; to supervise the execution of renewal notes and mortgages; to institute foreclosure proceedings when necessary; to be responsible for the proper care of repossessed chattels until sold or transferred to new borrowers; to receive applicants for emergency grants; to nominate persons to serve on County Farm Security Administration Councils and county committees; and to perform other related duties.

## THE PROJECT OFFICE

The project office handles the resettlement phase of the Farm Security Administration program. A community manager is ordinarily in charge of a project office located at the site of a nearby community type project or at some convenient location or at the project office for scattered or infiltration type projects.

The Community Manager reports directly to the regional office and this phase of the program is not cleared through or supervised by State or district offices. Their functions generally include the planning of the project; acquisition of land; the operation of properties after construction is completed by the District Engineer; the selection of families; and the financial arrangement with these families for occupancy of project units, by lease or purchase contract; the auxiliary assistance given occupants in the form of loans or operating goods and grants when necessary; arrangement for and supervision of community facilities and the eventual disposition of the project to a homestead association.

## ADDITIONAL SPECIALISTS

In addition to the various officers described above, there is in each region a Tenant Purchase Chief, and in some States Tenant Purchase Specialists, a State Farm Debt Adjustment Supervisor, State Farm Management Supervisor, and an Associate State Director in charge of Home Management.

1. *Chief of Regional Tenant Purchase Section.* (Under the direction of the Assistant Regional Director—Rural Rehabilitation) to supervise the regional tenant purchase program; to coordinate this program with other phases of the Farm Security Administration program; to direct the collection of statistical data in order to make an equitable distribution of appropriated funds to counties; to confer with State Farm Security Administration Advisory Committees and with State, district, and county personnel and county tenant purchase committees relative to all matters pertaining to making loans to tenants for the purchase of farms, including selection of applicants, selection of farms, determination of earning capacity of farms, development of farm and home management plans, collection of loans, and submission of reports, clearing all such actions with the State Rural Rehabilitation Director.

2. *State Tenant Purchase Specialist.* (Under the direction of the State Rural Rehabilitation Director) to visit various tenant purchase counties and assist county tenant purchase commit-



tees, farm and home management supervisors, and borrowers in studies and preliminary appraisals of listed farms; to appraise optioned farms and prepare recommendations for the guidance of county tenant purchase committees as to the maximum safe investment in the land and buildings after careful study of all pertinent facts; to interpret the meaning of family-type farms and improvement standards for such farms; to assist in obtaining lists of eligible farms for sale at justifiable prices in various tenant purchase counties; to advise county committees and rehabilitation field officials regarding tenant purchase procedure; and to perform related duties.

### FINANCE REGIONAL OFFICE

The Finance Regional office is a part of the Finance Division in Washington. Its functions are: To advise in the preparation of all regional budgets; to maintain fiscal control over all approved budgets, fiscal operations, and financial transactions of the region; to act as financial adviser to the respective regional directors; to review, examine and sign all bonds for bonded personnel in the region; to prepare for the Regional Director periodical financial reports; to certify vouchers and all other obligation documents of the Farm Security Administration for payment; to prepare, audit, certify, and schedule Farm Security Administration pay rolls for payment; to maintain all contacts with the United States Treasury Accounts Office for the region; and to perform other related duties.

### OFFICE OF THE SOLICITOR

It will be noted that on the chart, page 126, there is no sign of any legal division. That is because the Farm Security Administration does not have an independent legal division. All legal work of the Department of Agriculture is performed under the supervision and direction of the Solicitor for all its agencies.

The Solicitor maintains, in each city in which there is located a regional office of the Farm Security Administration, an

office in charge of a Regional Attorney. The Regional Attorney and the staff under his supervision are the only persons in the field authorized to furnish county supervisors with legal advice. All the members of the Regional Attorney's staff are stationed in the regional office, although at times they are detailed to the field to carry out special assignments.

The County Supervisor should, when a case arises concerning which he desires legal advice, write to his regional administrative official who will transmit the case to the Regional Attorney, if such action is deemed necessary. Once a case has been submitted to the Regional Attorney, the case is under his jurisdiction and no action concerning it should be taken without his advice. Replies to letters sent by the supervisor to the Regional Attorney should be addressed to the Regional Attorney, and a copy should be forwarded to regional administrative officials for their information and files. The supervisor should keep the Regional Attorney informed of all developments arising in cases under the Regional Attorney's jurisdiction and should otherwise fully cooperate with him.

Attorneys, other than the Regional Attorney and members of his staff, should not be consulted concerning legal matters arising in connection with the work of the Department of Agriculture. Attorneys in the private practice of the law are unfamiliar with government procedure, and funds of the United States cannot be used to pay their fees, if any.

The Office of the Solicitor cannot furnish legal advice to private individuals. The Regional Attorney will, therefore, not furnish borrowers from the Farm Security Administration with legal advice. However, in cases where it is necessary for a county supervisor to have the advice requested by a borrower in order to handle the case properly, the advice will be given to the County Supervisor for his information.

Officials of the Department of Justice are the only persons authorized to represent the United States in proceedings involving the Government. Therefore, when it becomes necessary to institute court action, either against borrowers or other persons, the case must be referred by the Regional Attorney to



the proper United States Attorney. Likewise, in cases instituted against the United States, the Government is represented by a United States Attorney. After a case has been referred by the Regional Attorney to the United States Attorney, county supervisors should take no action concerning it unless the action is requested by the United States Attorney or the Regional Attorney. For example, once a case is referred to a United States Attorney, the supervisor should not endeavor to repossess mortgaged chattels unless such action is taken with the consent of the United States Attorney or the Regional Attorney.

The County Supervisors should consider the Regional Attorney their legal adviser as to government matters and should avail themselves of the Regional Attorney's services in all cases in which legal advice is desired.

## Chapter 9

### We Are Not Alone

The Farm Security Administration takes its place in the Federal Government, as an agency, in the same way as the County Supervisor takes his place in the Farm Security Administration, as an individual: The successful performance of the duties of either depends largely upon the proper cooperation with many other Government and extra-governmental agencies.

The County Supervisor in order to carry out his duties well must, therefore, understand the importance of this cooperation and the utilization of the services of other agencies. His work will be greatly improved if he knows precisely to whom he may turn for whatever specialized assistance he may need. And the degree to which he may succeed in obtaining assistance from other agencies will depend, primarily, on his knowledge and understanding of that agency's function and organization. It is, therefore, necessary for the County Supervisor to acquaint himself with the function of as many agencies in his community as possible and to grasp how they can mutually benefit each other in serving the community.

The closest relation between the Farm Security Administration and other agencies exists within the Department of Agriculture. Although in the county the Farm Security Administration may not call upon all of the United States



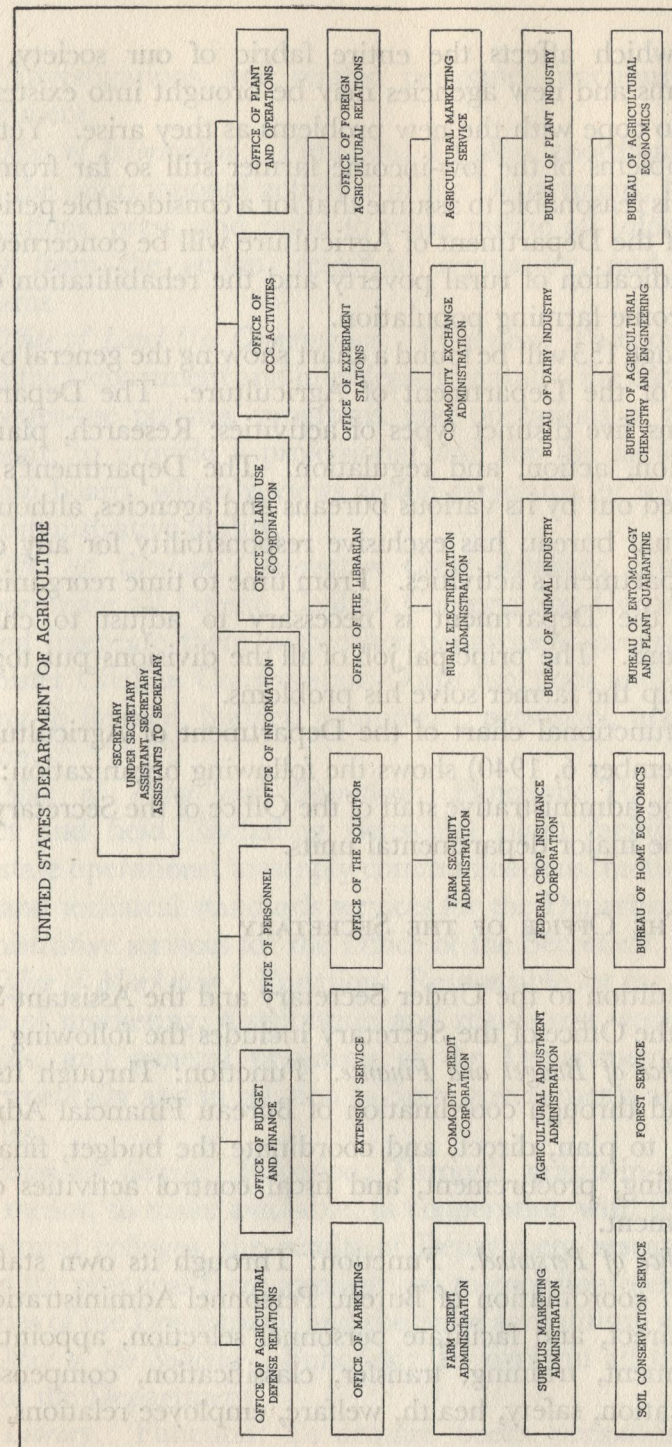
Department of Agriculture bureaus, offices and administrations (and its relations may be affected by only a few major divisions), the County Supervisor should know the structure and function of the Department of Agriculture as a whole.

## BRIEF DESCRIPTION OF THE USDA

The United States Department of Agriculture is one of 10 executive departments of the Federal Government, but it is not among the first to have been established. Though John Adams as early as 1776 introduced resolutions in the Continental Congress to encourage certain agricultural production and to establish agricultural improvement societies, nearly a century passed before the Federal Government took cognizance of the need for farm planning and agricultural scientific research. The demand for a Department of Agriculture in the Federal Government began with a number of societies who agitated for the establishment of such an agency in very much the same way as various organizations today agitate for a Department of the Consumer. In 1862 three acts were passed which laid the foundation of the Department of Agriculture. They were the Homestead Act, the Land Grant College Act, and the Department of Agriculture Act.

At first the Department of Agriculture was a small organization with very few activities, devoted mainly to a division of chemistry and a division of entomology. But it grew like Topsy. One research activity after another and one public service after another were added, until the Department covered meat inspection, plant quarantine, the Bureau of Animal Industry, the Bureau of Agricultural Economics and the entire complex of activities which the Department represents today.

It is easy to predict that the Department of Agriculture, as well as most of the other Government departments, will go through more drastic and far-reaching changes in the next 10 years than during any decade of its existence. Such changes will undoubtedly be necessitated by the turbulence of our





times which affects the entire fabric of our society. New programs and new agencies may be brought into existence in order to cope with the new problems as they arise. Yet, with the problems of the low-income farmer still so far from solution, it is reasonable to assume that for a considerable period the work of the Department of Agriculture will be concerned with the eradication of rural poverty and the rehabilitation of our low-income farming population.

On page 153 will be found a chart showing the general organization of the Department of Agriculture. The Department performs five distinct types of activities: Research, planning, education, action, and regulation. The Department's work is carried out by its various bureaus and agencies, although no individual bureau has exclusive responsibility for any one of the Department's activities. From time to time reorganization within the Department is necessary to adjust to changed conditions. The principal job of all the divisions put together is to help the farmer solve his problems.

The functional chart of the Department of Agriculture (as of September 6, 1940) shows the following organization:

- A. The administrative staff of the Office of the Secretary; and
- B. The major departmental units.

#### THE OFFICE OF THE SECRETARY

In addition to the Under Secretary and the Assistant Secretaries, the Office of the Secretary includes the following units:

1. *Office of Budget and Finance.* Function: Through its own staff and through coordination of Bureau Financial Administration, to plan, direct, and coordinate the budget, financial, accounting, procurement, and fiscal control activities of the Department.

2. *Office of Personnel.* Function: Through its own staff and through coordination of Bureau Personnel Administration, to plan, direct, and facilitate personnel selection, appointment, replacement, training, transfer, classification, compensation, organization, safety, health, welfare, employee relations, disci-

pline, investigations, and related personnel functions of the Department.

3. *Office of Information.* Function: To plan, coordinate, and direct the informational activities of the Department; through publications, press, and radio to make public all information arising from the action, research, regulatory, and service programs.

4. *Office of Land Use Coordination.* Function: To coordinate, within the Department and interdepartmentally, the basic land- and water-use policies, programs, and operations of the Department; to provide a professional staff for the agricultural program board, which reviews action programs for soundness and administrative ability.

5. *Office of Civilian Conservation Corps Activities.* Function: To coordinate all bureau Civilian Conservation Corps activities and integrate them with other department programs; to administer Civilian Conservation Corps functions and services relating to finance, budget, equipment, personnel, and camp location.

6. *Office of Plant and Operations.* Function: To manage district and field (including Beltsville) plant facilities and real-estate operations; to supply communications, motor transport, and technical standards services for the Department and administrative services for the Office of the Secretary.

7. *Office of Marketing.* Function: Responsible for the coordination of marketing, distribution and regulatory work of the agencies, and general programs of the Department, interdepartmentally and in relation to State governments and their agencies.

8. *Extension Service.* Function: Through grants-in-aid and other means, to make available, in cooperation with the State agricultural colleges, the results of Department research and service for practical farm application; to coordinate extension activities of the Department and the State agricultural colleges.

9. *Office of the Solicitor.* Function: To perform all the legal work of the Department.

10. *Library.* Function: To acquire books, periodicals, and



documents in the field of agriculture, the related sciences, technology, and economics, which are needed in the Department's work; and to maintain, in conjunction with its branches in the bureaus, circulation, reference, and bibliographical services.

11. *Office of Experiment Stations.* Function: To administer grants to States and Territories for agricultural research; coordinate department research internally and in relation to research of State and Territorial experiment stations; supervise Federal experiment station in Puerto Rico; and administer special research fund of the Department.

12. *Office of Foreign Agricultural Relations.* Function: To conduct research, analyze, and disseminate information on foreign competition and demand; to plan, direct, and coordinate the foreign-trade relations of the Department with other Government agencies, foreign governments, and private agencies.

#### THE MAJOR DEPARTMENTAL UNITS OF THE USDA

1. *Agricultural Marketing Service.* Function: To perform marketing research, crop and livestock estimating, market news, and service and regulatory activities in connection with warehousing, cotton, dairy and poultry products, fruits, vegetables, grain, livestock, meats, wool, hay, feed, seed, tobacco, and other farm products.

2. *Soil Conservation Service.* Function: By research, demonstration, and cooperation with soil conservation districts, to encourage good land use through the adoption of conservation farming practices, the purchase and development of sub-marginal land for constructive use, the development of farm woodlands and water facilities, and the treatment of land for flood control.

3. *Agricultural Adjustment Administration.* Function: To administer the national conservation and adjustment program providing an ever-normal granary through commodity loans and marketing quotas; to make price adjustment payments when authorized.

4. *Bureau of Agricultural Chemistry and Engineering.* Function: To conduct chemical, technological, and engineering research for the advancement of agriculture, including the administration of the four regional research laboratories established to search for new and wider industrial outlets for agricultural products; and to make Department-wide construction plans.

5. *Bureau of Agricultural Economics.* Function: To conduct research on the economics of production, distribution, land utilization, and conservation in their broadest aspects; and in cooperation with interested bureaus and with State and local agencies to formulate coordinated, Department-wide plans and programs of action in these fields.

6. *Bureau of Animal Industry.* Function: To protect and develop the livestock and meat industries; to inspect interstate and imported meats; to investigate the feeding, breeding, and diseases of domestic animals; to administer statutes and techniques for disease control and eradication.

7. *Commodity Exchange Administration.* Function: To enforce the Commodity Exchange Act, which provides for the supervision of futures trading in wheat, cotton, corn, oats, rye, barley, flaxseed, grain sorghums, rice, millfeeds, butter, eggs, Irish potatoes, and wool tops; to prohibit manipulation and insure fair practice.

8. *Surplus Marketing Administration.* Function: To remove surplus agricultural commodities through such mediums as export subsidies, domestic diversion, governmental purchases, and the food stamp plan.

9. *Commodity Credit Corporation.* Function: To make loans to producers to finance the carrying and orderly marketing of agricultural commodities.

10. *Bureau of Dairy Industry.* Function: To conduct research in the breeding, feeding, and management of dairy cattle; in the economical and sanitary production of milk; and in the manufacture and use of dairy products and byproducts. To assist in establishing better farm and factory practices.

11. *Bureau of Entomology and Plant Quarantine.* Function: To conduct investigations on insects and develop methods for



their control or utilization; apply, in cooperation with others, methods of suppressing noxious insects and plant pests; enforce statutes relating to plant quarantines and certify sanitary condition of plant products exported.

12. *Farm Security Administration*. Function: To enable tenants to become farm owners through long-term loans; to conduct a rural rehabilitation program of conditional loans to needy farmers, equitable farm debt adjustment and guidance in farming methods; to complete and administer homestead projects; to provide emergency rural relief.

13. *Federal Crop Insurance Corporation*. Function: To administer the program of insuring wheat crops against all natural hazards; to receive applications, collect premiums, issue policies, purchase wheat, store wheat reserves, analyze claims, and adjust losses.

14. *Forest Service*. Function: To perform research regulatory, and management functions for the full use of forest land; to promote wise use of forest resources; to administer the national forests; to cooperate with States in fire protection, planting, stock distribution and other forest matters.

15. *Bureau of Home Economics*. Function: For the benefit of homemakers and consumers generally, to conduct scientific research, and make the results available, on foods and nutrition, economic problems, textiles and clothing, housing and equipment, and household management generally.

16. *Bureau of Plant Industry*. Function: To develop efficient and stabilized plant production, eliminating the hazards of disease, cold, heat, drought, and lack of adaptation, through basic research in plant genetics and breeding, ecology, pathology, plant introduction, culture, soil-chemistry, fertility, microbiology and survey, irrigation cropping, etc.

17. *Rural Electrification Administration*. Function: To facilitate the introduction of electric service to persons in rural areas not now served, by making loans to rural cooperatives; and to encourage the use of electricity to an extent sufficient to affect rural life materially.

18. *Farm Credit Administration*. Function: To provide a com-

plete and coordinated credit system for agriculture by making available to farmers long-term and short-term credit; and to provide credit facilities for farmers, cooperative marketing, purchasing, and business service organizations.

The United States Department of Agriculture agencies with which the County Supervisor will have frequent and close contacts are the Extension Service, Agricultural Adjustment Administration, Forest Service, Soil Conservation Service, and the Farm Credit Administration.

