



# **When a feller needs a friend. Bulletin no. 53**

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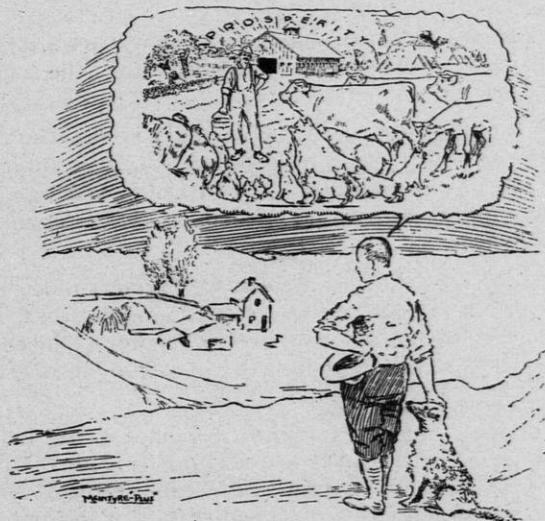
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# WISCONSIN BANKERS' FARM BULLETIN

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## "When a Feller Needs a Friend"

By a Farmer Who is the President of his Local  
Bank and Who Has Known the  
Need of a Friend



**WANTED—A LIFT; NOT CHARITY.**

The making of a fair loan to be used for permanent and needed improvements is an investment and a community asset.

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File this bulletin where you can find it

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Distributed by -

**Wisconsin Bankers' Association**

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Chairman Agricultural Committee,  
North Lake

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Association Secretary,  
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## “When a Feller Needs a Friend”

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First of all I am a farmer. But while I have lived on a southern Wisconsin farm all my life, I have had occasion to visit the farms of not only many sections of this state, but also of many other states as well.

When organizing a little bank to meet the needs of our community my neighbors asked me to serve on its board of directors and later to act as the chief executive officer.

All of this only means that I have had the opportunity to observe the needs of men acquainted with farming and the necessity for thorough team-work in any community.

Whatever I may say in these pages will be for the purpose of developing a greater co-operation between country and town folk. Their interests are in common and it is to the advantage of all that everything be done to protect the farmer and the business man to serve his best interests.

It is undoubtedly true that, as a class, we farmers often keep closer to our own tasks than is good for us or our communities. Like every one else, we need more, or at least better friends. There are times of course, times when like the “stitch in time” we need friends more than ever.

We wouldn’t want any one to think as some of our city brothers seem to be thinking—that farmers are seeking special favors or need to be bolstered up. As the biggest single force in any live agricultural community, we do not ask any “head start” over our town neighbors. All we want is teamwork. Let the merchant do his part as he should, the banker his, and the farmer will not disappoint.

By friends we don’t mean “fair weather friends”, like Job had when his farm paid him well, but real, honest-to-goodness **friends**.

Because everybody’s using war time illustrations nowadays, let’s call these steadfast friends of ours the Farm Red Cross squad—for it makes no difference whether you’re winning or losing, white or black, rich or poor, or what church you go to—these folks are always on the job “when a feller needs a friend”.

Just to show what I mean, let’s consider some of the things these good friends have done for some farmers right here in our own community. You know the details, so I’ll just give the instances to remind us where our real friends are when we need ‘em.

### **Friend No. 1—The Country-Minded Banker.**

When Ed. Wilkins found out this fall that he had a bunch of soft corn on his hands, but didn't have a silo or enough stock to feed either (being strong on field crops) where did he get help? In Wall Street? Or from his wife's relations? No;—but he hit straight for the State Bank and fixed it up with Byron M. Sweet, who believes in growing his bank by growing his community.

What did Frank Jones do the other day when he decided to take out life insurance? Why, he went to Jim Wilson, cashier of the City National, and Jim helped him unravel the tangle of insurance finance, showed him a safe policy to buy, and cautioned him against buying too much. Frank says he's going to fix it up with the bank to look after his boy's property and general training, too, in case something happens. "Jim," he says, "would be like a second father to the lad."

And there was Fred Bowers, who went into the State Bank and was just making out a check for some stock in the \_\_\_\_\_ Company Consolidated when Mr. Sweet stopped him.

"Hold on, Fred, you don't need water stock so much as you need more stock for your water. I don't like to see our community's money go out without good security!"

### **Friend No. 2—The Agricultural Representative.**

When young George Martin saved up enough money working for farmers around here and decided to get married to Lucy Mills and clear a farm, who helped him the most to get the right start? Why, the county representative in the place he wanted to go. This chap looked up the soil survey records and got a good lawyer to fix up the abstract all ship-shape for him. He met George at the depot and advised him all he could about blasting and pulling stumps. George says he never could have managed it alone in that new country and **done as well.**

### **Friend No. 3—The Good Landlord.**

You wouldn't suspect that Carl Johnson doesn't own that farm he lives on, would you? He takes so much pride in it and his children stick by him and are working to build up the community social and religious life. The reason? Carl has a good landlord—his best friend, Carl says. Abe Jarvis is the man—retired, and living in town. Abe's philosophy is, as he says:

"We must work out a system of land tenure that will make the tenant regard the farm as his home—where his children can grow up and go to church and school, and get attached to the community."

"The richest lands," Abe says, "if properly managed will provide plenty for renter and owner without any fuss, if the renter and owner follow the Golden Rule."

Abe Jarvis appreciates Carl Johnson's friendship, too, just as much as Carl values Abe's goodwill. Carl says, "A tenant knows that he

himself will surely benefit by any improvements he can make on a rented farm—added satisfaction in keeping his self-respect, if nothing more."

#### Friend No. 4—The Good Neighbor.

A good neighbor is about the best of all emergency friends a farmer has. It would take several books to record all the good deeds of good neighbors, but they're all being bound between the gold covers of the Book of Judgment.

Who helped you in the rush and heat of threshing day? Who gave you a lift on that hay rack? Who joined you at silo-filling time?

Who stayed up all night with Little Ben in his last sickness?

If you "had it coming to you", well and good—it speaks well for your community. Then both of you have "good neighbors".

#### Other Good Friends.

Let's consider our "professional friends"—the doctor, the "vet", the lawyer and the minister. Yes, maybe they got their fees, and maybe not. That is not the point.

All of them acted on the good doctor's pet principle, "to **keep** you well and happy, not so much to **cure** you when you were sick or **pull** you out of trouble."

The doctor's services didn't cease when his medicine gave out. He told you how to avoid sickness in the future.

What would you have done if your lawyer friend had failed to look out sharply to see that your titles and deeds were in good shape? He was executor of your father's will and you always found him true and honest, didn't you?

At least, its been that way with me and most of my neighbors.

And that veterinarian friend, like the one Henry Taylor tells about, who not only drove out in all kinds of weather to tend sick animals, but advised farmers how to adopt home treatments of their own and use precautions against live stock diseases.

Who was it showed that headstrong son of John Manning's the beauty and dignity of farm life and got him to attend agricultural college, thus turning his mind back into the right channel? Parson Brown, the same man who organized our federated clubs and put in a social hall at the corners church.

So I guess you and I agree, after all, that there are plenty of good folks ready to help "When a feller needs a friend". Without abusing their good nature or imposing upon their kindness and generosity, it is surely a wise thing to remember who these good friends are. Who knows? May be the time will come when we can stand as firmly beside them as they have beside us. And there isn't anything sweeter than paying an obligation to a good friend.