

SUGGESTIONS FOR THE DEVELOPMENT OF STATE AND COUNTY AGRICULTURAL

WAR SAVINGS PROGRAM

I. INTRODUCTION

Secretary Morgenthau has undertaken through the War Finance Organization a difficult job. As you know, this organization now handles the sale of all Treasury securities including E, F and G Bonds.

It is estimated that in 1943 U. S. Farmers will receive 19 billion dollars gross cash income, an increase of 3 billions over 1942. The net income for 1943 to farmers will likely be somewhat above the 10 billion dollars net farm income in 1942. The 1943 gross farm income represents roughly one-seventh of the total United States income. In many states 50% or more of the state income is received from agriculture. Coupling farm income with the fact that there are more than 6 million farm families in the nation makes the Agricultural War Savings Program second in importance only to payroll savings as a major activity of War Finance Organizations. It is imperative that in order to reach farm people effectively a definite agricultural approach must be worked out in every state.

The following suggestions are based on agricultural War Savings programs that have been successful in several of the agricultural states. To be most useful the suggestions must be adapted to state and local conditions. Nationwide uniformity of an agricultural program is impractical due to the wide diversity of agriculture in the several states. Some states already have very successful agricultural War Savings programs in operation which we have no intention of upsetting. These suggestions are primarily for those states which have no agricultural program or where the program needs definite improvement to become successful.

The state chairman of the War Finance Committee or executive manager and a state agricultural committee of recognized agricultural leaders can develop the scope of the program and leave the work details for others.

II. ORGANIZATION

A. State:

There should be a state sub-committee on agriculture composed of a small group of strong agricultural leaders, part of whom are real farmers familiar with problems of the average farmer in the state.* The chairman of

* It may be desirable in certain states to call such a committee an "Agricultural Advisory Committee" or by some other name.

this group should probably also be a member of the State War Finance Committee. The membership should include the State Director of Agricultural Extension Service, the State AAA Chairman, a strong rural women's leader and heads of other major agricultural agencies and important farm organizations. This committee can assist the State Chairman of the War Finance Committee, the agricultural deputy manager, and other members of the staff in planning a detailed program for the sale of War Bonds to farmers. It will also provide for the active cooperation of all agricultural organizations and groups and fix responsibility for carrying out each part of the state-wide program as it applies to agriculture.

In many states such an active agricultural sub-committee or agricultural advisory committee on War Savings has been functioning for some time. Our experience indicates that such a committee must function in each State if maximum participation of farm people is to be obtained. The state committee on agriculture brings together in a formal way all agencies and organizations which can render important service in the program. Through its meetings the members may improve their understanding of the War Finance Program and its progress in the state. They may contribute judgment as to promotional activities with farm people, and accept definite responsibility for performing specific promotional activities. It is our responsibility to give direction and guidance to this committee.

B. County:

A strong county agricultural committee will greatly increase the effectiveness of any program suggested by the state agricultural committee. Many agencies and organizations which should be represented on the state agricultural committee have staff members or representatives located in the counties. These county representatives should be members of the agricultural committee of the County War Finance Organization.

C. Community:

A Community Bond Leader should represent each district within a county. Such a district may be composed of a previously recognized community, a township, a school district or other recognized area. Such a district or community would comprise from 50 to 250 farm families. The Community Bond Leader will select the Farm Bond Leaders in his area, and will designate a Deputy Community Bond Leader, who will assist in training and directing the Farm Bond Leaders. The Community Bond Leader should be recommended by the agricultural committee and be appointed by the County War Finance Chairman.*

D. Neighborhood:

The Farm Bond Leader should be one who is well respected in his local neighborhood. He must be willing to see personally each farmer assigned him by the Community Farm Bond Leader.*

* A Community Bond Leader and a Farm Bond Leader might well be an active farm woman in many cases.

In many states the Extension Service or some other organizations already have community and neighborhood leaders trained to quickly contact all farm families in the community or neighborhoods as previously delineated. In case it seems desirable, such recognized community or neighborhood leaders may be used to serve as Farm Bond Leaders. In this case, designation to serve might best come from their own organization with the approval of the County War Finance Chairman. Use diplomacy as indicated in case such procedure is followed.