From time to time, supervisors may need the assistance and advice of the Bureau of Animal Industry, the Bureau of Entomology and Plant Quarantine, Bureau of Plant Industry, and data from the Bureau of Agricultural Economics, Bureau of Home Economics, and so on. The County Supervisor should be thoroughly acquainted with the spheres of activities of all the Department of Agriculture service divisions but he must know particularly how to use the services of the five units listed below.

#### THE EXTENSION SERVICE

The Extension Service fills the fundamental need for a coordinating division which integrates information of the State land grant institutions and the Department of Agriculture and disseminates it to the farm people.

The Extension Service was established in 1914. Today there is an agricultural extension worker in practically every agricultural county in the United States and a resident home economics extension agent in about half of the counties. The extension workers are commonly known as county agents and home demonstration agents. Their work is educational in nature and covers the entire field of training farmers for cooperative action, education and the adjustment of farm people to meet new problems, and the training of young people for farm leadership. More than 400,000 men and women cooperate with the extension workers as voluntary leaders and participate in the 4-H Clubs conducted for rural boys and girls, in community forums, and in the preparation of rural exhibits.



No single unit of the Department of Agriculture is so thoroughly established in the counties and so well versed in local problems and needs as the extension workers and the County Supervisor has much to gain from close contact with the Extension Service office in his county.

#### AGRICULTURAL ADJUSTMENT ADMINISTRATION

The Agricultural Adjustment Administration, or the Triple-A, as it is commonly called, came into existence in 1933 with the passing of the Agricultural Adjustment Act. Since then, it has gone through a number of functional reorganizations, partly due to the invalidation of some of the original provisions of the Agricultural Adjustment Act by the Supreme Court, and partly due to a series of changed conditions since 1933. Today the Triple-A has three main functions: (1) to raise farm income to a level more equitable with nonfarm incomes; (2) to conserve soil resources; and (3) to protect the interest of producers and consumers through the stabilization of fair prices. The three functions are closely interrelated and all center around the basic idea of a voluntary control of crops, known as the ever-normal granary plan. Under this plan, each producer is allowed his share of the marketings and he is paid for limiting the planting within acreage allotments which will present the particular farmer's share of the total national acreage. Additional payments are made where the farmers plant the withdrawn or contract acres in a manner to build up the soil. Participation in Triple-A is entirely voluntary. In 1940 more than 6,000,000 farmers participated; their land represented 82 percent of the Nation's total cropland.

The Triple-A works through community, county, and State committees of farmers. These committees are assisted in their work by regional representatives of the Triple-A and the Extension Service officials. The County Agricultural Conservation Association is actually the local administrative unit of the Triple-A. All farmers who cooperate in the conservation

program are members of the county association and contribute operating expenses of the association from their Triple-A payments.

#### FOREST SERVICE

The Forest Service was established in 1906. It has jurisdiction over the publicly owned natural forest and forest range land and engages in extensive research in the use of forest products and forest economics and in forest influences. One major division of its activities is to cooperate in the establishment of shelter-belts and farmstead woodlots to protect the land from dust storms, to check gully erosion and to restore soil productivity. In preparing the farm plan the County Supervisor may often be in need of advice on how best to solve the forest protection problem. A representative of the Forest Service should be consulted in such instances.

#### SOIL CONSERVATION SERVICE

In 1933 the Soil Erosion Service of the Department of the Interior was created to administer emergency funds for the control of soil erosion. A survey of that agency revealed that more than a billion acres—more than half of all the land in the country—was subject to erosion damage. In 1935 the Soil Conservation Act was passed and the Soil Erosion Service was transferred to the Department of Agriculture under a new name, the Soil Conservation Service. Since that time the Soil Conservation Service has been charged with the participation in a number of new duties established by the Flood Control Act, the Water Facilities Act, the submarginal land program authorized by the Bankhead-Jones Farm Tenant Act, and the Cooperative Farm Forest Act. From the Erosion Service, the agency developed into a complex land utilization service.

Through its land field personnel working out of 10 regional



offices, the Soil Conservation Service participates and cooperates in a vast soil conservation program. Its services to the Farm Security Administration are particularly important in view of the fact that so many of the low-income farmers operate on poor or eroded land. The County Supervisor should keep in close contact with the Soil Conservation Service personnel in his county and consult them freely on all land problems confronting his families.

### FARM CREDIT ADMINISTRATION

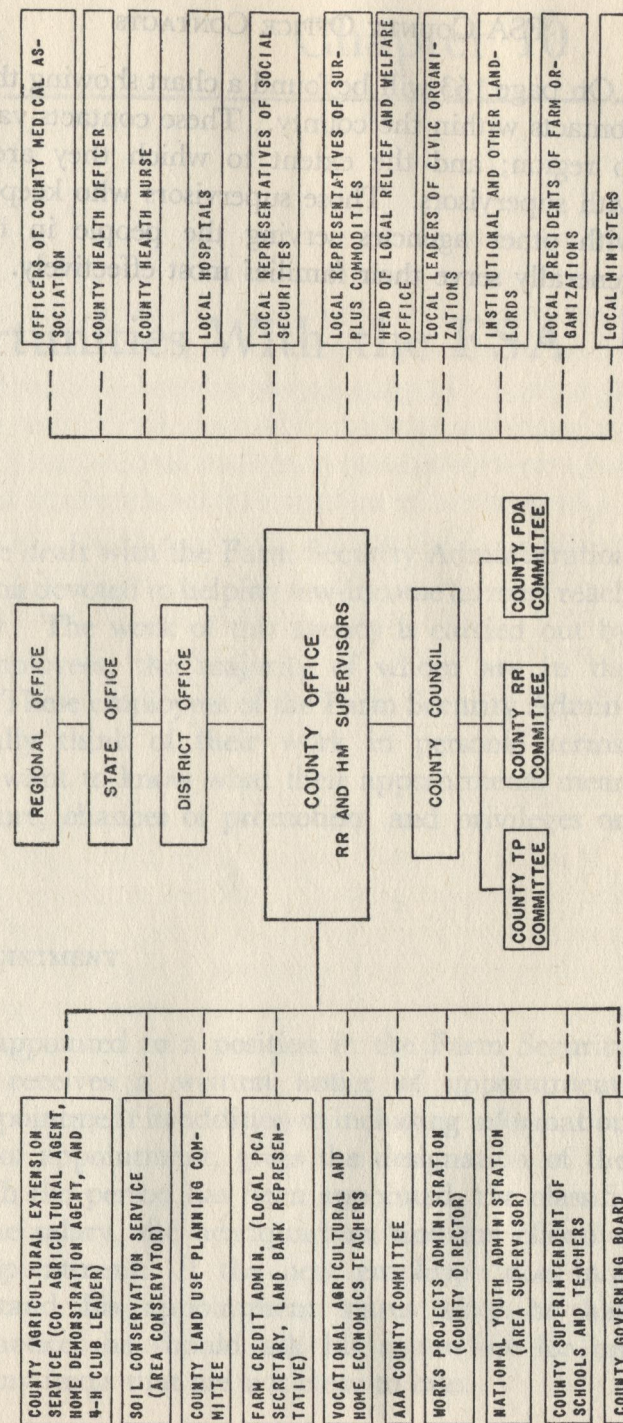
The Farm Credit Administration was created an independent agency in 1933, to provide a permanent credit system for agriculture which would make both long-term and short-term credit available to farmers and their cooperatives. In 1939, under the President's first Reorganization Plan, the Farm Credit Administration was transferred to the Department of Agriculture.

The Farm Credit Administration has five main functions: (a) Long-term mortgage credit, made available through the Federal land banks, to refinance indebtedness, and for newly acquired farms; (b) Short-term production credit, made available through local production-credit associations, for the purchase of seed, fertilizer, livestock, or similar needs in the immediate production of a crop; (c) Credit to farmers' cooperatives, which is advanced through banks for cooperatives, for farmers' marketing, purchasing, and business-service associations; (d) Emergency loans, available to farmers under emergency conditions, and for the purpose of obtaining crop and feed loans; and (e) Federal Credit Unions, chartered by the Farm Credit Administration, open to urban as well as rural groups who seek to pool their savings and lend them to members at low interest rates for the mutual benefit of the group.

Since the Farm Credit Administration supervises nearly all types of agricultural credit, the relations between the Farm Security Administration and that agency are obvious.

### UNITED STATES DEPARTMENT OF AGRICULTURE FARM SECURITY ADMINISTRATION

#### COUNTY OFFICE CONTACTS





On page 163 will be found a chart showing the county office contacts within the county. These contacts vary from region to region; and the extent to which they are utilized vary with supervisors. Those supervisors who keep in close touch with other agencies serving the people in the community generally serve their families most effectively.

## Chapter 10

### Opportunities With the FSA

So far we have dealt with the Farm Security Administration as an organization devoted to helping low-income farmers reach integral security. The work of this agency is carried out by over 18,000 employees, the majority of whom are in the county offices. These employees of the Farm Security Administration naturally think of their work in personal terms. They naturally want to know what their appointments mean in terms of tenure, chances of promotion, and privileges on the job.

#### THE APPOINTMENT

Each person appointed to a position in the Farm Security Administration receives a written notice of appointment. The notice of appointment in addition to including information as to the kind of appointment, gives the designation of the position to which the person has been appointed, the classification grade, the salary, the headquarters, and the effective date of the appointment. If the new employee does not entirely understand his appointment status after he has examined the notice, he should ask his supervisor for an explanation of any items that are not clear to him.



## YOUR SALARY

Farm Security Administration positions are classified on the basis of duties and responsibilities, and appropriate grades and salaries are then attached to them. The general policy is: "Like pay for like work." Salary payments are made semimonthly. In the event an employee loses a salary check, or the check is stolen from him, or in the event a salary check is not received within 48 hours following the date it is usually delivered, the appropriate Finance Officer should be notified in writing. Employees are advised to handle salary checks the way they would handle cash, for it takes a long time and it is very troublesome to replace lost checks.

Checks must be endorsed by the employee to whose order it is drawn. Though the power of attorney may, under certain circumstances, be issued by an employee to authorize the delivery of his check to another person, no power of attorney or written request will be honored when it is known to be in the nature of an assignment for value received, or when it is made payable to loan brokers or their agents.

## PROMOTIONS

It is the expressed policy of the Farm Security Administration to promote properly qualified employees from within the organization when vacancies occur. A careful record of the qualifications of each employee is kept which makes it possible to give proper consideration to all those who have the necessary training and experience when chances for promotion occur. Each employee should help keep this record up to date by notifying the regional personnel officer of new data which have a bearing on his qualifications, such as courses of study taken or examinations passed.

In an organization as large as the Farm Security Administration promotional opportunities frequently develop, and the Administration is constantly on the look-out for qualified people within the organization who can step up to the more responsible and more remunerative positions.

## TRANSFER

Any employee wishing to transfer to another division or type of work should consult his supervisor and present a request to the regional personnel officer. It is the policy of this administration to assist employees in obtaining transfers when jobs are available and the transfers desirable.

## EFFICIENCY RATINGS

Employees are rated each year as of April 15, upon quality of performance, productiveness, and qualifications shown on the job. The rating covers performance during the entire preceding year. Ratings are made by the immediate supervisor, reviewed by a higher official and given final approval by an efficiency rating committee. A notice is sent to each person of the rating he has been given and its meaning.

## PERSONNEL RELATIONS

Every employee is entitled to a copy of Secretary's Memorandum No. 753, Revised, of April 4, 1940, on Personnel Relations, Policy, and Procedure, and should familiarize himself with the contents. Any complaint or grievance involving working conditions, promotion, transfer, and similar matters should be presented, either in oral or written form, through established supervisory channels (heads of units, sections, and divisions) up to the chief of the bureau. Should the employee fail to receive prompt and satisfactory adjustment through this procedure, he may request consideration of his case by a board of three members. This board will consist of one representative to be selected by the employee, one member to be selected by the chief of the bureau, and these two members are to select a third impartial member. The board makes findings of fact and recommendations to the chief of the bureau. Appeal from the decision of the chief of the bureau may be taken to the Director of Personnel. Final appeal may be made to the Secretary of Agriculture.



*Vacations or annual leave:* Vacations or annual leave may be taken on full pay at the convenience of the employee, so long as that convenience does not conflict with the interests of his employment. Annual leave should be approved in advance by the proper official. Temporary employees are granted 2½ days' leave for each full month of service. Sundays and holidays occurring within the period of annual leave for temporary employees are not counted. Employees, other than temporary, entering the service by original appointment or by reinstatement are entitled to annual leave with pay accruing at the rate of 2½ days for each month of service rendered until the completion of a year's service. Permanent employees who have been employed continuously for a year or more in the Federal Service, and who do not contemplate leaving the service during the current calendar year are entitled to 26 days' annual leave with pay which may be granted at any time during such calendar year. In addition to current annual leave, permanent employees may be granted accumulated leave not to exceed 60 days. Sundays and holidays occurring within the period of annual leave for permanent employees are not counted.

Absences from work when the employee is not sick are counted as annual leave. Employees should make arrangements with their supervisors if they expect to be absent and should fill out the proper leave form. If for any reason an employee is unable to report for work, he should telephone his supervisor as soon as possible and should fill out the application for leave form immediately upon return to duty.

*Absence without permission:* Permission in advance is required for absences whenever possible. Absence without permission may result in disciplinary action.

*Credit for annual leave in event of transfer:* An employee, other than temporary, transferred or reappointed without break in service from permanent, emergency, or indefinite positions to other permanent, emergency, or indefinite positions is credited with any leave due him at the time of the change.

*Leave in event of separation from service:* An employee separated from service without prejudice is entitled to all accumulated and accrued annual leave due him.

*Leave without pay:* Leave without pay may be granted, under certain conditions, after all annual leave has been exhausted.

*Military leave:* Employees, other than temporary, who are members of the National Guard, Naval Reserve, Marine Corps Reserve, or Officers' Reserve Corps are entitled to leave without loss of time or pay, if combined Farm Security Administration and military pay does not exceed \$2,000 per annum, when participating in training or other duties ordered or authorized by law.

*Sick leave:* Sick leave with pay is granted to employees when they are incapacitated for the performance of their duties by sickness, injury, or pregnancy and confinement, or when some member of the immediate family of the employee is afflicted with a contagious disease and requires the care and attendance of the employee, or when, through exposure to contagious disease, the presence of the employee at his post of duty would jeopardize the health of others.

Employees are entitled to 1¼ days' sick leave each month; and if such leave is not used, it accumulates up to 90 days. In case of illness an employee should notify his supervisor as soon as possible and should fill out the proper leave form as soon as he returns to duty.

Application for sick leave of more than 3 days must be supported by a certificate of a registered practicing physician or other practitioner. Sundays, holidays, and other nonwork days within a period of sick leave are not charged as leave. For periods of 3 work days or less, a total of which shall not exceed 12 days in any one calendar year, the applicant's signed statement on the leave form may be accepted.

In cases of serious disability or ailments and when the exigencies of the situation so require, sick leave may be advanced, under certain conditions, not in excess of 30 days, in addition to the unused sick leave that has accumulated to the



credit of the employee. Temporary employees are not entitled to an advance of sick leave.

*Credit for sick leave in event of transfer:* An employee, other than temporary, transferred or reappointed without break in service from permanent, emergency, or indefinite positions to other permanent, emergency, or indefinite positions is credited with any sick leave due him at the time of the change.

#### INJURY COMPENSATION

A Farm Security Administration employee who is injured during the performance of his duties is entitled to medical, surgical and hospital service. In the event of a prolonged disability, he is entitled to two-thirds his monthly salary provided it does not exceed \$116.60 nor less than \$58.33. If his monthly salary is less than \$58.33, the compensation is for the full amount. In the event of death his dependents are entitled to compensation similar to disability benefits as well as burial expenses. No compensation shall be paid if the injury or death is caused by the willful misconduct of the employee or by the employee's intention to bring about the injury or death of himself or of another, or if intoxication of the injured employee is the proximate cause of the injury or death.

#### GROUP LIFE INSURANCE

Group life insurance in amounts up to \$3,000, varying with the age of applicants, is available to employees of the Department, through membership in the United States Department of Agriculture Beneficial Association, a mutual nonprofit association of employees. Physical examinations usually are not required. Claims are paid promptly.

#### SOME RESTRICTIONS AND PROHIBITIONS

*Outside work:* An employee may not engage in outside work on his own behalf, or for any private firm or company or institution, if that work will in any way prevent him from rendering

efficient and full-time service to the Government. Nor may he engage in outside work that will involve the use of Government information to the detriment of the Government. In addition, he may not give instructions to any person with a view to his special preparation for an examination of the United States Civil Service Commission.

*Business transactions with the Government:* No employee may enter into contracts or engage in similar business transactions with the Government unless specific authority for such transactions is obtained from the Business Management Division in Washington. Nor may an employee participate in any investigation, recommendation or approval of a transaction by which his relative, tenant, or business associate will receive Government funds or property without submitting to his immediate supervisor a statement of his connection with the interested parties and their interest in the transaction. Such a statement will be referred to the Regional Director for determination that the transaction would be in the interest of the Farm Security Administration.

*Loans and gifts:* Superior officers are *specifically forbidden* to borrow money from employees working under them. An officer in a superior position is not permitted to receive gifts from persons in Government employ receiving a less salary than himself; nor may any employee solicit contributions from other employees at any time, or make any donation himself, for a gift for any official superior.

*Political activities:* All officers and employees of the Farm Security Administration, while retaining the right to vote as they please and to express their opinions on all political subjects, are prohibited from taking active part in political management or in political campaigns and must observe all laws of Congress and rules and regulations of the Civil Service Commission on this subject.

#### OFFICE RELATIONS

Farm Security Administration employees are expected to cooperate fully with their superiors and other employees in the



office. All employees should feel free to discuss with their superiors any matters relating to the work and to make whatever suggestions they wish toward improving the efficiency of the office.

Farm Security Administration employees should not use the telephone for outgoing private conversations, nor the office address for personal mail.

Neatness of appearance and neatness of desks are expected. Supplies should be left in an orderly way. Papers and files should be cleared daily if possible to assure that no document or paper is overlooked and delayed unnecessarily.

#### PUBLIC RELATIONS

County employees should be courteous in all their dealings with people outside the office. In dealing with the Farm Security Administration borrower families, employees should be sympathetic, businesslike and friendly in manner, and should always remember that the Farm Security Administration exists to serve these families.

Confidential matters in the office should never become the topic of conversation outside and should not be disclosed to any person for any reason whatsoever. A county supervisor must never accept gifts, benefits or favors from any person, firm, or corporation with whom he has official relations and where the offer of such gifts, benefits, or favors may be interpreted as an attempt to influence the County Supervisor in the favor of the giver, or his business associates or other personal friends who may wish to obtain benefits from government contracts or expenditures. Not enough can be said in caution on this point. Though an employee may see no harm when a gift is offered or a favor conferred, others will soon interpret it as the acceptance of a bribe.

