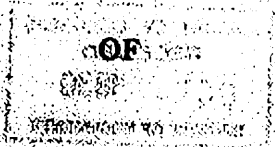


THRIFT for WOMEN

PRESENTED

Household Science Department

SI-27306



Illinois Farmers' Institute

Galesburg, Illinois

February 19, 1930

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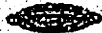
OF

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JOURNAL PRINTING COMPANY,
SPRINGFIELD, ILLINOIS
1930
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THE WAYSIDE INN.

(Mrs. LeRoy Morris, Pleasant Plains, Ill.)

Madam President and Ladies of the Household Science Meeting:

This morning a few lines ran through my head, and I know you will think they are real poetry. They are almost as good as Robert Burns writes.



Mrs. LeRoy Morris.

The spring days are coming,
I know they are near.
And won't we be glad
After a winter so drear?

So fling wide the windows,
Grab up a good broom,
For we must be ready
To give tourists a room.

Tell old biddy to hustle
And hatch a large brood.
For fried Chicken makes
The best tourist food.

Go pick some big strawberries
And plant some string beans.
And watch the red raspberries,
For their jam is supreme.

Don't forget the old Jersey,
Alfalfa makes the best cream;
When to cottage cheese added
Makes the luncheon a dream.

Of course you have blooming
Right near the highway
A bed of bright flowers to
Make all hearts gay.

Pick many and often,
 Keep the house a gay bower.
 For who can resist
 A beautiful flower?

After these tasks are ended,
 Don't forget a good bed,
 For we must prepare
 To rest the tired head.

Now, these are only
 A few of the things
 To have in your mind
 When winter takes wings.

But I shall endeavor
 To prove what I say,
 That keeping the tourist
 Is a business that stays.

When Mrs. Shamel asked me to make this little talk I said, "I don't know anything to talk about." "Yes, you do," she said, "you can just tell us how it started and what you have done."

HOW THE IDEA STARTED

Really, it began away back in the Ozarks. I went traveling a few years ago with my sisters, and we decided to take a little joy ride through the Ozarks. The first night we stopped at a home in a town. The room seemed to be nice and clean, but there was nothing but a pin that anybody could pick up and take away. When we went to the bath room we never expected to go back, it was so very dirty. I hung my towel around my neck and just washed my face, and if it had not been after nine o'clock we would have left. So one of the first points is, be clean.

We left early the next morning, and drove until about dark, when we came to a little place along the edge of a small town. It had a lighted sign out in front saying they had rooms for tourists, and a bath, and that means a lot when you are traveling and are tired. So we went in, and the minute we opened the door we knew we wanted to stay. The house was cosy, it was beautifully arranged, and we felt like we had met one of our old neighbors, that we had always known her. She did not serve meals, but there was a place about two blocks away that did.

In the meantime, my mind was getting full of questions, and I said, "How did you start this?" How do you do this kind of work?" "Well," she said, "my husband was ill and I just had to do something. I had a fourteen year old daughter to take care of also." So she remodeled the house and fixed it all over. In the meantime her husband had died, but she had taken care of all the expense, done the work, with her daughter's help, and was money ahead after paying for all her supplies and clothes.

We live in a big house. We have to take care of it—and what good does it do? My mother-in-law lives with us, so I said to her, "Mother, we are going to keep tourists next year. We do not live on a very public road, but there will be a few stop, so why not?" Well, she thought it was terrible; the neighbors would say it was just disgraceful to do anything like that. But I have always been kind of stubborn, and I had it pretty well set in my mind that we were going to do that.

PREPARATION AND THE BEGINNING

In the meantime, all during the winter I had painted and varnished everything that needed it. We had a fire and burned out five years ago and the house we had moved to had been remodeled at that time, so the floors were pretty good, nevertheless they were given a new coat of varnish. Of course, I did it myself. Then I had my curtains all cleaned and everything in readiness. I bought some more bedding, towels, and a few more small things for the house.

The next step was to go to town and have a sign painted. Don't think that a sign is not necessary. We had a sign made that will stand three years without any painting, or so we were told. It is on corrugated iron and withstands the weather. The sign is lighted so at night, no matter how dark it is, you know where to find us. It is eight by ten, and says "Morris Home for Tourists."

At first I was going to serve light lunches, then I thought I did not want to be cooking for people all the time, but you will find that you sometimes will do things you don't expect to do.