III. PROGRAM DEVELOPMENT

A. State:

The State Agricultural Committee can develop the scope of the program and leave the details for county people to work out. Some subjects which should be considered by the state committees are:

1. Progress of the War Bond Program:

The State Chairman or the Executive Manager should keep the agricultural committee current on progress of sales in the state and nation. This information may be used as a guide to plan new approaches. The committee should keep current as to sales and program in all counties.

2. Farm Incomes As A Basis For Planning:

Some member of the committee should present the farm income situation including a comparison of farm income for the past 2 or 3 years and prospects for the current year. Also important is the prospective income from the various farm products. Distribution of farm income throughout the year is very important from the standpoint of timing activities, such as a canvass. Distribution of income from the type-of-farming areas should be noted when discussing the prospective income from the various products. Consideration should be given to net income rather than just gross cash receipts as a basis for planning the program.

3. Quotas:

If desired, the State Agricultural Committee should advise the Chairman of the War Finance Committee on the allocation of quotas to counties, and on the distribution of long-term quotas on a monthly basis adjusted to the receipt of income by farmers. The assistance of the State Agricultural Statistician, U. S. Department of Agriculture, will usually be helpful in this regard. (See Field Memorandum #606). A state quota for agriculture

as well as a breakdown of quotas by rural and urban groups by counties stimulates participation. In several important agricultural states the assignment of rural quotas to township and school districts have proven to stimulate sales to farm people.

4. "Yardsticks" of Farmer Participation:

The use of an appropriate yardstick by which the individual family determines the amount to invest in War Bonds essentially establishes a farm family quota. Many farmers are asking the question, "How many bonds should I buy?" The State Agricultural Committee should develop a "yardstick" which is applicable to the principal agricultural income enterprises. This "yardstick" permits the farmer to determine his fair share. (See "Farmers' War Bond Purchase Plans" attached.)

5. Education:

Three types of education are necessary:

- a. Educate state and county war finance committees as to need for organized rural program.
- b. Educate and train farm organization leaders and bond sales leaders as to subject matter and methods.
- c. Educational meetings for farm people as outlined.

All agricultural organizations and agencies, state-wide cooperatives and other farm groups should cooperate in the educational program. War Bond education among farm families should be made a part of the regular program being carried out by these various agricultural agencies and organizations which are already reaching farm people in every rural neighborhood.

6. Farm-to-Farm Canvass:

- a. Training of Canvassers -

It is advisable for the state committee on agriculture to obtain volunteers from the various agricultural agencies, organizations and institutions who will assist in training and supervising the county workers in conducting the campaign. From two to six counties should be the territory for each such volunteer. A one day training meeting of all such volunteer supervisors before they begin training

and supervising county and community workers should be sponsored by the State Agricultural Committee at some convenient point in the state. The county committee on agriculture in each county should arrange to train, at one meeting if possible, all community leaders-- who will in turn train all farm bond leaders assigned to them. The training program should provide instructions on:-

- (1) Why the War Bond Program is necessary.
- (2) Series E Bonds and how to explain them.
- (3) Why buy a Bond? (Self-interest as well as patriotic reasons. Every canvasser should carry a War Bond with him, preferably his own and in a sizeable denomination.)
- (4) Use of State handbook (when prepared).
- (5) Educational material available
 - (a) Leaflets
 - (b) Posters
 - (c) Easels
- (6) Farm Canvass Material (Sample sheets should be filled out by trainees during training process).
 - (a) Farmers' War Bond Purchase Plan (The yardstick adapted for the state should serve as a guide to the farm family in determining the minimum amount to be invested in War Bonds. A thorough explanation by the canvasser is necessary).
 - (b) Application form.
 - (c) Canvassers work sheet.

B. County and Community:

1. Planning The Local Campaign:

- a. The county organization and plan of approach must be carefully worked out in order that two groups of workers or canvassers will not duplicate effort on the same farmer.
- b. The county chairman or his agricultural committee chairman should obtain a master list of all farmers

within the county from the county agricultural agent or the County AAA chairman.