#### TRAVEL

No travel on official business is permitted in the absence of specific authority. It is very important that travel by privately-

owned automobile be authorized in writing prior to the initiation of such travel. Otherwise claims for mileage *will not be allowed* in view of the specific statutory requirements of the acts of February 14, 1931, March 3, 1933, and April 25, 1940.

All claims for reimbursement of travel expenses should be made on Standard Forms 1012 and 1012e. Each item of expense should be carefully and *accurately* listed and completely explained so as to keep to a minimum suspensions and disallowances. For example, correct speedometer readings and actual times of arrival at and departure from various points must be shown. Overlapping speedometer readings which, when corrected, make it necessary to correct a series of subsequent readings, indicate that such readings are probably fictitious. Such falsifications or any deliberate padding of travel expense accounts are Federal offenses, punishable by severe fines or imprisonment or both. (See U. S. Code, p. 473, sec. 189; p. 465, sec. 80.)

When employees perform travel by common carrier, transportation requests should ordinarily be used when securing tickets. Transportation requests will be furnished by the officer who issues the travel authorization.

All employees who travel (except county committeemen) should obtain and become thoroughly acquainted with the Standardized Government Travel Regulations since all travel *must* be performed and all claims for reimbursement *must* be made in accordance with these regulations. Failure to do so will result in suspension, disallowances, and delay in the payment of vouchers.

#### SEPARATION FROM THE SERVICE

An employee may be separated from the service by termination due to lack of funds or work, unsatisfactory service, reorganization of work or units, consolidation of offices, misconduct, by retirement for age or disability (if within the provisions of the Civil Service Retirement Act) or by resigning from the Service. Employees are separated only in accord-



ance with established procedures. An employee being terminated is given specific reasons for his termination and the opportunity to present to supervisory officials and to Personnel Division officials reasons why he should not be terminated.

When the reason for a termination is other than for misconduct, it is the policy of the Administration to give the employee at least 15 days' working notice of the action if at all possible.

An employee who wishes to resign should notify his supervisor at least 15 days ahead of the time he intends to start taking his final annual leave if at all possible.

### To Sum It Up

The job with the Farm Security Administration bears with it definite advantages and privileges; and holds out the promise of advancement in position and salary to those whose work merits it.

Persons employed in the Administration should study Farm Security Administration Instructions in the Procedure Manual to get a more detailed account of the rights, privileges, and obligations mentioned here, and information about others not included here.

## Appendix 1

### A Glossary

of Terms, Phrases, and Titles as used by the

Farm Security Administration

keyed

to FSA Instructions



## Well You Know . . .

It happens every time, without fail. Every time a new agency comes into being it soon begins to use certain terms relating to its work in a specialized way. These terms (words, phrases, titles, and abbreviations) assume a distinctive meaning which differs from common usage; or they stress, by implication, certain limited aspects of the meaning of these terms. Before very long each agency develops a lingo of its own which needs separate definition.

The Farm Security Administration is no exception.

Many terms used in FSA procedure, forms, notices and letters, may mean precisely nothing to the outsider, or they may convey through the right words the wrong idea.

It is always well to know precisely what words in frequent usage mean in terms of the job to be done. Often a lack of precise understanding of the basic terms used reflects a blurred understanding of the task in hand. This glossary, therefore, offers definitions of words, phrases, titles, and abbreviations as used by the Farm Security Administration.

It should be noted that not all the terms in this glossary are of equal value. For some a fixed meaning can be given, others imply many disputed ideas which need considerable exploration. But the function of the definition is not to justify and blend theories related to a given concept as expressed by a word or a phrase, but rather to set down in broad terms what such a word or phrase is supposed to mean when used in reference to a given activity.

Each term in this glossary is keyed, wherever possible, to permanent FSA instructions so that the authority and explanation of use may be readily found in the Procedure Manual in such instances where more than the general definition is sought.

The glossary thus becomes both a source of definition and a concise index to basic FSA instructions.

## Glossary

AAA—(see AGRICULTURAL ADJUSTMENT ADMINISTRATION).

AAA SET-OFFS—the transactions wherein amounts of AAA benefit payments due FSA borrowers are paid directly by the Agricultural Adjustment Administration to the FSA and applied against the borrowers' indebtedness, in cases where the borrowers have misused FSA loan funds, and in bad faith disposed of mortgaged property, failed to satisfy a judgment held against him by the U. S. A., or been delinquent on his loan for two years after the final maturity date.

(FSA Instruction 766.1)

ABSTRACT OF TITLE—a concise statement of the record of the title to specific property showing all transfers, encumbrances, and releases.

ABTRACTOR—the person who prepares the Abstract of Title.

ACCEPTANCE OF OPTION—notice from the prospective buyer that he accepts the offer of the vendor covered by the option (see also *Option*).

ACP ASSIGNMENTS—assignments of benefit payments to become due to borrowers for participation in the Agricultural Conservation Program under the Agricultural Adjustment Administration. These are sometimes taken as security for FSA loans.

(FSA Instruction 731.1)

ACREAGE—a limited area measured in terms of acres without reference to use-value.

ADMINISTRATION LETTER—an official numbered release of procedure in temporary form or having a limited application, less formal than FSA Instruction—more formal, more permanent than the Administration Notice.

ADMINISTRATION NOTICE—an official but temporary release from Washington, bearing a serial number and dealing with procedural matters.

(FSA Instruction 021.1)

ADMINISTRATIVE SUPERVISOR—an FSA employee responsible to the Regional Director whose duties are to help county and project personnel make the most effective use of the FSA tools at their disposal—a sort of corundum officer who sharpens up efficiency.

(FSA Instruction 703.2)

ADMINISTRATOR—responsible to the Secretary of Agriculture, to administer the programs of the FSA within the limitations of the power or authority delegated to him by the Secretary. The Administrator, in turn, redelegates some of this authority as necessary for the successful operation of the FSA program.

(FSA Instruction 011.1)



AGRICULTURE, DEPARTMENT OF—(see DEPARTMENT OF AGRICULTURE).

AGRICULTURAL ADJUSTMENT ADMINISTRATION—the U. S. Department of Agriculture agency established to raise agricultural prices and promote soil building practices by means of conservation benefit payments, parity payments, and restrictions on the production of surplus cash crops.

AHEAD OF SCHEDULE—the status of a TP loan under the “variable payment plan” when the amount retired is greater than it would have been at that time were the debt paid on the fixed 4.326 percent annual basis (see also *Behind Schedule* and *Variable Payment Plan*).

(FSA Instructions 658.1, 658.3, and 660.1)

AL—(see ADMINISTRATION LETTER).

ALLOCATION OF FUNDS—amount of appropriated funds set aside for one or more specific purposes. (See APPROPRIATION OF FUNDS.)

ALLOTMENT OF FUNDS—the amount of funds authorized to finance a budget, which is made available for encumbrance and expenditure by an administrative unit for specified use.

AMORTIZATION—the orderly repayment of the principal of a debt.

AMORTIZATION SCHEDULE—the description of the amounts and times of payment of instalments of principal on a debt.

APPLICATION FORMS (used by FSA)—

a. Application for employment. (Form USDA-AD-120)

b. Application for resettlement.

(Form FSA-MA-21 and FSA-Gen. 197, FSA Instruction 554.1)

c. Application for rehabilitation loan.

(Form FSA-RR-12 and FSA-RR-12b, FSA Instruction 731.1 for Standard Loans and FSA Instruction 741.1 for Grants)

d. Application for TP loan. (Form FSA-Gen. 197, FSA Instruction 616.1)

e. Application for releases of mortgaged property.

(Form FSA-LE-90, FSA Instruction 764.1)

(Form FSA-TP-15, FSA Instructions 655.2 and 655.3)

f. Registration of migrant workers.

(Form FSA-240, FSA Instruction 550.4)

g. Application for association loan.

(Form FSA-RR-28, 831.1 and FSA-MA-64)

h. Application for funds to participate in Community & Cooperative Service. (Form FSA-23, FSA Instruction 831.1)

i. Registration of National Defense workers.

(Form FSA 337, FSA Instruction 471.4)

APPRECIATION (Inventory)—increase in market value between inventory periods.

APPROPRIATION OF FUNDS—amount set aside by an Act of Congress for one or more specific uses (see also *Allocation of Funds*).

AREA GUIDE SYSTEM—an organizing device whereby the current activities of the county office are planned to assure that what needs be done is done in time and efficiently. Described in detail in FSA Instructions. (FSA Instructions 703.3 and 703.4)

“AS IS” EARNING CAPACITY—in optioning farms in connection with TP loans, the cost of the land and the cost of repairs and improvements, when added together, should not result in a total cost greater than believed justified on the basis of the earning capacity of the farm. The report on the earning capacity of a farm indicates whether that farm, under existing conditions and under average management would produce enough income to provide for the repayment of a TP loan on that farm, after allowance is made for reasonable family living expenditures and other expenses required to operate the farm.

(FSA Instruction 622.1)

ASSEMBLY OF UNITS—the assembly of two or more tracts of land acquired from separate vendors by a single TP borrower, in which case separate options have to be taken. (Form used, FSA LE-188F.)

(FSA Instruction 622.2)

ASSESSED VALUES—(see VALUES).

ASSIGNED YIELDS—(see BASE ACREAGES).

ASSIGNMENT—(see APPENDIX 2).

ASSISTANT ADMINISTRATOR—an FSA official responsible to the Administrator and acting for the Administrator in directing and coordinating the activities of the various divisions, and performing such specific functions relative to the activities of the regional offices as may be authorized by the Administrator.

(FSA Instruction 011.1)

ASSOCIATE STATE DIRECTOR (in charge of HM)—an FSA employee under the administrative direction of the State RR Director and under the technical supervision of the Regional Chief of Home Management who is responsible for all home management phases of the RR program within the State.

(FSA Instruction 013.2)

ASSOCIATION LOAN—a loan to a cooperative association, rather than to individuals, for the purpose of establishing a cooperative enterprise—where such an association would benefit the group, and where it can be shown that the association cannot obtain credit elsewhere.

(FSA Instruction 831.1)

ASSOCIATION MANAGER—the manager employed and paid by the Homestead Association, or by a cooperative association, whose duty it is to carry on the managerial work on behalf of the Board of Directors of that Association.

ASSUMPTION AGREEMENT—an agreement whereby a person assumes responsibility for the debt of another.



AUDIT DIVISION—(see AUDIT SECTION).

AUDIT SECTION—formerly Audit Division (Washington Office), but merged with the Finance Division on July 1, 1940. For the description of the functions of the Audit Section, see FSA Instructions.

(FSA Instruction 012.5)

AUTOMATIC BINDER—temporary insurance protection pending issuance of an insurance policy or certificate by the insurance company.

(FSA Instructions 552.2 and 552.3)

BAE—(see BUREAU OF AGRICULTURAL ECONOMICS).

BANKHEAD-BLACK ACT (enacted in 1936)—provides that the receipts derived from the operation of any resettlement type project, or any rehabilitation project for resettlement purposes, shall be available to the FSA for making payments in lieu of taxes and for other expenditures for operation and maintenance of such projects.

BANKHEAD-JONES FARM TENANT ACT Title I (enacted in 1937)—authorizes the Secretary of Agriculture to make (TP) loans to farm tenants, farm laborers, sharecroppers, and other individuals who obtain, or recently obtained, the major portion of their income from farming operations, for the acquisition of farms, and the construction or repair of structures thereon.

(FSA Instruction 601.1)

BASE ACREAGES—the productive acres in a given crop, with yields assigned by the County AAA Committee, used as a method of determining the extent of maximum participation of operator in the AAA program. Base acreages are also used as criteria in the selection of farms for prospective TP borrowers.

(FSA Instruction 621.1)

BASIC SOIL CONSERVATION PRACTICES—practices designed to conserve and improve soil fertility, based on a long-range plan. The desirable practices in any given area should be discussed with Soil Conservation technicians in the county.

BEHIND SCHEDULE—the status of a TP loan when retirement is on the “variable payment plan” and the amount retired is less than it would have been at that time were the debt paid on the fixed 4.326 percent annual basis. (see also *Ahead of Schedule* and *Variable Payment Plan*).

(FSA Instructions 658.1, 658.3, and 660.1)

BLIGHTED AREA—area that has become a social and economic liability.

BM—(see BUSINESS MANAGEMENT DIVISION).

BOND or SURETY BOND—a written promise to pay the beneficiary thereof a stated sum of money if the principal, the person primarily responsible, defaults in his duties or undertakings. Generally issued by a corporate surety company.

(FSA Instructions 305.1 and 305.2)

BORROWER—any person, group, agency, association, or cooperative organization to whom an FSA loan is made and primarily responsible for its repayment.

(FSA Instruction 409.1)

BUDGET—the amount of money estimated and allowed to carry out a given function for a specified period of time.

BUDGETARY DEFICIENCY GRANT—(see GRANT).

BUREAU OF AGRICULTURAL ECONOMICS—one of the major bureaus of the U. S. Department of Agriculture, and the principal planning and research agency for the entire Department. The bureau also engages in a limited way in the education of farmers in rural land economics. The FSA utilizes the findings of the BAE as a basis for planning.

BUSINESS MANAGEMENT DIVISION—performs for Washington offices such business services as communications, filing, travel, space, equipment, supplies and processing of leases and contracts.

(FSA Instruction 012.3)

BUSINESS MANAGER—the head of the Business Management Division, responsible to the Administrator.

(FSA Instruction 012.3)

CAMP COUNCIL (CAMP CENTRAL COMMITTEE)—a democratically elected body of occupants of a migratory labor camp; formulates camp rules, develops community activities and acts in relationship with FSA through the Camp Manager.

(FSA Instruction 550.3)

CAMP FUND—a fund created by the occupants of a migratory labor camp for community use. Families occupying tents or shelters in the camp pay into the fund a specified amount per day (usually 10 cents). The fund is used for emergency loans to destitute camp families, purchase of school lunch supplies, purchase of recreational equipment, etc. Expenditures are controlled by the Camp Council under supervision of the Camp Manager.

CAMP MANAGER—the local FSA representative having immediate jurisdiction over a migratory labor camp and responsible to the Regional Director for its proper operation.

(FSA Instruction 550.3)

CANCELLATION OF ENCUMBRANCE—(see ENCUMBRANCE).

CANCELLATION OF LOAN—when entire loan is not needed, portions of loan for which vouchers have not been submitted, may be cancelled by revising Loan Agreement, setting forth reduced total, dates and amounts of advances, and revised schedule of repayments.

(FSA Instruction 731.1)

C&CS—(see COMMUNITY AND COOPERATIVE SERVICE).

CAPITAL EXPENDITURES—money spent for such items as machinery, farm and home equipment, livestock, improvements to land and buildings which have a use value over a period of years.



CASE—a family which has received or is currently receiving a loan or grant assistance from the FSA. There are four major categories of FSA cases:  
(1) Tenant Purchase borrowers, (2) Resettlement project occupants,  
(3) Rural Rehabilitation borrowers, and (4) Grant recipients.

(FSA Instruction 409.1)

CASH TENANT—(see SHARE TENANT.)

CCC—(see CIVILIAN CONSERVATION CORPS).

CCC—(see COMMODITY CREDIT CORPORATION).

CERTIFICATE OF INSURANCE—an insurance policy or the evidence that property is insured. (FSA Instruction 552-RP, FSA Instruction 552.3-TP)

CERTIFICATION BY COUNTY COMMITTEE—the approval of a prospective borrower's application by a committee of local people. All TP borrowers must be approved by the county TP committee before their loans can be considered by the FSA. The approval of RR applications varies with localities. (FSA Instructions 731.1 and 603.1)

CHattel MORTGAGE—(see APPENDIX 2).

CHIEF CONSULTANT—the head of the Procedure Division of the FSA.

CHIEF ENGINEER—the head of the Office of the Chief Engineer.

CHIEF ENGINEER, OFFICE OF—the FSA office in Washington which supplies technical services, and provides for the performance and supervision of all architectural, engineering, construction, and inspection activities for construction by the FSA or its borrowers. (FSA Instruction 012.4)

CHIEF, FARM PLAN AND LOAN SECTION—responsible for training supervisors to develop sound farm plans and give proper farm management supervision to rehabilitate families in all three phases (RR, TP, RP) of the FSA program. (FSA Instruction 012.12)

CHIEF FISCAL OFFICER—the head of the Finance Division of the FSA, responsible for carrying out all fiscal policies and functions of the FSA. (FSA Instruction 012.5)

CHIEF, HOME MANAGEMENT SECTION—the head of the office of Home Management in Washington. Responsible for all phases of the Home Management Program as it relates to Rural Rehabilitation, Rural Resettlement, and Tenant Purchase.

CHIEF INFORMATION OFFICER—head of the Information Division of the FSA and responsible to the Administrator for advice and assistance on information policies and procedures. (FSA Instruction 012.6)

CHIEF MEDICAL OFFICER—the head of the medical and health activities of the FSA. (FSA Instruction 012.14)

CHIEF PERSONNEL OFFICER—the head of the Personnel Division, responsible to the Administrator for advice and assistance with respect to personnel policies and procedures necessary for the administration of those policies. (FSA Instruction 012.10)

CHIEF, REGIONAL HOME MANAGEMENT SECTION—head of the office of Home Management in the regional office, who gives supervision to all phases of the Rural Rehabilitation, Rural Resettlement and Tenant Purchase programs in the region dealing with home management. (FSA Instruction 013.2)

CIVILIAN CONSERVATION CORPS—a corps of young men voluntarily enrolled for conservation work in various parts of the United States; created by Executive order in 1933.

CIVIL WORKS ADMINISTRATION—the short-lived Federal relief agency established in 1933 which merged into the Federal Emergency Relief Administration, its successor and heir—which in turn was inherited by WPA. The seeds of part of the FSA program were sown by the CWA.

CLIENT—a term for persons assisted by the Farm Security Administration, carried over (unfortunately as most people think) from relief programs which preceded the FSA. Much better to use “farmer” or “borrower” or “family” or other everyday word. (FSA Instruction 409.1)

COMMODITY CREDIT CORPORATION—a government lending institution which makes loans principally to producers to finance the carrying and marketing of agricultural commodities. This corporation was established in 1933 as an independent agency but in 1939 it was transferred to the U. S. Department of Agriculture, and now operates as one unit of the USDA. (FSA Instruction 558.1)

COMMUNITY—a group of people living within a contiguous area and therefore having common needs, interests and responsibilities and an organization for dealing with them. In Resettlement work the “community” is usually identical with the Resettlement project.