Mother had been away all winter, but she came home on the thirteenth of March, and the sign went up on the fourteenth. On the sixteenth a big car drove in. Do you think we were not thrilled? Of course, we had always had lots of company, but this was different, you know. And the first people were so nice! They said, "Do you know, we rode all day yesterday and we could not find a place to stay at night. We stopped at a number of homes, but they said, 'We are not prepared; we could not keep you over night.' We did not want much. We just wanted a comfortable bed and a good meal."

RAPID PROGRESS TO SUCCESS.

That is the way it began, and it just kept growing and growing. In the beginning I thought, "Oh, chicken dinners! Deliver me from chicken dinners. They are getting so common, and it is nothing but work, work, work, and I don't want to do that." Then someone called us up and said, "I hear you are serving dinners." Well, the light lunches on the sign didn't sound like dinners, but I said, "Oh, yes." "What do you serve?" "Most anything that you want. If you want anything special we will serve it for you." "What price?" I thought, "I will make it high," so I said, "\$1.50." I thought, "Take it or not, just as you like." "We will be there; there will be eight of us. Do you make hot biscuits?" I said, "They are a specialty of ours." Mother does make lovely hot biscuits. Of course, it was too early for fried chicken, but we gave them a grand, good dinner.

I am not bragging; I am just telling you. But if you live on a farm you know that country people have good butter, eggs and milk, as well as other things, and if you season your things well, people are going to like them. In about two weeks these people came back and brought sixteen. By that time we were serving chicken dinners, and have done so ever since, and we have found there is a lot of money in it if you manage it right.

You may say, "Don't you have a lot of work to be taken care of?" Well, you have to work and you have to plan. There are a lot of things in your head at one time, rolling around. In the first place, I thought it would be terrible to have so much laundry. I have a polished mahogany table, and I Valspared that. It looks pretty and marks do not show. Then I use a lovely linen center piece, with potted plants or lovely cut flowers from our flower garden. I went to the ten cent store and bought doilies and little glass coasters for the glasses, and by that time the table is ready. The little doilies with the dark table look very attractive. I use paper napkins. When lunch is over we just destroy the soiled doilies, throw away the napkins, and it is all done.

I have a daughter who will be twenty in a few months, and she just loves to serve the meals. She has had two or three years in Domestic Science training at high school, and she enjoys it so much. She gets a big "kick" out of serving these people. I suppose it is terrible to take tips, but if these people want to tip her it is perfectly all right with me. Anyway, she gets a dollar for every table that she serves. I want to give her something to make her feel it is part of her business, and she really tries to do her best. She has one of these little music boxes that sit on the table, that is, it was supposed to be a music box. She has it on the table, and when she is changing the courses she takes off the lid and it plays the "March of the Wooden Soldiers" or some other light selection. Oftentimes there is quite a little money in the box when she takes it off. Last year she bought \$85.00 worth of silverware, she bought me a \$28.00 wrist watch, and then had \$40.00 in the bank, out of her tips alone. You may say that is very

foolish, but I cannot agree. She got pleasure out of it and profit as well. She said to me, "Mother, if I can get the money out of my bedroom I will be glad to give it up." So we put a double bed and a single bed in her room and fixed that up. In the other front room we put a double and single bed, then we have two more bedrooms, so we do not have much trouble in taking care of the ordinary run. Then, downstairs we have a big davenport and extra cots, and we have what was formerly a back kitchen, eighteen by twenty, on the north end of the house, which we have changed into another big bedroom. It was formerly the darkest and ugliest place you could imagine, but we put in a color combination there of orange and bright blue, and now everybody says it is the prettiest room in the house. That is large enough for two big beds. So we have had all the room that we have needed at any one time so far.

This winter when the snowstorm came and people were stranded, we had seventeen one night and fifteen another night, (besides the school teacher and our family) who stayed with us for three days, and we had a jolly party. We had people from everywhere. One was from Virginia, one from Peoria, another from Indiana somewhere, and so on. But they were the nicest people! You don't know how nice the world is until you run up against people and they come to your home. And we have had more people come back. We have traveling men who never fail to stop with us, no matter when they come. They say, "Well, we are home again."

I think you will find that it certainly is a worthwhile enterprise. We have made over a thousand dollars, besides all the money we have spent for linen, bedding, and so forth.

So just put on your bonnet
And go for a spin,
And when you are weary
We'll welcome you in.

At the Morris Home
I'm sure you will find
A welcome is waiting
For all mankind.