2. Neighborhood Solicitation:

- a. The community leader should assign farmers to each neighborhood farm bond leader who will solicit each one on his list and report through the community leader to the County Chairman or the agricultural committee chairman. (Care should be taken to see that every farmer on the county master list is assigned to some neighborhood farm bond leader and that there will be no duplication in this regard. The farm bond leader-canvasser should be given adequate time to solicit the names on his list without undue travel, probably two weeks. Every name on his canvassers work sheet must be reported on before it is accepted by the county chairman or the agricultural committee chairman. This will assure complete coverage).
- b. It should be the duty of each farm bond leader to call upon each family assigned him and obtain a War Bond order or a signed pledge. The number of families assigned will vary according to local conditions. 10 is a good average.

7. Recognition:

By the use of the county master list of farmers and the canvassers' work sheet an accurate record of farmer participation can be kept. Recognition of good work done community by community and county by county can be given based on such records.

This recognition should include proper publicity coverage. Periodical lists of bond buyers might be listed in local newspapers and read over local radio stations, preferably during the regular farm hours. In addition, some appropriate formal recognition should be devised such as a certificate of recognition, presented in a public ceremony, to persons, communities, counties, clubs or organizations which have done exceptionally well in the purchase or sale of War Bonds. Finally, perhaps outstanding counties or organizations in the state should be honored in a public ceremony, which is given state-wide publicity in radio and press.

IV. EFFECTIVE BOND SELLING ACTIVITIES

A. State Committee:

The Committee should discuss the general type of selling activities which are most suitable to the state. All activities should be planned in advance so that each agency and organization will have time to prepare for their participation. Sponsored campaigns, publicity programs, radio broadcasts, contests, farm-to-farm canvasses, letters to farmers can be planned in advance.

Promotional and selling activities should be intensified during the seasons when farm income is highest. The nature of the income producing product will affect the suitability of various selling activities. For example, it may be possible among dairy farmers to work out a commodity check deduction plan. (See Field Memorandum #374).

B. County Committee:

The county agricultural committee should develop a county program which is geared to the county income. The "yardstick" as developed by the state committee should be considered and applied to the county. The application will indicate the products which shall be given the most attention, the nature of selling activities and the time of the year sales activities are to be intensified. This committee should give information to the state chairman or executive manager which will be helpful in allotting quotas. A quarterly calendar of activities might be useful in bringing continuity and consistency into the program. Copies of these programs should be of value to the executive manager and State War Finance Committee.

C. Community Farm Bond Leader:

It should be his responsibility to have a good over-all picture of the War Finance Program and be prepared to answer detailed questions about the program and questions about the job of the Farm Bond Leader. It is highly important that he prepare a list of all farmers in his district and place each name on a (Farm Bond Leaders') Canvassers Work Sheet. He should designate the place and time that the Farm Bond Leaders are to receive their training.

D. Farm Bond Leader:

It should be the duty of each Farm Bond Leader to see in person each individual whose name appears on his canvassers work sheet. Only personal solicitation will get the job done. He, after attending the Farm Bond Leaders training school, should be prepared to answer questions about the program. The ultimate success of the drive rests upon him.

FARMERS' WAR BOND PURCHASE PLANS

Experience has demonstrated that there is no substitute for a farm-to-farm canvass in selling Bonds to farm people. What kind of contact do you expect your local Farm Bond Leaders to make? Have you furnished them with adequate tools to do the job? Three illustrations of "Purchase Plans" are attached. If any one of them strikes your fancy, use it. Write us your opinions and suggestions.

The first plan is based on the specific needs of individual farm families. The Farm Bond Leader would urge each family on his list to set down the specific purposes for which they would buy Bonds during the year, such as a washing machine, radio, etc. The value of the items in the Plan should represent a fair share of their income if the Plan is to work as a stimulus to increased Bond sales.

The second plan is based on the desirability of each farmer buying enough Bonds each year to cover depreciation charges on buildings and equipment. However, most farmers should be able to buy more Bonds. The Farm Bond Leader would assist the farmer in estimating the annual charges for his farm and urge him to add an additional amount for other purposes so that his purchase plan will be a fair share of his income.