COMMUNITY AND COOPERATIVE SERVICE—a section in the RR Division of the FSA making loans available to RR and low-income families, on a group basis for facilities and services which may be prohibitive or economically inadvisable on a strictly individual basis. There are several kinds of C&CS loans. (See *Multi-borrowers*, *Joint Borrowers*, *Master Borrowers*, *Association Loan*, and *Participation Loan*.) (FSA Instructions 013.2 and 012.12)

COMMUNITY COUNCIL—a democratically elected body of the settlers on a Resettlement project; develops community activities, considers and recommends action on community problems, acts in relationship with



FSA, through the Community Manager. Often includes representatives of special groups or clubs such as Homemakers Club, Garden Club, Parent-Teacher Associations, etc.

COMMUNITY MANAGER—the local FSA representative having immediate jurisdiction over an RP project, and responsible to the Assistant Regional Director.

COMMUNITY PROPERTY—as used in relation to a Homestead Association, is that portion of the project serving the whole community, and, therefore, not a part of any particular unit, and its cost of operation is shared by all members of the community.

COMMUNITY PROPERTY ESTATE—a form of joint ownership by which a husband and wife, own, in common, property acquired during marriage. This community property system exists in the following States: Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, and Washington.

COMMUNITY SERVICE—(see COMMUNITY AND COOPERATIVE SERVICE).

CONDITIONAL SALE CONTRACT—(see APPENDIX 2).

CONTINUATION OF ABSTRACT—Abstract of Title brought up to date (see also *Abstract of Title*).

CONTRACT ACRES (IDLE ACRES—ALLOTMENT ACRES)—acres withdrawn from cultivation in specified crops, under agreement with the Agricultural Adjustment Administration, for which the operator receives benefit payments.

CONTROLLED BANK ACCOUNT—(see SUPERVISED BANK ACCOUNT).

COOPERATIVE—an organized association of individuals, formed for the purpose of cooperative buying, selling, processing and production of farm commodities and providing any other facilities and services needed by its members. (FSA Instruction 831.1)

COOPERATIVE ASSOCIATION—(see COOPERATIVE).

COOPERATIVE ASSOCIATION LOAN—(see ASSOCIATION LOAN).

COOPERATIVE LEASING ASSOCIATION—an incorporated cooperative association, composed of FSA borrowers, which leases or buys land to provide farms for its members on a secure tenure basis.

CORPORATION—(see RR CORPORATION).

COST ESTIMATE FOR REPAIRS—as used in relation to properties, the computation of costs of required building repairs prepared by the prospective borrower and his wife, in consultation with the Home Management Supervisor, the RR Supervisor and a representative of the District Engineer. The latter two shall recommend whether such construction shall be done by the borrower or by contract.

(FSA Instructions 622.1 and 624.1)

COUNTERSIGNATURE—(see SUPERVISED BANK ACCOUNT).

COUNTY COMMITTEE—there are three types of FSA county committees:

(a) County RR Committee. A committee of three farm men or women selected from the community whose function it is to assist RR Supervisors in all problems involving FSA families and applicants.

(b) County FDA Committee. A committee of two farm men or women and a third member, experienced in credit matters, to represent creditor interests, whose function it is to consider applications from farm families and creditors for voluntary debt adjustments and to help effect equitable adjustments.

(c) County TP Committee. A committee of three farmers residing in the county, whose function it is to certify applicants and farms as specified in Title I of the Bankhead-Jones Farm Tenant Act.

A member of any one county committee may serve also on another or all three county committees.

All members of these county committees function as a part of the County Farm Security Advisory Council (see also *County Farm Security Advisory Council*). (FSA Instructions 403.1, 403.2, 733.1, and 733.2)

COUNTY FARM SECURITY ADVISORY COUNCIL—a council of not less than five and not more than seven members, each of whom is serving on one or more county committees, and three members at large, not members of any of the county committees, whose function it is to cooperate with all local county committees and organizations concerned with community problems as they affect low-income farm families and to cooperate with local FSA personnel in developing the local rehabilitation program. (FSA Instructions 403.1 and 403.2)

COUNTY SUPERVISORS—(referred to as FARM MANAGEMENT and HOME MANAGEMENT supervisors or RR and HM supervisors) the Farm Supervisor, under immediate supervision of the District RR Supervisor, the Home Supervisor under the immediate supervision of the District HM Supervisor; generally responsible for all phases of the rehabilitation program within county or territory. RR supervisors are expected to work closely with the FSA Advisory Committees within the county, and with the county planning committee. (FSA Instruction 013.2)

CREDIT RESOURCE—availability of credit to individuals whether based on property ownership or character.

CRITERIA—essential farm and home management considerations used in developing and carrying out farm and home plans and approving plans.

CROP PERCENTAGE PAYMENTS—(see VARIABLE PAYMENT PLAN).



CURRENT OPERATING PLAN—a farm and home management plan developed by a borrower with the help of the FSA for the present year's operation. Cooperative associations have current operating plans which serve the same purpose as the farm and home management plans for individual borrowers.

CWA—(see CIVIL WORKS ADMINISTRATION).

DEBT ADJUSTMENT—the extension, compromise, or settlement of debts between a farm-debtor and his creditors which gives the debtor a reasonable opportunity to meet his debts and continue farming.  
(FSA Instruction 733.1)

DEBT ADJUSTMENT COMMITTEE—(See COUNTY COMMITTEE).

DEBT BURDEN—the total debt of an individual, a community, or an enterprise.  
(FSA Instruction 733.1)

DECENCY STANDARD—a standard of living allowing sufficient and proper food, clothing, shelter, and medical and dental attention to maintain people in continuous good health; and sufficient cash or other means to enable them to function normally in the community with all opportunities and advantages available to them.

DEED OF TRUST—(see APPENDIX 2).

DEFAULT—(see APPENDIX 2).

DEFICIENCY JUDGMENT—(see APPENDIX 2).

DELEGATEE—a person to whom authority is granted by his superior.

DEPARTMENT OF AGRICULTURE—an Executive Department of the Federal Government, established in 1862 under a Commissioner, and transformed into a full-fledged Department under a Secretary of Agriculture in 1889. This Department concerns itself with all phases of agriculture of national significance, and functions through a number of agencies of which the FSA is one of the most recent to be established.

DEPOSIT AGREEMENT—an agreement between the borrower, the Government, and a bank for the establishment of a bank account with special restrictions (see also *Supervised Bank Account*).

DEPOSITORY—bank approved by the Administrator of the FSA, for the deposit of borrowers' funds; or bank approved by the Treasury Department for local deposit of collections to the credit of the Treasurer of the United States.

DEPRECIATION (INVENTORY)—a reduction in the value of farm property resulting from age, use and obsolescence.

DESIGNATED COUNTY—a county officially selected by the Administrator of the FSA as one in which TP loans can be made, under terms of Title I, Bankhead-Jones Farm Tenant Act.

DIRECTOR (AS TITLE IN FSA)—

- (a) Division Director. (FSA Instruction 011.1)
- (b) Regional Director. (FSA Instruction 011.1)
- (c) State Director. (FSA Instruction 013.2)

DISTRICT SUPERVISORS—FSA employees who have jurisdiction over a number of county officers, and who are responsible for all phases of the RR and TP programs within their district. The District RR Supervisor is under the immediate supervision of the State RR Director; the District HM Supervisor is under the immediate supervision of the State Associate Director, HM.  
(FSA Instruction 013.2)

DIVERSIFIED FARMING—a program of farm management in which crops and livestock are varied and properly balanced, with a minimum of speculative risks.

DOCKET—an assembly of all papers, instruments, and documents in connection with a transaction.

EARNING CAPACITY—the productive capacity as a determination of the agricultural value and debt paying ability. Used in appraisal of land.  
(Form FSA-TP 3, FSA Instruction 622.1)

EARNING CAPACITY VALUES—(see VALUES).

EASEMENT—right to use another's land without possession for a specific purpose—such as support, air, water, right-of-way, or to compel another to refrain from doing anything thereon that will damage or infringe on property of the holder of the easement.

ECONOMIC UNIT—an enterprise which can be operated profitably; a farm which can be operated by and sustain the family working on that land without outside assistance.

EMERGENCY—an unexpected condition calling for drastic action to prevent disaster.

EMERGENCY AGENCY—an agency, administration, or commission created for a limited period of time, either by act of Congress or Executive order of the President, to carry out a specific program of an emergency nature.

EMERGENCY GRANT—(see GRANT).

EMERGENCY LOANS (RR)—(see LOANS, FSA TYPES OF).

EMPLOYER'S LIABILITY INSURANCE—insurance taken out by an employer to protect himself against liability for injuries suffered by his employees which are not covered by Workmens' Compensation Insurance.

ENCUMBRANCE (FUNDS)—a charge of a stated amount against specific funds for a specific obligation which will prevent the funds from being used for any other purpose than that stated in the encumbrance.



ENCUMBRANCE (PROPERTY)—a burden or charge upon property, a claim or lien upon an estate.

ENVIRONMENTAL SANITATION—sanitary conditions as a means of conserving human resources. The term is employed within the FSA to cover a particular sanitation program involving the protection of water supply, a screened and otherwise flytight house, and a sanitary privy.

EQUITY—the right in property, above and beyond its liens and mortgages.

ERAA FUNDS—funds for emergency relief purposes, appropriated by Congress in the several Emergency Relief Appropriation Acts. (See FEDERAL EMERGENCY RELIEF ADMINISTRATION.)

EROSION (LAND)—the abnormal removal of topsoil by wind or water, rendering the soil unproductive.

EROSION (PEOPLE)—the impoverishment of people to the degree that they lose the ability to function normally in the community and must depend on outside assistance to continue their existence.

ESTATE BY THE ENTIRETY—an estate owned jointly by husband and wife, entire title passing to the survivor in case of the death of the other. (FSA Instruction 633.2)

EVER-NORMAL GRANARY—a system of farming so controlled as to maintain continuous, stable supplies of farm commodities at fair prices. This involves abundant production and storing reserves during good years against probable needs during lean years.

EXTENSION SERVICE—a U. S. Department of Agriculture agency, supervising field educational work in agriculture and home economics in agricultural colleges receiving Federal subsidies.

EXTRA PAYMENTS—payments on TP loans which do not reduce the annual instalments. (If the extra payment amounts to \$500 or more, the borrower may request reamortization of the loan which will reduce annual instalments proportionately). (FSA Instructions 660.1.)

FAMILY INFORMATION SCHEDULE—a form filled out in the course of investigation and selection of applicants (RP and TP). (FSA Instructions 554.1 and 616.1)

FAMILY LIVING—(see DECENCY STANDARD).

FAMILY SELECTION—steps taken in selecting families to occupy Resettlement farms, subsistence homesteads, labor homes, greenbelt town units, permanent defense projects, and TP borrowers. (FSA Instructions 554.1 and 616.1)

FAMILY SELECTION COMMITTEE—a committee responsible for determining selection of families for Resettlement units. (FSA Instruction 554.1)

FAMILY-TYPE FARM—a farm which the farmer and his family can operate successfully without employing outside labor, except perhaps during planting and harvesting time, and which is productive enough to support the family in decency. (FSA Instruction 621.1)

FARM AND HOME SUPERVISION AND GUIDANCE PROGRAM—the FSA educational program based on the conviction that low-income farmers can be rehabilitated by making necessary adjustments and by carrying out better farm and home management practices in addition to loans.

FARM BUDGET—a plan for the organization and operation of a farm for a specified period of time, including a detailed statement of the anticipated gross income, expenditures, and net income.

FARM CREDIT ADMINISTRATION.—an agency, organized by Executive order in 1933 (and transferred to the U. S. Department of Agriculture in 1939), which supervises the activities of Federal Land Banks, Federal Intermediate Banks, Production Credit Corporations and Associations, Banks for Cooperatives, and other institutions, and which makes Emergency Feed and Seed Loans.

FARM DEBT ADJUSTMENT—(see DEBT ADJUSTMENT).

FARMER (AS USED IN FSA)—anyone who earns his livelihood through farm work, whether as owner, renter, tenant, sharecropper or day laborer.

FARM LEASE—an agreement for the use of land for farming activities, for specified periods of time, to be paid for on a cash or crop share basis. FSA encourages the use of long-term written leases for tenant and soil protection (see also *Leasing Procedure*). (FSA Instruction 732.1)

FARM MANAGEMENT—(as distinguished from HOME MANAGEMENT), relates to proper organization and operation of the farming enterprise toward successful rehabilitation. FSA requires a written plan. (FSA Instruction 623.1—TP, FSA Instruction 731.1—RR)

FARM MORTGAGE INDEBTEDNESS—total indebtedness of a farmer secured by mortgages on his real estate.

FARM PLAN—the analyses and planning of individual farm family finances, practices, use of labor supply in the family, management, soil adaptations and land use, and community relations which determine what, for a particular family, would be a “Security Type Farm.”

FARM PROPERTY VALUE—the current market or assessed value of the farm in its present condition; not exclusively determined by productivity.

FARM SECURITY ADMINISTRATION—a U. S. Department of Agriculture agency set up to promote the rehabilitation of low-income farm owners, farm tenants, sharecroppers and farm laborers; to provide relief for destitute farm families in stricken agricultural areas; to provide homes for low-income families in both rural and suburban areas; and to promote farm



ownership. This program was initiated by various Government agencies, and consolidated under the Resettlement Administration by Executive order on April 30, 1935. Most of the functions of the Resettlement Administration were transferred to the Farm Security Administration on September 1, 1937.

(FSA Instruction 011.1)

FARMSTEAD—all the buildings on a farm including the dwelling.

FARM SUPERVISOR—(see COUNTY SUPERVISOR).

FARM TENURE—the period of time that the FSA family is to remain on the farm. This is related to the terms of the rehabilitation loan and the terms of the farm lease.

(FSA Instruction 732.1)

FARM VISIT RECORD—a form to be used to assist families in carrying out specific segments of their year's farm and home plans and to provide a record of the guidance given to the family by the Farm and Home Supervisors.

(Form FSA-RR-19, FSA Instructions 731.1 and 703.3)

FC—(see FINANCE DIVISION).

FCA—(see FARM CREDIT ADMINISTRATION).

FDA—(see DEBT ADJUSTMENT).

FEDERAL DEPOSIT INSURANCE—the insurance carried with the Federal Deposit Insurance Corporation by banks approved by that corporation. Under this insurance, accounts of individual depositors up to a maximum of \$5,000 are protected against loss in the event of involuntary liquidation of the institution. Depositories to be approved by the Farm Security Administration must carry Federal Deposit Insurance

(FSA Instruction 633.2)

FEDERAL EMERGENCY RELIEF ADMINISTRATION—the independent Federal relief agency, established in 1934, which took over the activities of the CWA and expanded them. Under the FERA the plans for the Rural Rehabilitation Corporations were developed and tried out, leading to the FSA via the Resettlement Administration.

FERA—(see FEDERAL EMERGENCY RELIEF ADMINISTRATION).

FI—(see FINANCE DIVISION).

FIELD FOLDER—a folder containing copies of the family's farm and home plan, copies of farm visit record and other pertinent information which is used by both farm and home supervisors on their supervisory visit.

(FSA Instructions 703.3 and 703.4)

FINANCE DIVISION—develops and executes fiscal policies and methods; directs the analysis, review, and preparation of budget, accounting, auditing, statistical, and fiscal control activities; advises on the management of the assets of State RR Corporations; and keeps detailed records of loan accounts.

FIXED PAYMENT PLAN—a fixed schedule of amortization of a TP loan based on annual instalments of 4.326 percent covering interest and principal (see also *Variable Payment Plan*).

(FSA Instruction 658.3)

FORBEARANCE—(see APPENDIX 2).

FORCE ACCOUNT—a method of doing Government construction work on a day-labor wage basis without the use of a private contractor.

FORECLOSURE—(see APPENDIX 2).

FSA—(see FARM SECURITY ADMINISTRATION).

FSA—(also designates FEDERAL SECURITY AGENCY).

FSA INSTRUCTIONS—formal numbered procedural releases, containing generally applicable authority and directions required for the continued guidance of FSA employees in carrying out their assigned duties. Issued from Washington by the Administrator or Assistant Administrators.

(FSA Instruction 021.1)

FSA LOANS, TYPES OF—(see LOANS, FSA TYPES OF).

FURNISH—the practice on the part of landlords and merchants of supplying farmers with goods and services as an advance against their cash crop income.

FURNITURE PROGRAM—the arrangements made by the FSA for the purchase of household equipment and furniture at the lowest possible cost to RP occupants and RR borrowers.

(FSA Instructions 570.1, 570.2, 770.1, and 770.2)

GAO EXCEPTION—an item of disbursement which has been questioned and for which credit is withheld by the General Accounting Office in the settlement of a disbursing officer's account.

GRACE PERIOD—a 3-month period following the end of a TP borrower's fiscal year which provides latitude for making the annual payment on a TP loan and during which delinquency is not incurred (usually January 1 to March 31).

GRANT—the assistance in cash or kind without creating the obligation of repayment, given to eligible farmers for approved purposes, usually under a Pledge of Cooperation or a Work Agreement. Grants are based on approved grant budgets or farm and home management plan (see also *Pledge of Cooperation* and *Work Agreement*).

(FSA Instructions 741.1, 741.2, and 741.3)

Such assistance may also be given to cooperative or project associations to provide funds for training purposes in connection with project labor employed in industrial enterprises or to make land improvements which cannot be expected to be repaid out of income from operations.

(No written instruction)



**GREENBELT TOWNS**—suburban communities adjacent to congested urban areas built for the purpose of demonstrating the practicability of scientific town planning, the wise use of land, and the mass production of dwelling units. Designated as “greenbelt” because of the wide girdle of forest, park, and farmland surrounding them to control immediate environment and future development. There are three greenbelt towns, located respectively near Washington, D. C.; Cincinnati, Ohio; and Milwaukee, Wis.

**GROSS FARM INCOME**—the sum of the annual receipts from sales, miscellaneous farm receipts, increase in farm inventory, AAA income, and the value of living from the farm furnished to the operator and his family.

**GROUP CONTACTS**—meetings with groups, rather than individuals, to discuss FSA problems.

**GROUP LABOR HOMES**—(see **LABOR HOMES**).

**GROUP MEETING**—the meeting of two or more FSA borrowers to discuss any aspect of the farm and home problems. It is a general policy of FSA to encourage the increase of group meetings for instruction, education and recreation purposes.

**GROUP TOURS**—tours of groups of FSA borrowers to witness demonstrations of better farm and home management practices.

**GUIDANCE PROGRAM**—(see **FARM AND HOME SUPERVISION AND GUIDANCE PROGRAM**).

**HEALTH ASSOCIATION**—(see **MEDICAL AND HEALTH SERVICE OR ASSOCIATION**).

**HEALTH EXAMINATION**—a mandatory examination of all TP, RP applicants, and their families before acceptance on the program.

(*FSA Instruction 616.1-TP, FSA Instruction 554.1-RP*)

**HEALTH SERVICES**—medical health services to FSA families through Medical Associations, wherever they can be formed in cooperation with local medical organizations.

(*FSA Instruction 831.1*)

**HM**—(see **HOME MANAGEMENT**).

**HOME MANAGEMENT**—(as distinguished from **FARM MANAGEMENT**). In FSA this term is more inclusive than in ordinary usage. It is concerned with every phase of family living, relating to the community as well as the individual family. FSA requires written plans which are developed in cooperation with Farm Management.