I thank you.

(Applause.)

Mrs. SHAMEL: You did not tell us how long you have been at the job.

Mrs. MOATS: We started the thirteenth of last March, and we just grew and grew. Then in November I had to close down because my daughter was ill, or I probably would have had a lot more. Our bridge parties are growing all the time. We cater to the cream of the country. We do not take anyone for regular dinners except by reservation. We serve sandwiches and short orders. We will not work ourselves to death. They have to let us know ahead of time.

THE PRESIDENT: Mrs. Shamel and I have been in her home and have seen how beautifully she and her daughter serve a meal, so quietly and easily. It was just a pleasure for us to be there.

Now, the discussion will be led by Mrs. Moats.

DISCUSSION.

MRS. IRA MOATS, MAQUON, ILL.

Madam President—Yesterday I learned that one thing that I wanted to carry away with me, happiness, comes not from seeking, but from pausing at our difficult tasks and looking at the stars, and I thought when Mrs. Morris was talking that she certainly has found the secret of happiness, because she must have been looking at the stars to have found such lovely things and people, and to want them in her home as they go by.

Mrs. Hogan paused at her oven door after she had put a delicious meat pie into the oven. She looked at it with an air of achievement, and she said, "If Pat is a provider, sure I am one, too." I think that is so with the farm woman. She does not realize sometimes how much she is the provider. If she safeguards the health of her family by wise meal planning and the ex-

penditure involved in the setting of that table, if she watches the textile situation and clothes her family economically and her home artistically, and if she finds time to improve her own mind and be a happy companion in her home, she certainly has a lot to do. Then on top of that, to find something to add to the income means a great deal. You know, we farm folk just raise more corn to feed more hogs, and we are not getting anywhere. The woman has to put her intuition and her vitality into the by-products of the farm in order to get something accomplished, and that is what Mrs. Morris and what these women who will follow her have done.

One woman who has gained almost national fame in her own business venture found, back in the days when she was just a homemaker, that ill health and financial embarrassment were about to disrupt her home. Facing this crisis and knowing that it was her task to make a great deal of money and keep her home together too, she became despondent and almost ill herself. How could it be done? Slowly she realized that in her distress, she was tearing down the morale of her home, and that she did have within herself, as every woman has, that courage and determination to go forth and find a way to meet her need. She tells it thus: "I found if I really did today all that I could do today, tomorrow there would be more that I could do. I met each day with the prayer, 'Give me the wisdom to know and the power to do.'" She ends her story with this statement: "It is a state of mind more than anything else. You will succeed and make as big a success as you expect to make."

It may not be feasible for us all to find ways of adding to the family income, but we must know the value of Thrift in the management of our resources and in the use of our time; and only through a thrifty state of mind are we able to express in our work that which is given us to express—ourselves.

I am sure you are all just full of questions that you want to ask Mrs. Morris, and I know she will be glad to answer them.

QUESTION: What do you charge for your lodging?

Mrs. Morris: For our lodging we charge a dollar apiece, unless they are tiny children, then I haven't the heart to charge a dollar apiece. I usually charge fifty cents for children under three years of age. We have a three car garage and we put the cars in free.

Mrs. Morris: Has someone else a question that you would like to ask Mrs. Morris?

QUESTION: What do you charge for breakfast?

Mrs. Morris: Fifty cents if it is the regular breakfast of bacon and eggs and coffee and all the things that go with it. If they just want toast and coffee, that is a quarter.

QUESTION: Do you live on a cement highway?

Mrs. Morris: Yes, we live on Route 125. Another thing we did was to have cards printed. It helps a lot to have that done and to distribute them. Give them to everyone that comes. You may not think they are doing much good, but those people will go home and give them to someone else, and it really does help quite a bit. It also keeps it fresh in their minds as to just where your place is.

QUESTION: Do you belong to any tourist association?

Mrs. Morris: No, we do not belong to any. We are affiliated with the A. A. A., if that is what you have reference to. Lots of people will only stop where they see the A. A. A. sign. We have a filling station, too, and that is affiliated with the A. A. A. Just as with meals, we did not want to start these things. We never had done anything like that, but they kept coming and telling us we ought to start a little filling station, that it would be good for our business. Mr. Morris was in town, connected with the Piggly-Wiggly. They kept at us so strongly that we finally decided to add a little filling station and garage, and now we are going to have to enlarge it. We have sold over four thousand gallons a month since November, and it has been a very bad winter. We have a day man and night man. The day man cannot begin to take care of the repair work alone, and we are going to have to get someone else. On candies, and so forth, we are sold out all the time.