The third plan is based upon the physical production on the farm. The Farm Bond Leader would assist the farmer in estimating the quantities of the various products to be sold from this farm during the coming year and urge him to buy Bonds at specified rates per unit of product. This approach ties Bond purchases very closely to income without having a "set of books" from which to determine income. The "saving rate" per unit might vary from farm to farm for several reasons but farmers should be urged to use the highest possible rate if increased Bond sales are to be made.

Each of these forms can be mimeographed in the counties in the desired quantity. Stencils should be cut in duplicate so that identical forms will be printed on the upper and lower halves of each page as shown in the third plan. When the Farm Bond Leader and the farmer have completed and signed both copies, the page should be folded and torn apart. The farmer should keep one copy and the other copy returned to the county chairman for use in the follow-up activities. If the third plan is used, the county agricultural War Savings Sub-committee should specify the principal products of their county for listing on the form. Several blank lines will take care of miscellaneous products on individual farms. The county committee might also be permitted to specify their "saving rates" since a product might stand a higher rate in a profitable farming area than in a poor area.

The record of bond purchases should be mimeographed on the reverse side of the page. The farmer should be encouraged to keep this record to indicate his progress in the fulfillment of his purchase plan.

THE UNITED STATES TREASURY

County, _____, War Finance Committee

FARMERS' WAR BOND PURCHASE PLAN

To Provide Cash For Future Specific Needs

12-Month Purchase Plan

Date _____

Specific Purpose	: Amount in Bonds
_____	: \$ _____
_____	: _____
_____	: _____
_____	: _____
Total	: \$ _____

This War Bond Purchase is a reasonable share of my income to set aside for the financing of the war and my future security for the period July 1, 1943 to June 30, 1944.

I will purchase the total amount of Bonds as income is received unless prevented by circumstances now unknown to me.

Signed _____

Address _____

Community _____

Farm Bond Leader _____

I will buy these Bonds from _____

(Issuing Agent)

Note: Specific purposes should include things vitally needed and desired; such as, automobiles and trucks, tractors and other farm machinery, household appliances and equipment, new farm buildings, repair of buildings, land improvements, education, medical care, etc. SELECT SEVERAL PURPOSES SO THAT AMOUNT IN BONDS WILL BE A FAIR SHARE OF YOUR ANNUAL INCOME.

THE UNITED STATES TREASURY

County, _____, War Finance Committee

FARMERS' WAR BOND PURCHASE PLAN

To Balance Annual Depreciation Charges

12-Month Purchase Plan

Date _____

Depreciation and Repair charge for:-	: Amount in Bonds
Dwelling	: \$ _____
Farm Buildings	: _____
Fencing	: _____
Automobiles	: _____
Trucks	: _____
Tractors	: _____
Farm Machinery	: _____
Horses and Mules	: _____
Land and Fertility	: _____
Total	: \$ _____

This War Bond Purchase Plan is a reasonable share of my income to set aside for the financing of the war and my future security for the period July 1, 1943 to June 30, 1944.

I will purchase the total amount of Bonds as income is received unless prevented by circumstances now unknown to me.

Signed _____

Address _____

Community _____

Farm Bond Leader _____

I will buy these Bonds from _____

(Issuing Agent)

THE UNITED STATES TREASURY

County, _____, War Finance Committee

FARMERS' WAR BOND PURCHASE PLAN
To Buy Bonds According To Production

Estimated 12-Month Purchase Plan					
Product	Unit	To Be Sold	Saving Rate	Amt. for Bonds	No. to be Bought
Cotton	Bale		\$	\$	
Cotton-seed	Ton				
Tobacco	Lb.				
Peanuts	Ton				
Eggs	Doz.				
Chickens	Head				
Beef					
Cattle	Head				
Hogs	Head				
Milk, Whole	Cwt.				
Total		xx	x	\$	

Date _____

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(Issuing Agent)

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Tobacco	Lb.				
Peanuts	Ton				
Eggs	Doz.				
Chickens	Head				
Beef					
Cattle	Head				
Hogs	Head				
Milk, Whole	Cwt.				
Total		xx	x	\$	

Date _____

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Address _____

Community _____

Farm Bond Leader _____

I will buy these Bonds from _____

(Issuing Agent)