(*FSA Instruction 731.1-RR, FSA Instruction 623.1-TP*)

**HOME MANAGEMENT PLAN**—a year's family living operating plan, closely related to the Farm Plan. It is based on an analysis of the abilities, needs and resources of the family including health, education and community participation.

**HOME MANAGEMENT SUPERVISOR**—a person, usually a woman, trained in home economics who works with the RR supervisor in carrying out the FSA program in a given area as it relates to the home.

**HOMESTEAD**—a unit on a subsistence—or homestead type—project where agriculture is not the only or even the main source of income. It comprises a house and enough land for a garden, etc., for family living, but not enough land for the full time practice of agriculture.

**HOMESTEAD ASSOCIATION**—a nonprofit cooperative association formed to hold and manage completed FSA projects.

**HOMESTEAD EXEMPTION**—exemption of a home and farm as defined by State law from execution or taxation.

**HOMESTEADER**—an occupant of a unit in a subsistence or in a homestead type resettlement community.

**HOUSEHOLD EQUIPMENT**—(see **FURNITURE PROGRAM**).

**IF**—(see **INFORMATION DIVISION**).

**IMPROPER FARMING**—farming practices counter to the best ultimate interests of the farmer and the community.

**IMPROVEMENT STANDARDS**—minimum standards in sanitation, housing, safety, etc., as defined by FSA; encouraged for borrowers under RR, and imperative for all TP borrowers.

(*FSA Instruction 621.1*)

**INFILTRATION TYPE PROJECT**—the resettlement of families in rural districts on individual tracts of land which are not contiguous, also called “scattered farms project.”

**INFORMATION DIVISION**—the division which plans and supervises all informational and public relations activities of the FSA, and directs the preparation of displays, speeches, radio programs, photographs, etc., both in Washington and the field, demonstrating the work of FSA.

(*FSA Instruction 012.6*)

**INFORMATION HANDBOOK**—a guide explaining the public relations responsibilities of FSA employees, and suggesting methods for carrying them out.

(*FSA Instruction 041.10*)

**INJURY COMPENSATION**—allowance provided for government employees during actual disability due to injury received in the course of employment.

**INVENTORY**—a description and listing of property, based on physical inspection.

**INVESTIGATION DIVISION**—makes investigations of conditions in all areas affected by the rural rehabilitation program; makes investigations authorized by the Administrator, regarding complaints, or suspected irregularities.

(*FSA Instruction 012.7*)

**IV**—(see **INVESTIGATION DIVISION**).



**JOINT BORROWER LOANS**—C&CS loans made to each of two or more individuals for the purpose of providing a facility or service for the benefit of a group. If such a facility or service can be spared for use by others in the community, whether FSA borrowers or not, they may participate for an appropriate preestablished fee.

(FSA Instruction 831.7)

**JOINT ESTATE WITH RIGHT OF SURVIVORSHIP**—an estate owned by two or more persons of which the entire title passes to the survivor or survivors upon the death of one of the others.

(FSA Instruction 633.2)

**JOINT INVESTMENT PROJECT**—a project on which the permanent development has been financed jointly with assets or funds of the FSA and of a State RR Corporation (managed or transferred in trust).

**JUNIOR ADMINISTRATIVE SUPERVISOR**—an assistant to the Senior Administrative Supervisor who assists and instructs County Office clerical personnel in all matters relating to improvement in County Office management.

(FSA Instructions 013.2 and 703.2)

**"KICK-BACK" STATUTE**—an Act of Congress (Title 40 United States Code Sections 276 (b) and 276 (c)) making it unlawful to prevent anyone from receiving full compensation for labor or making anyone pay back any pay received.

**LA**—(see **LETTER OF AUTHORIZATION**).

**LABOR CAMPS**—family accommodations during seasons of employment for migratory agricultural workers.

(FSA Instructions 550.3 and 550.4)

**LABOR DIVISION**—advises with respect to policies and procedures regarding internal and external labor relationships, including the establishment of wage rates, hours of work, working conditions, and farm labor problems bearing on the FSA program.

(FSA Instruction 012.8)

**LABOR HOMES**—family accommodations for agricultural workers who can achieve a reasonable degree of continuous year-round farm employment in a specific area but whose employment may be divided among several employers. In addition to providing housing and sanitation that would not otherwise be available, Labor Homes occupants are provided a means of supplementing farm wage earnings through the cultivation of garden plots.

(FSA Instruction 550.4)

**LAND ACQUISITION (BY PURCHASE OR LEASE)**—acquisition of ownership, or mere right to use, through purchase or lease.

(FSA Instructions 520)

**LAND GRANT COLLEGES**—Federally aided State institutions engaged in teaching, research and extension activities in the fields of agriculture,

home economics and the mechanical arts. Established in the respective States by authority of an Act of Congress of 1862, known as the Morrill Act, and by supplementary State Acts.

(FSA Instruction 603.7)

**LANDLORD**—the owner of farmland who rents it to others for a cash rental or for a share of the crops.

**LANDLORD'S SHARE**—the annual amount the landlord is entitled to in crops or cash, according to agreement. No fixed rule exists on the landlord's share, but it is usually determined by local custom.

**LAND UTILIZATION**—the uses to which land is put (forestry, grazing, recreation, farming). Also a program of adjusting land to its proper use.

**LEASE AND PURCHASE CONTRACT**—forms developed by FSA for the sale of units on RP projects. These are: Lease and Purchase Contract (FSA-LE-171) used where a sale is made in conjunction with a construction loan to the RP occupant; Farm Purchase Contract (FSA-LE-207) used in the individual sale of property where no construction loan is involved; Homestead Lease and Purchase Agreement (FSA-LE-227) used for the individual sale of subsistence type property between FSA and the RP occupant; Agreement to Purchase land—Tenure Form A (FSA-LE-109) between a Homestead Association and a Homesteader used on conveyed Subsistence Type Projects.

**LEASING PROCEDURE**—the prescribed method of executing a leasing document between the U. S. Government and an applicant for resettlement, establishing the terms and conditions under which the applicant will be placed in occupancy of a project unit.

**LETTER OF AUTHORIZATION (EMPLOYMENT)**—authorization to effect temporary field employment, where other methods of employment are not practicable.

(FSA Instruction 222.1)

**LETTER OF AUTHORIZATION (TRAVEL)**—authorization to incur expenses incident to travel on official government business.

(FSA Instruction 131.1)

**LICENSING AGREEMENT (TEMPORARY)**—an agreement by which FSA permits a homesteader to occupy a homestead on a temporary basis.

(FSA Form MA-12)

**LIEN**—a claim on property as security for a debt of any kind.

**LIEN SEARCH**—(see **APPENDIX 2**).

**LIVE-AT-HOME PROGRAM**—the program to enable FSA families to become as self-sufficient as possible through growing their own food, making their own clothes, and enlarging their noncash income as much as possible.



**LOAN AGREEMENT**—a formal agreement between the FSA and a borrower which establishes: (a) the purpose of the loan; (b) the terms of repayment; (c) the security to be given for the loan; and (d) the conditions under which the proceeds of the loan are to be used.

(FSA Instructions 731.1, 734.1, and 742.1-RR; FSA Instruction 632.1-TP)

**LOAN ANALYSIS FORM**—a form used to show a complete financial breakdown of purposes for which TP loan funds are to be utilized.

(Form FSA TP-16, FSA Instruction 632.1)

**LOAN DOCKET**—(see DOCKET).

**LOANS, FSA TYPES OF**—(a) TP; (b) RR—standard; (c) RR—nonstandard; (d) Construction (or development); (e) Community and Cooperative Service (to individuals); (f) Cooperative Associations; (g) Special Real Estate; (h) Water facilities; (i) Industrial Development—to project associations or to cooperative groups qualified for rehabilitation; (j) Defense relocation.

**LOW-INCOME LEVEL**—a net income, cash and noncash, which is insufficient to maintain the workers and their families at a decent and safe standard of living (see also *Decency Standard*).

**LR**—(see LABOR DIVISION).

**MAINTENANCE RESERVE**—sums paid by purchasing RP occupants to assure proper maintenance of their properties. These funds are held in trust to the credit of the occupant and are accumulated up to a specified sum, at which time such payments cease. These funds are used only for necessary repairs which the occupant is unable to make at his own expense and thus provides assurance to both the occupant and the Government that proper maintenance of the properties will be carried out. In the event the occupant vacates, the balance in this fund is included in computing the net equity due the client.

**MARGINAL LAND**—(see SUBMARGINAL LAND).

**MARKET VALUES**—(see VALUES).

**MASTER-BORROWER LOAN**—a C&CS loan made to an individual for a facility or service to be owned by him but needed by, and to be made available to, others in his community. The fees charged by the Master-Borrower should be based on cost of operation and depreciation. The Master-Borrower loan is not a co-op loan and should be extended only when a co-op or a joint borrower loan is not feasible.

(FSA Instruction 831.1)

**MASTER DOCKET (TP)**—a docket used in connection with the subdivision of a large tract of land into individual farms. A master docket is prepared in the regional office and contains the original option, subdivision

plan, and all correspondence and other material pertaining to the tract as a whole, together with a list of all units. (FSA Instruction 622.2)

**MAXIMUM PAYMENT**—(see VARIABLE PAYMENT PLAN).

**MEDICAL AND HEALTH SERVICE OR ASSOCIATION**—a facility, service or cooperative activity to provide medical care for FSA families which should be considered in a program of rehabilitation. (FSA Instruction 831.1)

**MEDICAL ASSOCIATION**—this usually connotes any association of physicians. In the FSA we therefore prefer the term “Health Association” or “Medical Care Association” (see also *Medical and Health Service or Association*).

**MEDICAL CARE STAFF**—formulates and services a program of medical care, physical rehabilitation, sanitation, and health information in connection with activities of the FSA. (FSA Instruction 012.14)

**MIGRATORY LABOR**—workers moving from place to place to fill seasonal agricultural labor needs.

**MIGRATORY LABOR CAMPS**—camps established by FSA for agricultural migratory workers. (FSA Instructions 550.3 and 550.4)

**MILEAGE**—distance of travel by private automobile for official duties, away from official station, for which an allowance is made to defray expenses. (FSA Instruction 132.1)

**MINERAL RESERVATION**—the retaining by the vendor of rights to minerals on property sold, with privilege to extract minerals, if any, from such property. (FSA Instruction 621.1)

**MINIMUM STANDARDS**—(see IMPROVEMENT STANDARDS).

**MOBILE LABOR CAMP**—a camp designed to make available the facilities for shelter, sanitation and community life provided in the standard camps in such form as to permit its being moved from one crop area to another as seasonal labor needs require.

**MORTGAGE TITLE INSURANCE**—(see TITLE INSURANCE).

**MULTIBORROWERS**—a term used for loans made through the C&CS of the FSA by a group of individuals participating jointly in the use of equipment, facility, or service. A Committee or a Board controls the service and determines the policy. (FSA Instruction 831.1)

**NARRATIVE REPORT (IF)**—a written explanation of the FSA families' situation which gives their case history and other pertinent information relative to their problems.

**NATIONAL YOUTH ADMINISTRATION**—created by Executive Order in 1935 to find employment and to provide vocational guidance and training for youths between 16 and 25, and to extend part-time employment to



needy college and high-school students. Transferred in 1939 to the Federal Security Agency.

NET CASH OPERATING INCOME (INDIVIDUAL FARM)—the cash income on a farm after deducting all farm and family operating expenses.

NET FAMILY RETURNS—the cash and noncash income of the farm and family after deducting all operating expenses and allowing for changes in inventory.

NET INCOME RETURN—the cash and noncash income on a farm after all operating expenses are deducted and interest and taxes are paid.

NONSTANDARD LOANS (RR)—(see LOANS, FSA TYPES OF).

NOTE—(see PROMISSORY NOTE, APPENDIX 2).

NOTICE OF AMOUNT DUE—the notice at the end of the TP borrower's fiscal year from the regional Loan and Collection Section to the Finance Regional Manager of TP variable payment amounts due (see also *Variable Payment Plan*).  
(Form FSA FC-65, FSA Instructions 658.3 and 660.1)

NYA—(see NATIONAL YOUTH ADMINISTRATION).

OC—(see ORGANIZATION CHART).

OCCUPANCY AGREEMENT—the form of agreement executed by each family occupying resettlement or infiltration type project units (including migratory labor homes and migratory labor camps), specifying terms and conditions under which the family is to remain in occupancy.  
(FSA Instruction 409.1)

OCCUPANTS—RP families occupying resettlement or infiltration type project units (including migratory labor homes and migratory labor camps).  
(FSA Instruction 409.1)

OPERATING CAPITAL—the cash used in carrying out the farm and home operations for the year. To be distinguished from CAPITAL EXPENDITURES.

OPERATING EXPENSES—the items of expense involved in carrying out the crop and livestock program, and the operation of the home.

OPTION—the right given by contract to a prospective purchaser to accept a continuing offer of a vendor to sell property at a specified price within a specified time, and upon such other conditions as the vendor has attached to the offer.  
(FSA Instructions 622.1 and 622.2)

ORGANIZATION CHART—the chart showing how an agency or a division is administratively organized.

OWNER'S TITLE INSURANCE—(see TITLE INSURANCE).

PARITY INCOME—that ratio between the purchasing power of a farm person and a nonfarm person as prevailed during the period of August 1909 to July 1914.

PARITY PRICE—that price for a farm commodity which will give it the same purchasing power in relation to things farmers buy as prevailed during the base period: August 1934–July 1939 for burley and flue-cured tobacco; August 1919–July 1929 for all other kinds of tobacco; August 1909–July 1914 for all other farm products.

PARTICIPATION LOAN—a loan to eligible individuals to enable them to finance their participation in established cooperatives, or cooperatives forming, outside the FSA.  
(FSA Instruction 831.1)

PAYMENT AND PERFORMANCE BOND—a bond provided by the contractor for the protection of the Government, the association, or the cooperative against wage and material liens, and as an assurance of satisfactory execution of the contract.  
(FSA Instruction 305.2)

PE—(see PERSONNEL DIVISION).

PER DIEM ALLOWANCE—travel allowance under proper authorization, in lieu of subsistence expenses for each day the employee is away from his official station, under proper authorization.  
(FSA Instruction 132.1)

PERFORMANCE BOND—a bond required from a construction contractor to insure the proper performance of work contracted for. (See also *Payment and Performance Bond*.)

PERMANENT EMPLOYEE—an employee appointed without a termination date.

PERSONNEL DIVISION—advises with respect to personnel policies; recommends classification of positions; selects eligibles for appointive positions in Washington; and reviews personnel actions requiring secretarial approval.  
(FSA Instruction 012.10)

PHYSICAL APPRAISAL—medical examination report for TP and RP applicants made before loans are granted.  
(FSA Form Gen. 39, FSA Instructions 554.1 and 616.1)

PLANS AND SPECIFICATIONS—fixed descriptions of contemplated or projected construction, or improvement.

PLEDGE OF COOPERATION—a voluntary promise made by the recipient of a grant to perform certain work on the farm he occupies in favor of his own rehabilitation as recommended by FSA.  
(FSA Instruction 741.1)

POOR LAND—land which will not yield profitable crops and labor returns even under proper management to supply family living needs.

PR—(see PROCEDURE DIVISION).

PREPAYMENT—payment of any debt instalment before it is due.



**PROBLEM AREA**—an area or a region where an emergency situation exists due to poor land and impoverished farmers.

**PROCEDURE**—the written (a) criteria, (b) standards, (c) instructions, and (d) authority, regulating the activities of a given Government agency.

(*FSA Instruction 021.1*)

**PROCEDURE DIVISION**—advises with respect to policies and procedure involving organization, administration, operation and methods, and analyzes and recommends improvements therein; and analyzes and recommends all procedures and systems for the guidance of the FSA.

**PROCESSING A LOAN (OR GRANT)**—the orderly sequence of steps and approvals necessary from the time the loan (or grant) docket and supporting papers are prepared until the Loan Agreement (if a loan) and vouchers have been presented to, and the check has been issued by, the Treasury Department.

**PRODUCTIVITY INDEX**—(see **BASE ACREAGES**).

**PROJECT**—a technical term used to describe a large unit of work in Resettlement planning and administration. Once such a project has become a reality it is known by its proper name or referred to as the Community, Settlement, Homestead, as the case may be and the word "Project" (with its letter and number designation) used only in official papers and correspondence.

**PROJECT SUPERVISORS**—Farm and Home supervisors on the RP projects.

**PROMISSORY NOTE**—(see **APPENDIX 2**).

**PROSPECTIVE BORROWER**—any person, agency, association or cooperative who may be expected to make application for a loan from the FSA.

(*FSA Instruction 409.1*)

**RA**—(see **RESETTLEMENT ADMINISTRATION**).

**RAW LAND**—land not immediately useful for crops; needs clearing, draining or other development to be made useful.

(*FSA Instruction 621.1*)

**REA**—(see **RURAL ELECTRIFICATION ADMINISTRATION**).

**REAL ESTATE MORTGAGE**—(see **APPENDIX 2**).

**REASONABLE VALUE**—(as used in the TP Program) the value of a farm plus the necessary improvements thereon as certified by a county TP committee. A TP loan cannot be made in an amount in excess of the reasonable value so certified.

(*FSA Form TP 6*)

**RECEIPT**—

(a) for TP Collections—FSA Form FI 37. (*FSA Instruction 660.1*)

(b) for RR Loan Collections—FSA Form FI 37.

(*FSA Instruction 761.1*)

(c) for RP Account Collections—FSA Form FI 37.

(d) for Homestead Association Account Collections—FSA Form RP 47A, 47B.

**RECONSTRUCTION FINANCE CORPORATION**—a Government-owned lending corporation. Provides financial aid to agriculture, commerce, industry, private financial institutions and public agencies. Makes loans to the Secretary of Agriculture to enable him to carry out the provisions of Title I of the Bankhead-Jones Farm Tenant Act (TP loans) and the Rural Electrification Act of 1936 and provides him with funds for making rural rehabilitation loans.

**REDEMPTION, RIGHT OF**—the right given to certain classes of persons under state laws to succeed to the interest of a person for whose benefit the property was sold, upon payment of money to such person.

**REFINANCE**—to make a new loan for the purpose of clearing and reamortizing a debt when circumstances warrant it.

(*FSA Instructions 763.1 and 763.2*)

**REGIONAL OFFICE**—one of 13 field offices through which the FSA program is administered. For distribution and location of Regional Offices, see chart on page 129.

**REHABILITATION**—the total FSA program whereby low-income farm families are assisted in attaining a decent level of living, through loans, grants, and through guidance and supervision, with the ultimate objective of removing their deficiencies of opportunity, and enabling them to support themselves with needed goods and services.