QUESTION: Do you have competition close by?

Mrs. Morris: No, we do not, and that is a chance for all you women. There are only about four or five places between Galesburg and Springfield where there are signs that will attract anyone. We have a sign up the road about a mile, so that the people are on the lookout for our place. Then we have put our little cards in all the filling stations in the towns for ten or fifteen miles around.

QUESTION: How do you go about affiliating with the A. A. A.?

Mrs. Morris: We just went to our automobile club in Springfield.

QUESTION: How much help do you have for the size of your family?

Mrs. Morris: We do not have any. My mother-in-law, my daughter and myself do the work. My husband comes in and looks on, then goes out again. I have an electric washing machine, and so far we have done everything ourselves. The only money we have spent has been to keep our lawn going nicely.

Then my daughter raises Persian cats, those big golden Persian cats, and they sell for from ten to twenty-five dollars a kitten when they are tiny little things, so she thinks she is going to get rich on those.

QUESTION: Do you serve luncheons between meals?

Mrs. Morris: Yes, we serve luncheons by appointment. Our living room is 38 x 18, and we put the card tables up and they can play cards if they like. They bring their own cards and we furnish the covers. We do almost anything that anybody wants us to.

SOME WAYS TO MAKE AND SAVE MONEY ON THE FARM.

(Mrs. WALTER A. CULVER, Athens, Ill.)

Madam Chairman and Friends:

In the spring of 1918 I resigned my position in the Springfield high school, and that fall I went to Cornell University to take a short course in poultry. There were many people who thought the idea of anybody giving up a perfectly good job and going off to college to learn how to raise chickens was very foolish, that there was certainly something wrong. Cornell University offers a splendid twelve weeks' course in poultry raising, and I thought if I was going to make a business of raising chickens it would be well to know at least a few fundamentals of the job before I started.

RAISING AND SELLING CHICKENS AND EGGS.

In February I came home and had two brooder houses made from plans which I had drawn. I ordered two coal stoves and five hundred baby chicks. The brooder house idea was very new in our county, as was raising chickens with coal stoves, and there were many who watched to see what was going to happen. Very fortunately for me, the chickens did not die in any quantity. They grew and thrived. That was before the days when there was any discrimination against Leghorn cockrels, so the cockrels were sold early as broilers at a good price. That fall the pullets were ready to lay.

and I secured a very good market with the University Club and the South Shore Country Club in Chicago for my eggs. That winter, when eggs were, as you will remember, ninety-eight cents a dozen, my pullets were laying very well. At the end of the year, when Father and I were casting up our accounts, we were both amazed to discover that I had almost as much profit as he had.



Mrs. Walter A. Culver.

The chicken business continued to grow and prosper. I made a specialty of eggs. The cocks were all sold as broilers. The eggs finally were shipped to a commission man in Chicago. I tried various markets, and this one seemed to be very satisfactory. You might be surprised to know that he paid me, this commission man, six and seven cents a dozen above the top of the market for the eggs, and there was no question about getting the money. A few private customers also received eggs. I lived then on the Lincoln Highway and many eggs were sold to tourists. Then when the chicken business was prosperous I sold my business and moved to a new home which was two hundred miles away, and I could not very well raise so many chickens there.

THE FARM ACCOUNT BOOK.

We have in the Abbott family at the Abbott homestead a set of diaries dating back to 1835. They were started by my grandfather. There is an almost daily record of the happenings of the family for all that time. In addition to doing that, he kept an account book in some of the very early diaries, and particularly during the Civil War period there is included in the back of the diary the income and the individual expenditures from the farm. Some of the later ones contain only the yearly summary. Having been brought up on that, it is not surprising that one of the first things my husband and I did after we were married was to start a daily diary and account book. You know the old adage, "A penny saved is two pence earned," and in these days it behooves every farm family, if they are going to make some money, to at least be able to spend it wisely and to save it wisely. You cannot tell whether or not you are making money or saving it unless you know exactly how it comes in and exactly for what it is spent. Our account book may not be exactly scientific, but it contains the different headings about which we want to know. We have the following headings in our account book: The chicken account, the dairy, hog, bee, labor, farm repairs and supplies, gas, oil and auto, entertainment, reading matter, lodge, donation, household, groceries, electric light, telephone, coal, garden and yard, clothing, rent, taxes, doctor, investment, insurance, interest and sundries. There are only three of those items that I am going to talk about this morning, the grocery account, the dairy account and the chicken account.