**REHABILITATION CLIENT**—a term no longer used in FSA; "RR borrower" or "borrower family" is used instead.

**RELEASE**—(see **APPENDIX 2**).

**RELOCATION**—a special type of resettlement of families that involves their transfer to a different area. This measure has been employed only in cases where families have been displaced from their farms by either some misfortune to the area or by the acquisition of large tracts of land for special purposes. Includes relocation of "Dust Bowl" farmers on western projects; relocation of farmers from land use adjustment purchase areas; from areas acquired for Army, Navy and defense industry use.

(*FSA Instructions 472.1 and 472.2*)

**RELOCATION CORPORATION**—corporations financed with loans from the FSA, organized for the purpose of acquiring land by lease or purchase, developing it, subdividing it, and leasing or subleasing the units to low-income families to be relocated on farms as a result of defense activities.

(*FSA Instructions 472.1 and 472.2*)



RENEWAL—(see APPENDIX 2).

REPLACEMENT VALUE—the cost of replacing a destroyed structure with a structure of like kind and quality, using new materials without deducting depreciation, however caused.

(FSA Instructions 552.2 and 552.3)

REPORT ON EARNING CAPACITY—the RR Supervisor, at appropriate times, requests the services of a TP Specialist to make a determination of the earning capacity of farms.

(Form FSA-TP-3, FSA Instructions 622.1, 622.9, and 680.1)

REPOSSESS—to exercise the right to obtain possession of security property upon default and proceed to have it sold to satisfy the debt secured thereby.

(FSA Instructions 660.1, 765.1, and 765.2)

REQUISITION—formal request for supplies, materials, equipment or services, made to a supply officer, for items needed for a public service.

RESETTLEMENT—that part of FSA work which seeks to improve permanently the living and economic condition of low-income farm families chiefly by developing settlements or communities in which a fairly large number of families may be located and where they may occupy and finally purchase their own farms with new or improved housing and where they may enjoy the economic, social and educational benefits of co-operation and community activity, including in some cases cooperative use of large tracts of land. The popular idea that Resettlement involves the movement of families over considerable distances is wrong. In nearly all cases families have been resettled on projects in their own counties or adjacent counties.

RESETTLEMENT ADMINISTRATION—an independent agency, established in 1935; its activities were transferred to the U. S. Department of Agriculture January 1, 1937, by order of the President. In 1937, the Farm Security Administration assumed most of the functions formerly carried on by the Resettlement Administration.

RESETTLEMENT DIVISION—a division of FSA, known as RP, which manages the communities, homesteads, and other projects initiated by the Farm Security Administration and its predecessors. It also provides management for large-scale cooperative enterprises dealing with the leasing, purchasing, or development of land for the use of farm families. Its activities include in addition:

1. A system of migratory Labor Camps to serve the needs of migratory farm workers.
2. The development and management of Labor Homes either adjacent to camps or in other groups or scattered, for the use of farm labor families in areas where there is a prospect of more than seasonal employment.

3. The administration of Greenbelt Towns.

4. Relocation of families displaced from rural areas acquired for use of the Army, Navy, or defense industries.

5. Stop-gap housing (trailers and dormitories) to serve the emergency needs of defense industries.

6. Permanent defense housing. (FSA Instructions 012.11 and 471.1)

RESETTLEMENT PROJECT OCCUPANTS—(see OCCUPANTS).

RETIRED LAND—submarginal farm land purchased by the Government to be turned into forest, grazing, pasture, or wild-life refuge.

REVOCABLE USE PERMIT—written permission to occupy a unit in a “stop-gap” defense housing project. (See RESETTLEMENT DIVISION.)

RFC—(see RECONSTRUCTION FINANCE CORPORATION).

RP—(see RESETTLEMENT DIVISION).

RR—(see RURAL REHABILITATION DIVISION).

RR CORPORATION—a State rural rehabilitation corporation under ERA, established in 1934; most of them transferred to Resettlement Administration; and now in trust of the Secretary of Agriculture.

RURAL ELECTRIFICATION ADMINISTRATION—originally an independent agency, created in 1935, and made a unit of the U. S. Department of Agriculture in 1939. Devoted to the encouragement of rural electrification by making long-term loans to co-ops for the building of power lines and the distribution of electricity on a cooperative basis.

RURAL REHABILITATION DIVISION—the division of FSA which assists low-income farm families in all agricultural counties to rehabilitate themselves through the extension of loans and grants based upon Farm and Home Management planning and supervision, Farm Debt Adjustment, and the establishment of Community and Cooperative Services. (FSA Instruction 012.12)

SATISFACTION—(see APPENDIX 2).

SCATTERED FARMS PROJECT—(see INFILTRATION TYPE PROJECT).

SCATTERED LABOR HOMES—(see LABOR HOMES).

SCHEDULE OF COLLECTIONS—for RP, TP, and RR—Standard Form 1044. (FSA Instruction 660.1—TP, FSA Instruction 761.1—RR)

SCHEDULE OF DISBURSEMENTS—a document bearing a summary record of one or more vouchers used to transmit all types of disbursement vouchers to the Treasury Disbursing Officer.

SEASONAL OR LIGHT CONSTRUCTION CAMP—standard camp modified to suit areas of short period labor requirements; contains all essential facilities.



SECURITY—the assurance of a continued decency standard of living in return for proper diversified farming on good land by normally healthy people, with sufficient reserves to weather a lean year.

SECURITY FOR LOANS (TYPES OF)—(see APPENDIX 2).

SECURITY-TYPE FARM—a farm which provides for: (a) maximum production of food for home consumption, and ample feed for livestock; (b) the protection of the health of the family; (c) repayment of loans; (d) repayment of operating expenses; (e) a diversified farm program, properly balanced; (f) long-term soil production and improvement; (g) no speculation. (FSA Instruction 621.1)

SELF SUFFICIENCY—ability to produce enough to provide adequate food, fuel, building construction, clothing, furnishings and equipment, feed, seed and livestock replacements, and to maintain the fertility of the soil.

SERVICE FEE—an amount added to a TP loan for medical examination, deed and mortgage recordation, and other expenses incidental to the making of a TP loan. (FSA Instruction 631.1)

SHARECROPPER—a farmer who works on a farm without cash wages but takes a share of the crop from the landlord. Sharecroppers as a rule do not own any work stock or farm machinery.

SHARE TENANT—a farmer who by lease, oral or written, obtains a right to possess and cultivate a farm—a legal interest—but on certain conditions; and who pays rent by means of a fixed proportion of the crops he raises. Share tenants generally provide some or all of the necessary operating expenses, stock and equipment, and differ from cash tenants only in the fact that the latter pay rent in cash. (See also *Tenant farmer*.)

SHORT TERM LEASE—a lease for a period too short to permit the tenant to provide economical financing to adopt soil conserving practices and to achieve *Security of Tenure*. Considered undesirable for tenant, landlord, and the land (except where a short-term lease is needed to accomplish a specific purpose).

SIDE AGREEMENT—secret consideration or agreement between a prospective TP borrower and the vendor in regard to the price to be paid for the farm not specifically stated in the option. Side agreements are prohibited and are grounds for canceling a TP loan or demanding full payment immediately. (FSA Instruction 622.1)

SPEAKER'S GUIDE—a handbook prepared by the Regional Information Office for the use of FSA personnel in making speeches or radio talks. It gives the most important facts and figures about all phases of the FSA program both nationally and in the region.

SPECIAL AREA PROGRAMS—developed for communities of families living in rural areas having common and widespread community, human, farm and home, or other problems of a chronic cumulative nature requiring attack on a broad group basis, and where there is the potential local interest and leadership to organize and carry out an effective program.

SPECIAL REAL ESTATE LOANS—loans in designated areas, to farmers in danger of losing their farms through foreclosure, or who have recently lost their farms, for the purpose of financing, refinancing, or redeeming and improving their farms.

STABILITY OF TENURE PROGRAM—the attempt to check the wasteful and corrosive annual moving of tenants and provide time for introducing and working out enterprises calculated to support the family through the use of model long-term leases prepared by the U. S. Department of Agriculture. (FSA Instruction 732.1)

STAMP PLAN (COTTON)—a device for cotton products similar to the food stamp plan.

STAMP PLAN (FOOD)—a program to develop wider markets for food crops and augment the diets of relief people. When relief clients buy orange colored food stamps (exchangeable for any food in the grocery store), they receive in addition 50 percent of the value of the orange stamps in blue food stamps (exchangeable only for foods designated by the Secretary of Agriculture).

STANDARD LOANS (RR)—(see LOANS, FSA TYPES OF).

STATE FARM SECURITY ADVISORY COMMITTEE—a committee of nine members from different parts of the State with at least four of the members actually engaged in farming, and serving for a period of three years, whose function it is to advise with respect to adapting broad national policies to local conditions in their respective States and to submit recommendations which may be helpful in shaping the future course of the FSA program. Members of this committee serve with pay when actually attending authorized meetings but no member may receive more than six days' pay in any one fiscal year.

(FSA Instructions 403.1 and 403.2)

STATE RR DIRECTOR—the FSA employee under immediate supervision of the Assistant Regional Director, RR, who directs and is responsible for the rehabilitation program in the State.

(FSA Instruction 013.2)

STOP-GAP HOUSING—an appropriation of funds for the development and operation of projects providing temporary shelter in localities where a shortage of housing exists by reason of national defense activities (Public Law No. 9, 77th Congress, approved March 1, 1941). The



Act authorizes expenditures of these funds by any Federal agency selected by the President. The President has made these funds available to the Secretary of Agriculture for the development of trailer and dormitory camp projects to house industrial defense workers.

(FSA Instruction 471.1)

**SUBDIVISION OF TRACTS**—tracts of land bought from one vendor and divided into two or more family-size farms. Reverse of ASSEMBLY OF UNITS.

(FSA Instruction 622.2)

**SUBMARGINAL LAND**—land unsuited for profitable crop production and which should be converted to pasture or other noncrop uses.

(FSA Instruction 621.1)

**SUBMOBILE CAMPS**—small camp units (about 50 tents) located in isolated crop areas of short seasonal labor demands; served by traveling clinics, usually two such units supervised by one Camp Manager.

**SUBORDINATION**—(see APPENDIX 2).

**SUBSISTENCE STANDARD**—a standard of living just sufficient to keep body and soul together without either being a comfort to the other. If continued for long, it impairs health and inescapably weakens morale.

**SUBSOIL**—that unweathered part of the thin film of earth, directly below the topsoil, where new soil may be in the making but is still unsuited for plant growth.

**SUPERVISED BANK ACCOUNT**—an account established in the borrower's name subject to withdrawal only with countersignature of authorized FSA officer, to insure proper expenditure for approved purposes.

(FSA Instruction 658.3—TP, FSA Instruction 731.1—RR)

**SUPERVISED CREDIT**—credit granted with the stipulation that the expenditure of the loan is subject to approved farm and home management plan. Practically all FSA credit is supervised credit.

**SUPPLEMENTAL LOAN**—any loan after the initial loan to any borrower before he has paid up in full, and not including renewals.

(FSA Instructions 632.1 and 731.1)

**SURETY BOND**—the bond furnished by all FSA employees whose official duties may necessitate the acceptance of custody of funds and remittances in any form in an amount in excess of \$500 during a fiscal year (exclusive of remittances drawn payable to the Treasurer of the United States).

(FSA Instruction 305.1)

**SURPLUS MARKETING ADMINISTRATION**—a division of USDA. Attacks problems of surplus agricultural production by purchase of crops and donations to low-income families, by encouraging marketing agreements among producers and by promulgating marketing orders (issued by the Secretary of Agriculture).

**SURVEY**—a critical examination or inspection of official character for a specified purpose relative to facts or conditions in a given area.

**TEMPORARY CROPPING LICENSE**—a short-term tenure agreement under which the FSA permits farmers to enter upon project property for the purpose of planting, cultivating, and harvesting a crop.

**TEMPORARY EMPLOYEE**—any person hired for a short period not exceeding 6 months, to perform work of an emergency nature, whose employment will not be continued after the work has been completed or the period of employment has expired.

**TENANCY IN COMMON ESTATE**—the ownership of property by two or more persons, each having an undivided part interest. Upon the death of any part owner, the property does *not* automatically become the property of the survivors, but descends to the heirs or devisees of the deceased either in accordance with terms of his will or in accordance with local laws of descent and distribution.

(FSA Instruction 633.2)

**TENANT FARMER**—a farmer who does not own his land but rents it for a cash annual rental fee or a share of the crop from a landlord. Tenants usually provide all of their workstock, other livestock, and machinery and equipment.

**TENANT PURCHASE BORROWER**—a person for whom a TP loan has been approved under Title I of the Bankhead-Jones Farm Tenant Act, regardless of previous or additional assistance from FSA or a State RR Corporation.

(FSA Instruction 611.1)

**TENANT PURCHASE DIVISION**—the FSA division charged with the responsibility of carrying out the program involving loans for the purchase of farms by persons eligible under the applicable provisions of the Bankhead-Jones Farm Tenant Act.

(FSA Instruction 012.13)

**TENANTS BY THE ENTIRETY**—(see ESTATE BY ENTIRETY, JOINT ESTATE WITH RIGHT OF SURVIVORSHIP).

**TENTATIVELY SELECTED TP BORROWER**—the borrower selected by the County Committee, on the basis of information recorded on the "Family Information Schedule," the narrative statements of the County RR Supervisor and HM Supervisor, and other facts secured by the committee. A tentatively selected borrower is confidentially advised that his application is being reviewed by the committee and that he should proceed, if he has not already done so, to select the farm he desires to purchase.

(FSA Instruction 616.1)

**TENURE**—(see FARM TENURE).



**TENURE IMPROVEMENT PROGRAM**—the systematic program conducted by FSA designed to provide more equitable and secure tenure arrangements for the mutual benefit of both tenants and landlords.

(FSA Instructions 732.1 and 741.1)

**TENURE STABILITY**—(see STABILITY OF TENURE PROGRAM).

**TERRACING**—a method used in soil conservation to prevent erosion by constructing ridges along the contour of the land to hold water and soil run-off.

**TITLE CLEARANCE**—the clearance of title to a parcel of land from all liens, encumbrances or outstanding interests.

(FSA Instruction 633.2)

**TITLE EXAMINATION**—a search of the records for the title status (see also *Abstract of Title*).

(FSA Instruction 633.2)

**TITLE INSURANCE**—insurance protecting the owner or mortgagee of land against loss resulting from defects in the title to such land.

(FSA Instruction 633.2)

**TOPSOIL**—that part of the surface layer of earth above the subsoil which plants draw on for available plant food (see also *Subsoil*).

**TP**—(see TENANT PURCHASE DIVISION).

**TRANSFER OF TITLE**—the transfer of legal ownership of property.

(FSA Instruction 633.2)

**TYPE OF FARMING AREA**—an area in which the physical and economic conditions related to agriculture are much the same throughout and in which one type of farming or pattern of types of farming is dominant.

**TYPICAL YEAR PLAN**—a plan representing a typical year's operation of the farm after basic soil improvements and farm development practices have been applied and after the borrower has had an opportunity to exercise his managerial ability.

(FSA Instruction 623.1-11A)

**UNDIVIDED ESTATE**—(see TENANCY IN COMMON ESTATE).

**USE PERMIT**—written permission to occupy a unit on a migratory labor camp.

**UTILITIES BUILDING**—a building in a labor camp centralizing facilities usually found in a home, but which cannot be provided on an individual basis in the tents and shelters of a camp; includes wash rooms, showers, sanitary facilities, laundry, and in some cases sewing rooms.

**VALUATION REPORT FOR INSURANCE**—a report used in connection with insuring existing structures.

(FSA Form TP-7, FSA Instructions 552.3, and 680.1)

#### VALUES—

- (a) Assessed—set for purposes of taxation.
- (b) Market—amount property would bring under normal circumstances in normal sale.
- (c) Earning capacity—ability of farm to earn income sufficient to pay operating expenses, replace capital and pay for the farm.

**VARIABLE PAYMENT PLAN**—schedule of amortization varying with annual net cash income, but predicated on the average fixed schedule of 4.326 percent (see also *Behind Schedule* and *Ahead of Schedule*).

(FSA Instructions 658.1, 658.3, and 660.1)

**VOLUNTARY LIQUIDATION**—(see APPENDIX 2).

**VOUCHER**—a record-document used as evidence of a disbursement transaction. Various types of vouchers are used in FSA. The County Supervisor is likely to use only:

- (a) Standard Form 1012—(Travel).
- (b) Standard Form 1034—(Procurement).
- (c) Standard Form FSA-FI-5—(Loan).
- (d) Standard Form FSA-FI-58—(Grants to Individuals).

**WATER FACILITIES PROGRAM**—a program of loans and grants in the dry areas of the 17 westernmost States to make more water available for crops and livestock by installing small water facilities (ponds, dams, pipelines, pumps). Conservation plans of farm and range management are also developed in this program, in which the FSA cooperates with the Soil Conservation Service of the USDA.

**WATER RIGHTS**—the legal or adjudicated right to use or to take irrigation water or water power.

**WHEELER-CASE IRRIGATION PROGRAM**—a joint program of the Departments of the Interior and Agriculture for the purpose of stabilizing the water supply on land in the Great Plains and arid and semi-arid areas of the United States, thereby permitting rehabilitation of farmers and providing opportunities for permanent settlement of farm families on such land.

**WIND EROSION**—soil erosion caused by excessive winds which carry away the topsoil.

**WORK AGREEMENT**—a written promise of a migrant farm family or RP family grant recipient to perform certain work on useful public projects. While performing such work, grant recipients may become eligible for certain Federal disability or death compensation or benefits.

(Form FSA 237, FSA Instructions 741.2 and 741.3)



WORKMEN'S COMPENSATION INSURANCE—accident insurance required by law to be secured by an employer for the benefit of his employees. Similar protection is afforded government employees through the Employees' Compensation Act.

WORK ORDER—a document which defines the work to be done on a specific task and to be charged to specific funds.

(FSA Instructions 540.1 and 551.2)

Work orders are also the basis on which certain cost records are maintained.

(FSA Instruction 368.1)

WORK PROJECTS ADMINISTRATION (WPA)—(formerly WORKS PROGRESS ADMINISTRATION) the successor to the Federal Emergency Relief Administration, established in 1935, to administer work-relief projects for employables on relief; now a part of the Federal Works Agency.

## Appendix 2

### Terms Used in FSA Loans and Collections

Though the making and the collection of loans represent only a part of the Farm Security Administration program they involve somewhat complicated operations which every county supervisor and community manager must understand thoroughly to avoid misunderstandings and delays. Every loan made to an applicant goes through certain channels and necessitates the use of certain documents which have particular legal significance. The collections or repayments of these loans likewise involve operations and the use of documents which have legal significance.

Each county supervisor and community manager must have a clear understanding of the legal terms used in these transactions and the documents involved. An understanding of each document as a step in either making the loan or in the collection of the loan, will help the supervisor in the county prepare his docket with less difficulty, and expedite the execution of these documents.

There are several rules to be observed in the county office to assure the expediting of loans and the correctness of schedules of collections.

1. All documents sent in should be in strict procedural form;
2. Each check, draft, or money order should be made payable or endorsed to the Treasurer (not "Treasury") of the United States;



3. All entries should be identical on all papers;
4. All schedules should be properly signed;
5. All checks, drafts, or money orders when submitted should be listed on the schedules; and

6. Above all, the supervisor making out the various documents should clearly understand the legal meaning of the instruments used and their value in the transactions.

This section consists of a general description of the basic documents and terms used in FSA loans and collections and is intended to assist the supervisor or community manager in understanding their place in the loan or collection transaction. These descriptions, however, are not intended as guides for legal action. Any document which requires legal action must be referred to the Solicitor's Office.

The most common terms used in making and collecting FSA loans are:

1. LOAN AGREEMENT AND REQUEST FOR FUNDS.
2. PROMISSORY NOTE.
3. SECURITY.
  - (a) Lien.
  - (b) Crop, Chattel or Real Estate Mortgage.
  - (c) Deed of Trust.
  - (d) Conditional Sales Contract.
  - (e) Assignment of Proceeds from the Sale of Agricultural Products.
  - (f) ACP (Agricultural Conservation Payment) Assignments.
4. RECORDING AND FILING.
5. LIEN SEARCH.
6. RELEASE OF MORTGAGE OR OTHER LIEN.
7. SATISFACTION.
8. SUBORDINATION.
9. FORBEARANCE.
10. RENEWALS.
  - (a) Renewal Promissory Note.
  - (b) Affidavit or Certificate of Renewal of Mortgage.
  - (c) Renewal Mortgage.

11. DEFAULT.
12. LIQUIDATION.
13. FORECLOSURE.
14. ACQUIRED PROPERTY.
15. BANKRUPTCY.

1. LOAN AGREEMENT AND REQUEST FOR FUNDS—a formal agreement between the FSA and a borrower which establishes: (a) the purpose of the loan; (b) the terms of repayment; (c) the security to be given for the loan; and (d) the conditions under which the proceeds of the loan are to be used.

Loans are usually in cash, and accomplished by issuing a Treasury check to the borrower; but there may also be a loan in kind, that is, transfer and sale to a borrower of property which the Government owns, and for which the borrower will pay in instalments. When a loan is made, whether in cash or in kind, the borrower signs a PROMISSORY NOTE.

2. PROMISSORY NOTE—a written promise to repay a loan on a specified date or dates, and usually with interest at a stipulated rate. If the entire amount provided for in a LOAN AGREEMENT is not advanced at one time, a separate promissory note is taken for each advance. (In Delaware and Pennsylvania, an instrument called a "bond" is used, with substantially the same language as that contained in a note, and with the same purpose and effect.)

3. SECURITY—a claim against property or against a third person given by a borrower to his creditor to insure that the loan will be paid on time, and that the other conditions contained in the LOAN AGREEMENT and in the security instrument will be observed. Where the security taken is in the form of a claim against property, it is a LIEN, and may be a CROP, CHATTEL, or REAL ESTATE MORTGAGE (OR DEED OF TRUST) or a CONDITIONAL SALES CONTRACT. If the security is a claim against a person, it may be an ASSIGNMENT OF PROCEEDS *from the sale of AGRICULTURAL PRODUCTS* or an ACP (AGRICULTURAL CONSERVATION PAYMENT) ASSIGNMENT.

(a) *Lien*.—A claim against specific property to insure compliance with an obligation (such as the payment of a debt).



A lien may be given voluntarily, as security; it may take effect automatically, by operation of law (*e. g.*, tax lien); or it may be a legal right of certain persons without the consent of the property owner (*e. g.*, mechanics' lien, to insure payment for labor).

(b) *Crop, Chattel or Real Estate Mortgage*.—The mortgage is a security instrument wherein the debtor (MORTGAGOR) gives the creditor (MORTGAGEE) the right to *foreclose* on certain specifically described property, if the MORTGAGOR should commit a DEFAULT either in meeting the instalments on his note or in any other promise in the MORTGAGE incidental to the promise to repay (such as, the promise to maintain and preserve the mortgaged property, to pay taxes that may fall due on such property, etc.). When the debt is paid, the mortgage ceases to have any effect, and the MORTGAGOR is entitled to a SATISFACTION of the mortgage. Mortgages may be on REAL ESTATE, that is land, buildings, and other property attached to the land; on CROPS; and on other CHATTELS (personal property, for example, livestock, farm equipment, etc.). It is the usual FSA practice to combine a CROP and CHATTEL MORTGAGE in one instrument.

The MORTGAGOR may give more than one mortgage on the same property to different creditors. In such cases, the mortgages will usually take priority according to the date on which they are recorded or filed. In case of FORECLOSURE, the first mortgage (first recorded) is entitled to be paid in full before any of the proceeds of the foreclosure sale are paid to the holders of the second and subsequent mortgages (junior lienholders).

(c) *Deed of Trust*.—A form of lien similar to a MORTGAGE, and with substantially the same legal effect, customarily used in several States. In a deed of trust, the grantor (MORTGAGOR) technically transfers ownership to the mortgaged property to a third person known as a TRUSTEE, who holds the property for the benefit of the BENEFICIARY (MORTGAGEE).

(d) *Conditional Sales Contract*.—A type of *lien security* for the payment of the purchase price of property sold. Under the

conditional sales contract, the seller retains ownership (title) to the property until the purchase price is paid (usually in several instalments). Upon full payment, the purchaser under a conditional sales contract becomes full owner of the property. Conditional sales contracts are RECORDED or FILED like MORTGAGES.

(e) *Assignment of Proceeds from the Sale of Agricultural Products*.—A form of security in which the debtor transfers to the FSA a right to receive payment for agricultural products sold to a third person. Commonly used in the sale of milk by dairy farmers.

(f) *ACP (Agricultural Conservation Payment) Assignment*.—A form of security wherein the debtor transfers to a creditor his right to receive from the Agricultural Adjustment Administration, USDA, certain payments paid as a bonus to farmers who adopt land practices beneficial to the soil. By law, ACP Assignments may be given as security only for loans or advances to finance production of current crops.

4. RECORDING AND FILING—methods of notifying third persons that a mortgage, conditional sales contract, or other LIEN has been given on certain described property. Copies of these lien instruments are made available for public inspection in a place specified by State law. Usually the place of recording or filing is the office of the county recorder or registrar, town clerk, or clerk of a county or circuit court.

An instrument is *recorded* when it is copied out exactly into a record book. It is *filed* if a copy of the instrument itself is placed in the public files. Whether instruments are to be recorded or filed depends on State laws, which are not uniform. The purpose and effect of recording and filing is the same: From the time an instrument is left with the recording officer for recording or filing, all prospective purchasers or MORTGAGEES of the mortgaged property are regarded as having notice of the existence of a prior lien against that property, and any rights acquired by such persons are, therefore, subject to the claims of the recorded or filed MORTGAGE. Before a MORTGAGE is taken, therefore, it is prudent to examine the public records



to find out whether there are any other LIENS or claims against the property in question. This examination is known as a LIEN SEARCH, and is required in FSA practice before a mortgage is taken.

5. LIEN SEARCH.—(see RECORDING AND FILING.)

6. RELEASE OF MORTGAGE OR OTHER LIEN—a surrender by the LIENHOLDER (MORTGAGEE) of his claim against specified property to permit the MORTGAGOR to sell the property and apply the proceeds on a debt, or make some other approved use of the released property. Releases are generally given only after certain conditions have been met, such as payment of the purchase price to the Government. Disposal of mortgaged property without a release is prohibited by law, and is also a breach of the terms of the MORTGAGE.

7. SATISFACTION—is a document executed by a lienholder declaring a debt fully paid and the lien discharged. To clear the record title of any property, satisfactions must be recorded. What the record would show is that a given property had been mortgaged to secure a debt, that the debt has been paid, and that the property now belongs to the mortgagor without the lien of that mortgage.

8. SUBORDINATION—an agreement by a creditor holding security to consider his lien as secondary to another and subsequent LIEN placed against the same property. The FSA frequently requires that outstanding MORTGAGES against property of a prospective borrower be subordinated to the FSA LIEN before the loan is made. The FSA, in other words, generally requires a first LIEN as SECURITY.

9. FORBEARANCE—a decision by the FSA, of which the borrower is informed, that the Government will, for a limited time, take no action toward collecting an instalment which is due on the borrower's indebtedness. A forbearance is frequently issued to a debtor who cannot meet his obligations, through no fault of his own, and who, if given an extension of time, is likely to be able to meet his obligations later.

10. (a) RENEWAL PROMISSORY NOTE—the borrower is expected to sign this instrument when it is deemed desirable to set

up a new schedule of repayments, usually extending the time for repaying his indebtedness, and particularly when the borrower has over a long period received several loans and executed several PROMISSORY NOTES which may be combined in one instrument.

(b) RENEWAL AFFIDAVIT OR CERTIFICATE—in many states, RECORDED OR FILED MORTGAGES lose their priority against subsequent lienors after a certain number of years (anywhere from 2 to 10) if the MORTGAGEE does not, at a specified time (usually within 30 days before the expiration of the statutory period), file a statement in the office in which the MORTGAGE is recorded to the effect that the debt is still unpaid, and that the MORTGAGE is to be renewed for another specified period (whatever may be permitted by law). This statement of a MORTGAGEE is a certificate (an affidavit, if it must be sworn to by a notary) of renewal.

(c) RENEWAL MORTGAGE—in some cases, where it is not possible or desirable to extend the life of a MORTGAGE by filing a CERTIFICATE OR AFFIDAVIT OF RENEWAL, a new or renewal mortgage on the same property may be taken. Frequently, the renewal mortgage will also cover property not previously mortgaged.

11. DEFAULT—failure by a borrower to pay an instalment of his debt on time, or to meet some other condition stipulated in his MORTGAGE OR LOAN AGREEMENT. The PROMISSORY NOTES and MORTGAGES taken by the FSA provide that, upon any DEFAULT, the FSA may accelerate the indebtedness, that is, declare all of it to be due and payable at once, even though the loan was originally agreed to be paid in several instalments which are not yet due.

12. LIQUIDATION—the process of collecting all that is possible from a borrower and of realizing on all security that he may have given. Liquidation may be either by means of foreclosure, voluntary or contested, or without foreclosure (where the FSA permits the mortgagor himself to sell mortgaged property, at public auction or private sale, on condition that the proceeds be turned over to the Government).



13. **FORECLOSURE**—repossession and sale, usually at public auction, of mortgaged property and application of the proceeds toward reduction of the debt secured by the mortgage. Foreclosure is usually accomplished by exercise of power of sale in the mortgage, that is, the right given to the mortgagee to take possession of the property, conduct the foreclosure sale and apply the proceeds to the mortgaged debt, all without the necessity of bringing a court action. Voluntary foreclosure or liquidation, that is, by exercise of power of sale, is available where the mortgagor will not object to the repossession of his property. If a mortgagor should refuse to surrender possession of the property, it is generally necessary to refer the case through the Regional Attorney to the United States Attorney for the institution of an appropriate court action. In connection with voluntary liquidation or foreclosure, it is sometimes helpful to have the borrower execute a voluntary liquidation agreement, which may give the Government certain rights it would not otherwise have under the mortgage. Foreclosure by any method requires many detailed technical actions and supervisors must closely observe the applicable FSA instructions and the directions from the regional office in order to comply with the law.

14. **ACQUIRED PROPERTY**—at a foreclosure sale, the Government may be the high bidder and may bid in the property. If this happens, the Government will be the owner of the property, which is then commonly referred to as “acquired property.”

15. **BANKRUPTCY**—under Federal law an insolvent debtor may ask the bankruptcy court to distribute all his property to his creditors, and grant the debtor a discharge, that is, a cancellation or release of all his previous debts. Under the bankruptcy laws other forms of relief are also available to farm debtors; for example, a petition for a composition (compromise) of his debts, or for an extension of time to pay, and a petition for a three-year moratorium during which the debtor continues to have the use of his property and is given a chance to work out his rehabilitation under the control of the bank-

ruptcy court, without danger of foreclosure by his creditors. The moratorium provisions are also known as the Frazier-Lemke Act, and these provisions, together with the composition provisions, are contained in Section 75 of the Bankruptcy Act. Proceedings under Section 75 are generally held before a Conciliation Commissioner, who is an officer of the court with certain judicial powers, and is the equivalent of the Referee, who acts in ordinary bankruptcy proceedings (where the purpose is simply to make an immediate distribution of the bankrupt's assets).

**NOTE.**—For instructions on FSA Loans and Collections, see FSA Instructions 731.1, 765.1, 765.2, 766.1, and 766.2, and supplementary instructions issued by the regional office.



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CONSERVING FARM LANDS, by W. A. Ross and Tom Dale, U. S. Dept. of Interior, Vocational Education Bulletin No. 201, 1940, Wash-



ington, D. C., Government Printing Office, illus., 104 p., Superintendent of Documents, 30 cents.

SOIL DEFENSE IN THE NORTHEAST, USDA Farmers' Bulletin No. 1810, Washington, D. C., Government Printing Office, Superintendent of Documents, 15 cents.

THE LAND IN FLOOD CONTROL, USDA-MP No. 331, Washington, D. C., Government Printing Office, Superintendent of Documents, 10 cents.

HELPING THE FARMER ADJUST HIS DEBTS, FSA, obtain from Farm Security Administration, Washington, D. C., free.

FARM TENURE IMPROVEMENT—LANDLORD-TENANT COOPERATION AND LEASING PROCEDURE, BAE-USDA, May 1940, obtain from Bureau of Agricultural Economics, Washington, D. C., free.

OUR NATIONAL RESOURCES AND THEIR CONSERVATION, edited by Joe Russell Whitaker and A. E. Parkins; contributors W. W. Atwood, O. E. Baker, and others; 1939, New York, J. Wiley Sons, Inc., illus., 647 p., \$4.

FARM SECURITY ADMINISTRATION, January 7, 1941, 18 p., obtain from Farm Security Administration, free.

SECURITY FOR FARM TENANTS, FSA, obtain from Farm Security Administration, Washington, D. C., free.

### 13. FARM MANAGEMENT

ECONOMICS OF FARM ORGANIZATION AND MANAGEMENT, by C. L. Holmes, 1928, Boston; N. Y., Heath & Co., 422 p., illus., \$2.80.

ELEMENTS OF FARM MANAGEMENT, by John A. Hopkins, 1936, New York, Prentice-Hall, illus., 390 p., \$2.20.

THE MANAGEMENT OF THE FARM, by L. A. Moorhouse, 1925, New York, D. Appleton & Co., 526 p., \$3.50.

FARM MANAGEMENT, by George F. Warren, 1916, New York, Macmillan Co., 590 p., \$1.75.

FARM MANAGEMENT, by R. L. Adams, 1921, New York, McGraw-Hill Co., illus., 671 p., \$4.

PUBLICATIONS DEALING WITH FARM MANAGEMENT, 1903-1940, by M. A. Crosby, M. R. Cooper, and Della A. Merrick, 133 p., BAE, June 1940; obtain from Bureau of Agricultural Economics, Washington, D. C., free.

### 14. HOME MANAGEMENT

FOODS, THEIR SELECTION AND PREPARATION, by Louise Stanley and Jessie Alice Cline, 1935, Boston, New York, Ginn & Co., illus., diags., 458, p. \$2.60.

THE NEWER KNOWLEDGE OF NUTRITION, by Elmer V. McCollum,

Elsa Orent-Keiles and Harry G. Day, 5th ed., 1939, New York, Macmillan Co., illus., 701 p., \$4.50.

NUTRITION AND PHYSICAL FITNESS, by L. Jean Bogert, 3d ed., 1939, Philadelphia, W. B. Saunders Co., illus., 602 p., \$3.

THE FOUNDATIONS OF NUTRITION, by Mary Davies Rose, 3d ed., 1938, New York, Macmillan Co., illus., maps, diags., 625 p., \$3.50.

FEEDING THE FAMILY, by Mary Davies Rose, 4th ed., 1940, New York, Macmillan Co., tables, 421 p., \$3.75.

CLOTHING, by Alpha Latzke and Beth Quinlan, edited by Benjamin R. Andrews, 1935, Chicago, Philadelphia, J. B. Lippincott Co., illus., diags., 418 p., \$3.50.

THE HOUSE, by Tessie Agan, edited by Benjamin R. Andrews, 1939, Chicago, Philadelphia, J. B. Lippincott Co., illus., diags., 622 p., \$3.50.

FAMILY FINANCE, by Howard F. Bigelow, edited by Benjamin R. Andrews, 1936, Chicago, Philadelphia, J. B. Lippincott Co., diags., 519, p., \$3.

ECONOMIC PROBLEMS OF THE FAMILY, by Hazel Kyrk, 1933, New York, Harper & Bros., 500 p., \$3.50.

CREDIT PROBLEMS OF FAMILIES, Vocational Div., Bulletin No. 206, Home Economics Series No. 23, Office of Education, U. S. Department of the Interior, 1940, Washington, D. C., Government Printing Office, illus., 99 p., Superintendent of Documents, 20 cents.

HOUSEHOLD EQUIPMENT, by Louise J. Peet and Lenore C. Sater, 2d ed., 1940, New York, J. Wiley & Sons, illus., diags., 391 p., \$3.

EDUCATION OF HOMEMAKERS FOR COMMUNITY ACTIVITIES, by Willie M. Bomar, 1931, New York, City Teachers College, Columbia University, 135 p., \$1.50.

GROWTH AND DEVELOPMENT OF THE YOUNG CHILD, by Winifred Rand, Mary E. Sweeny, and E. Lee Vincent, 1930, New York, Philadelphia, W. B. Saunders Co., illus., diags., 394 p., \$2.75.

THE CONSUMER-BUYER AND THE MARKET, by Jessie V. Coles, 1938, New York, J. Wiley & Sons, Inc., 595 p., \$3.50.

PRINCIPLES OF MARKETING, by Harold H. Maynard, Walter C. Weidler, and Theodore N. Beckman, 3d ed., 1939, New York, Ronald Press Co., illus., 700 p., \$4.50.

THE MARKETING OF FARM PRODUCTS, by L. J. Norton and L. L. Scranton, 1937, Danville, Ill., Interstate Printers and Publishers, illus., 378 p., \$2.

### 15. HOUSEHOLD ARTS

CRAFT WORK, by Edna Selena Cave, 1929, New York, Century Co., illus., 272 p., \$3.



PRACTICAL BASKET MAKING, by George W. James, 1932, 7th ed., Cambridge, Mass., J. L. Hammett, illus., 130 p., \$1.75.

MOUNTAIN HOMESPUN, by Frances Louisa Goodrich, 1931, New Haven, Yale University Press, illus., 91 p., \$3.

HANDMADE RUGS, by Ella Shannon Bowles, 1927, Boston, Little, Brown & Co., illus., 205 p., \$3.

SHUTTLE-CRAFT BOOK OF AMERICAN HAND-WEAVING, by Mary Meigs Atwater, 1935, New York, Macmillan Co., illus., 281 p., reissue, \$3.50.

EDUCATION FOR FAMILY LIFE, 19th Yearbook, 1941, Washington, D. C., American Association of School Administrators, 368 p., \$2.

YOUTH, FAMILY AND EDUCATION, by Joseph Kirk Folsom, 1941, Washington, D. C., American Council on Education, 299 p., \$1.75.

INTRODUCTION TO CHILD STUDY, by Ruth May Strang, rev. ed., 1938, New York, Macmillan Co., 681 p., \$3.

NEW HORIZONS FOR THE FAMILY, by Una Bernard Sait, 1938, New York, Macmillan Co., 772 p., \$4.

## 16. COOPERATIVES

CO-OPS FOR THE SMALL FARMERS, FSA, 1940, obtain from Farm Security Administration, Washington, D. C., free.

MANAGING THE SMALL FARMERS CO-OP, FSA Leaflet, 1941, obtain from Farm Security Administration, Washington, D. C., free.

GROUP ACTION AND PROGRESS, by J. Roy Allgyer, article reprinted from Land Policy Review, January-February 1940, mimeo., obtain from Farm Security Administration, Washington, D. C., free.

GOOD NEIGHBORS, FSA, obtain from Farm Security Administration, Washington, D. C., free.

THE STORY OF FARMERS' COOPERATIVES, E-23 FCA, obtain from Farm Credit Administration, Washington, D. C., free in limited numbers.

THREE PRINCIPLES OF AGRICULTURAL COOPERATION, E-24 FCA, obtain from Farm Credit Administration, Washington, D. C., free in limited numbers.

FORMING FARMERS' COOPERATIVES, E-19, FCA, obtain from Farm Credit Administration, Washington, D. C., free in limited numbers.

COOPERATIVE PURCHASING OF FARM SUPPLIES, 1 FCAB, obtain from Farm Credit Administration, Washington, D. C., free in limited numbers.

COOPERATION IN AGRICULTURE, 4 FCAB, obtain from Farm Credit Administration, Washington, D. C., free in limited numbers.

COOPERATION, AN AMERICAN WAY, by John Daniels, 1938, New York, Covici, Friede, 399 p., \$3.

## 17. GROUP MEETINGS

GETTING AT THE FACTS ABOUT AGRICULTURE, BAE DS-19, obtain from Bureau of Agricultural Economics, Washington, D. C., free.

SUGGESTIONS FOR DISCUSSION GROUP LEADERS, BAE DN-2, obtain from Bureau of Agricultural Economics, Washington, D. C., free.

SUGGESTIONS FOR DISCUSSION GROUP MEMBERS, BAE DN-1, obtain from Bureau of Agricultural Economics, Washington, D. C., free.

WHAT IS THE DISCUSSION LEADER'S JOB?, D3-BAE-USDA, obtain from Bureau of Agricultural Economics, Washington, D. C., free.

## 18. FARM SECURITY AND NATIONAL DEFENSE

Some processed speeches that are useful in placing our program against the perspective of the present situation:

AGRICULTURAL PREPAREDNESS, an address by Secretary of Agriculture Claude R. Wickard, at Farm and Home Week Convocation, Purdue University, January 15, 1941, mimeo., obtain from Farm Security Administration, Washington, D. C., free.

THE FARMER'S JOB IN STRENGTHENING DEMOCRACY, an address by C. B. Baldwin, Administrator, FSA, at meeting of Farmers Union Cooperatives, St. Paul, December 14, 1940, mimeo., obtain from Farm Security Administration, Washington, D. C., free.

LOW INCOME AND FARM PROBLEMS, Testimony of Secretary of Agriculture Claude R. Wickard, before the House Select Committee to Investigate Inter-state Migration of Destitute Citizens, December 11, 1940, mimeo., obtain from Extension Service, Washington, D. C., free.

EVALUATION OF THE FSA PROGRAM, an address by R. W. Hudgens, Assistant Administrator, FSA, Region I FSA Conference, September 1940, mimeo., obtain from Farm Security Administration, Washington, D. C., free.

SOCIAL EFFECTS OF THE WAR AND THE DEFENSE PROGRAM ON AMERICAN AGRICULTURE, speech by R. C. Smith, Annual Meeting of the American Farm Economics Association, New Orleans, December 27, 1940, 12 p., mimeo., obtain from Bureau of Agricultural Economics, Washington, D. C., free.

RELOCATION OF FARM FAMILIES DISPLACED BY THE DEFENSE PROGRAM, FSA, mimeo., obtain from Farm Security Administration, Washington, D. C., free.

## 19. FARMERS' BULLETINS AND LEAFLETS

(NOTE.—Each county office should receive Government Printing Office catalogs of Farmers' Bulletins and Leaflets as they are revised



and brought up to date. Each county supervisor may then select the publications he or she may want or need. Single copies of all the bulletins listed below, if available, may be obtained free of charge from the Office of Information, U. S. Department of Agriculture, Washington, D. C., excepting those marked with an asterisk (\*) for which there is a charge regardless of the number of copies requested, and which should be ordered from the Superintendent of Documents, Government Printing Office, Washington, D. C. The following bulletins and leaflets should be obtained for the reference shelf in every office. All publications should be ordered through the Regional Information Office on Form 301.)

*Alfalfa:*

GROWING ALFALFA. (FB 1722, 5 cents.)

*Animal Breeding:*

ESSENTIALS OF ANIMAL BREEDING. (FB 1167, 5 cents.)

*Building—Buildings—Engineering—Mechanics—Machinery:*

PLANNING THE FARMSTEAD. (FB 1132\*, 5 cents.)

DAIRY-BARN CONSTRUCTION. (FB 1342, 5 cents.)

BEEF-CATTLE BARNS. (FB 1350\*, 5 cents.)

STORAGE OF SWEETPOTATOES. (FB 1442, 5 cents.)

FARMSTEAD WATER SUPPLY. (FB 1448, 5 cents.)

PAINTING ON THE FARM. (FB 1452, 5 cents.)

PRACTICAL HOG HOUSES. (FB 1487, 5 cents.)

CLEARING LAND OF BRUSH AND STUMPS. (FB 1526, 5 cents.)

POULTRY HOUSES AND FIXTURES. (FB 1554, 5 cents.)

RAT-PROOFING BUILDINGS AND PREMISES. (FB 1638\*, 5 cents.)

CORNCRIBS FOR THE CORN BELT. (FB 1701, 5 cents.)

MODERNIZING FARMHOUSES. (FB 1749, 10 cents.)

TERRACE OUTLETS AND FARM DRAINAGE WAYS. (FB 1814, 10 cents.)

SILo TYPES AND CONSTRUCTION. (FB 1820, 10 cents.)

*Canning—Drying—Pickling—Preserving (Home):*

HOME-MADE FRUIT BUTTERS. (FB 900\*, 5 cents.)

PORK ON THE FARM: KILLING, CURING, AND CANNING. (FB 1186, 5 cents.)

BEEF ON THE FARM: SLAUGHTERING, CUTTING, CURING. (FB 1415, 5 cents.)

HOME-MADE JELLIES AND PRESERVES. (FB 1800, 5 cents.)

*Cattle, beef:*

FEEDING CATTLE FOR BEEF. (FB 1549, 5 cents.)

DEHORNING, CASTRATING, BRANDING, AND MARKING BEEF CATTLE. (FB 1600, 5 cents.)

*Cattle, Dairy (see also Dairying—Dairy Products):*

CARE AND MANAGEMENT OF DAIRY COWS. (FB 1470, 5 cents.)

FEEDING DAIRY COWS. (FB 1626, 5 cents.)

*Clovers:*

HIGH-GRADE TIMOTHY AND CLOVER HAY: METHODS OF PRODUCING, BALING, AND LOADING FOR MARKET. (FB 1770, 5 cents.)

*Conservation:*

COVER CROPS FOR SOIL CONSERVATION. (FB 1758, 5 cents.)

STRIP CROPPING FOR SOIL CONSERVATION. (FB 1776, 5 cents.)

PREVENTION AND CONTROL OF GULLIES. (FB 1813, 10 cents.)

KUDZU FOR EROSION CONTROL IN THE SOUTHEAST. (FB 1840, 5 cents.)

LEGUMES IN SOIL CONSERVATION PRACTICES. (L 163, 5 cents.)

SOIL-DEPLETING, SOIL-CONSERVING, AND SOIL-BUILDING CROPS. (L 165, 5 cents.)

*Corn:*

ADJUSTING CORN-BELT FARMING TO MEET CORN-BORER CONDITIONS. (FB 1681, 5 cents.)

CORN CULTURE. (FB 1714, 5 cents.)

SEED CORN. (FB 1822, 5 cents.)

*Cotton—Cottonseed:*

COMMON ERRORS IN COTTON PRODUCTION. (FB 1686, 5 cents.)

FACTS ABOUT COTTON. (L 167, 5 cents.)

DRYING SEED COTTON. (L 181, 5 cents.)

*Dairying—Dairy Products:*

PRODUCTION OF CLEAN MILK. (FB 602, 5 cents.)

COOLING MILK AND CREAM ON THE FARM. (FB 976, 5 cents.)

DAIRY FARMING FOR BEGINNERS. (FB 1610, 5 cents.)

MAKING AMERICAN CHEESE ON THE FARM FOR HOME CONSUMPTION. (FB 1734, 5 cents.)

*Diseases, Animal—Poultry:*

TUBERCULOSIS OF HOGS. (FB 781, 5 cents.)

HOG CHOLERA: PREVENTION AND TREATMENT. (FB 834, 5 cents.)

TUBERCULOSIS IN LIVESTOCK: DETECTION, CONTROL, AND ERADICATION. (FB 1069, 5 cents.)

HOG LICE AND HOG MANGE: METHODS OF CONTROL, AND ERADICATION. (FB 1085\*, 5 cents.)

BLACKLEG: ITS NATURE, CAUSE, AND PREVENTION. (FB 1355, 5 cents.)

UDDER DISEASES OF DAIRY COWS. (FB 1422, 5 cents.)

TICK FEVER. (FB 1625, 5 cents.)

DISEASES AND PARASITES OF POULTRY. (FB 1652, 10 cents.)

*Diseases, Flowers, Vegetables:*

DISEASES AND INSECTS OF GARDEN VEGETABLES. (FB 1371, 10 cents.)



*Farm Management:*

FARM BUDGETING. (FB 1564, 5 cents.)

THE FARMER'S SHARE OF THE CONSUMER'S FOOD DOLLAR. (L 123, 5 cents.)

*Feeds:*

GROWING ROOT CROPS FOR LIVESTOCK. (FB 1699, 5 cents.)

*Fire Hazards—Dust Explosions:*

PROTECTION OF BUILDINGS AND FARM PROPERTY FROM LIGHTNING. (FB 1512, 5 cents.)

DUST EXPLOSIONS DURING FIRE FIGHTING. (C 385, 5 cents.)

*Foods—Nutrition (see also Canning):*

HOME SUPPLIES FURNISHED BY THE FARM. (FB 1082, 5 cents.)

MAKING VINEGAR IN THE HOME AND ON THE FARM. (FB 1424, 5 cents.)

FOOD FOR CHILDREN. (FB 1674, 5 cents.)

MILK FOR THE FAMILY. (FB 1705, 5 cents.)

DIETS TO FIT THE FAMILY INCOME. (FB 1757, 5 cents.)

HOME CANNING OF FRUITS, VEGETABLES, AND MEATS. (FB 1762, 5 cents.)

SOYBEANS FOR THE TABLE. (L 166, 5 cents.)

*Gardening, Home-School:*

HOME STORAGE OF VEGETABLES. (FB 879, 5 cents.)

THE FARM GARDEN. (FB 1673, 10 cents.)

SUBSISTENCE FARM GARDENS. (FB 1746, 5 cents.)

*Gardening, Truck—Greenhouse:*

ONION CULTURE. (FB 354, 5 cents.)

SEED PEAS FOR THE CANNER. (FB 1253, 5 cents.)

TOMATOES AS A TRUCK CROP. (FB 1338, 5 cents.)

CUCUMBER GROWING. (FB 1563, 5 cents.)

LETTUCE GROWING. (FB 1609, 5 cents.)

THE CULTURE OF TABLE BEETS. (L 127, 5 cents.)

PRODUCTION OF SPINACH. (L 128, 5 cents.)

CAULIFLOWER AND HEADING BROCCOLI PRODUCTION. (L 130, 5 cents.)

PRODUCTION OF PUMPKINS AND SQUASHES. (L 141, 5 cents.)

PRODUCTION OF TURNIPS AND RUTABAGAS. (L 142, 5 cents.)

PRODUCTION OF PARSNIPS. (L 154, 5 cents.)

PRODUCTION OF RADISHES. (L 157, 5 cents.)

PERMANENT FRUIT AND VEGETABLE GARDENS. (FB 1242, 5 cents.)

*Grains:*

CLEANING GRAIN ON FARMS AND IN COUNTRY ELEVATORS. (FB 1542\*, 5 cents.)

*Hay—Haymaking:*

HAY STACKERS AND THEIR USE. (FB 1615, 5 cents.)

MEASURING HAY IN STACKS. (L 72, 5 cents.)

*Health—Sanitation—Rural Sociology:*

DISINFECTION OF STABLES. (FB 954.)

SEWAGE AND SEWERAGE OF FARM HOMES. (FB 1227, 5 cents.)

TRICHINOSIS: A DISEASE CAUSED BY EATING RAW PORK. (L 34, 5 cents.)

HOW TO CONTROL RAGWEED, THE PRINCIPAL CAUSE OF AUTUMN HAY FEVER. (L 95, 5 cents.)

*Hogs:*

BREEDS OF SWINE. (FB 1263, 5 cents.)

SWINE PRODUCTION. (FB 1437, 5 cents.)

*Home Economics (see also Foods—Nutrition, etc.):*

CARE OF FOOD IN THE HOME. (FB 1374, 5 cents.)

METHODS AND EQUIPMENT FOR HOME LAUNDERING. (FB 1497, 5 cents.)

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HOW TO SELECT A SOUND HORSE. (FB 779, 5 cents.)

FEEDING HORSES. (FB 1030, 5 cents.)

MULE PRODUCTION. (FB 1341, 5 cents.)

*Insecticides—Fungicides—Disinfectants:*

SOME COMMON DISINFECTANTS. (FB 926, 5 cents.)

LUBRICATING-OIL SPRAYS FOR USE ON DORMANT FRUIT TREES. (FB 1676, 5 cents.)

*Insects, Animal-Poultry:*

MITES AND LICE ON POULTRY. (FB 801, 5 cents.)

CATTLE LICE AND HOW TO ERADICATE THEM. (FB 909, 5 cents.)

STABLE FLY: HOW TO PREVENT ITS ANNOYANCE AND ITS LOSSES TO LIVESTOCK. (FB 1097, 5 cents.)

PARASITES AND PARASITIC DISEASES OF SHEEP. (FB 1330, 5 cents.)

HOW TO CONTROL FLEAS. (L 152, 5 cents.)

*Insects, Household:*

PREVENTING DAMAGE BY TERMITES OR WHITE ANTS. (FB 1472, 5 cents.)

CLOTHES MOTHS. (L 145, 5 cents.)

BEDBUGS. (L 146, 5 cents.)



*Irrigation:*

STOCK-WATER DEVELOPMENTS, WELLS, SPRINGS AND PONDS. (FB 1859.)

*Lands:*

SELECTING A FARM. (FB 1088.)

PLANNING A SUBSISTENCE HOMESTEAD. (FB 1733.)

*Leather:*

LEATHER SHOES: SELECTION AND CARE. (FB 1523, 5 cents.)

*Livestock:*

DETERMINING THE AGE OF FARM ANIMALS BY THEIR TEETH. (FB 1721, 5 cents.)

LIVESTOCK FOR SMALL FARMS. (FB 1753, 5 cents.)

*Marketing:*

MARKETING POULTRY. (FB 1377, 5 cents.)

MARKETING EGGS. (FB 1378, 5 cents.)

*Melons:*

WATERMELONS. (FB 1394, 5 cents.)

*Nuts:*

PEANUT GROWING. (FB 1656, 5 cents.)

*Potatoes, Irish—Sweet:*

POTATO STORAGE AND STORAGE HOUSES. (FB 847, 5 cents.)

SWEETPOTATO GROWING. (FB 999, 5 cents.)

POTATO PRODUCTION IN THE SOUTH. (FB 1205, 5 cents.)

UTILIZATION OF FLUE-HEATED TOBACCO BARNs FOR SWEETPOTATO STORAGE. (FB 1267, 5 cents.)

*Poultry and Eggs:*

FARM POULTRY RAISING. (FB 1524, 5 cents.)

THE FEEDING OF CHICKENS. (FB 1841, 5 cents.)

*Rodents:*

RAT CONTROL. (FB 1533, 5 cents.)

*Silos—Silage:*

MAKING AND FEEDING OF SILAGE. (FB 578, 5 cents.)

*Soils (see also Conservation):*

STEAM STERILIZATION OF SOIL FOR TOBACCO AND OTHER CROPS. (FB 1629, 5 cents.)

SUMMER CROPS FOR GREEN MANURE AND SOIL IMPROVEMENT. (FB 1750, 5 cents.)

TERRACING FOR SOIL AND WATER CONSERVATION. (FB 1789, 10 cents.)

*Sugar—Sirups:*

FARM PRODUCTION OF SORGO SIRUP. (FB 1791, 5 cents.)

*Tobacco:*

TOBACCO CURING. (FB 523, 5 cents.)

TOBACCO CULTURE. (FB 571, 5 cents.)

*Tomatoes:*

TOMATOES FOR CANNING AND MANUFACTURING. (FB 1233, 5 cents.)

*Weeds:*

WEEDS, HOW TO CONTROL THEM. (FB 660, 5 cents.)

20. VISUAL AIDS

Effective visual aid material is available to county Farm Security Administration employees for use in telling the Farm Security Administration story, and in presenting information to borrowers on general and technical farm problems. This material includes posters, slides, film strips, motion picture films, and photographic displays.

Attractive posters in county offices help get across points about local farm problems and the work of Farm Security, and also make your office look more attractive. Slides and film strips on different aspects of the Farm Security program and a variety of technical subjects can be very helpful in educational work among groups of borrowers and interested local farm groups.

Movie films, especially sound films, are one of the most effective methods of presenting problems and showing what can be and is being done about them. Two films in particular, *The River* and *The Plow That Broke the Plains*, have great audience appeal and educational value. Many films on technical subjects, such as soil erosion, are also available.

All visual aid material can be obtained by writing to the Regional Information Office. Specific titles are not necessary in making requests for this material; simply state the subject you want to illustrate and how you intend to use the material. Requests can also be made for photographs and picture panel displays to be used for particular educational purposes.



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