For a seven year average we find that our grocery bill averages \$120.00 a year. You may think that at our house we do not have very much to eat, but I will tell you how we do it. This \$120.00 is every cent that we spend for food. That includes canning supplies as well. It does not include eighty-five dozen eggs a year, forty chickens a year, two hogs, a gallon of milk a day, a pint of cream a day, and two pounds of butter every ten days. It does not include the garden. We buy no vegetables except some dried beans and lettuce in late winter and early spring.

ALL FOOD HOME-RAISED.

Beginning in March we have fresh vegetables from the garden every single day until it freezes. The onions start in March, followed soon by asparagus. Our garden is plowed in the fall so it is ready to work early in the spring. We put in an early garden, then a succession of vegetables.

We have a splendid root cellar. This was made by cutting an opening in the basement wall on the north side of the house under the porch, then the dirt was thrown back on either side, the floors were cemented, the walls were bricked up and a shelf made around, then the top part was lined with building paper, and building paper across the top. Here we keep celery, potatoes, cabbage, beets, carrots, parsnips and apples. Then in the other part of the basement we keep pumpkins and squash.

In the fall, just before the frost, we pick all of the tomatoes and they are put down the cellar and allowed to ripen. We had fresh tomatoes until the first week in December this year. The celery is packed in boxes, and this year we had fresh celery until the last of January. In addition to that, I can beans, peas, corn, asparagus, tomatoes, beets, pickles and catsups.

We hear a great deal these days about the non-advisability of canning peas. I gather the peas in late afternoon—which perhaps is not scientific either; then I sit on the back porch in a comfortable chair and watch the birds around the lily pool, look at the snapdragons or the rose arbor, watch the little pigs in the alfalfa pasture, or listen to the radio, and it is really a time of relaxation.

There may be some farm women who have a problem in regard to their leisure hours, but with most of us I think our greatest problem is trying to find any time when we can have a little leisure, and that time of shelling peas or getting the string beans ready is really a time of relaxation. Then the peas are put in a jar in the refrigerator and are canned in the pressure cooker while I am getting breakfast the next morning, and it really is not a job at all. In addition, I can pork, beef and fried chicken.

When we moved to our new home we had a house, a barn and one tree, so that everything that is there we have put out. We had to set all of our fruit out. We have strawberries, rhubarb, gooseberries, currants, blackberries, plums, cherries, peaches and apples. We set out two gooseberry bushes. They were little sticks about that long, and I thought, "Well, I guess my grandchildren will be able to reap some reward from those two sticks." But this last spring I canned thirty-one pints of gooseberry jam from one bush. We had fourteen apples this last year, so we have had to buy our apples. We hope some day our apple crop will be a little larger. But our apples are bought in the fall, and they keep perfectly in the root cellar until the new crop is ready the next spring, the early summer apples. I think you will agree that we do have a few things to eat at our house, anyway.

The dairy account shows that we sell sweet cream the year round. When we bought our electric refrigerator we had a tinsmith make a rectangular box that fits into a portion of the bottom shelf of the refrigerator. It holds five gallons, and we can keep cream for a week without marketing it, if necessary, because it will keep sweet. The skimmed milk then is fed to the chickens and to the pigs.

PROFIT FROM CHICKENS—ALIVE OR DRESSED.

The chicken account also shows a net profit at the end of the year. Our hen house is not so large as the one I once had. It was built to accommodate only one hundred hens and so we keep only one hundred hens. We do not try to keep two hundred hens in our one hundred hen hen-house. We practice the two yards system of growing a green crop in one yard, while the hens are in the other.

So far we have had no disease in our flock at all. We have two brooder houses and two brooder yards. We raise our own chickens in incubators with the exception of fifty baby chicks which are bought from the Iowa State College every spring. They are bought from the highest producing pen at the Iowa State College. We keep the best cockrels, then the surplus cockrels are sold as breeding stock. They more than pay for all of the purchased baby chicks and their growth, and then I have my cockrels besides. We start hatching the last of January. My husband is home now taking care of baby chicks and two incubators full of eggs. This year, from eggs set the 26th of January, during the week where the weather was down to zero or below, we had over ninety-five per cent fertility, and from two hundred and fifty eggs we hatched two hundred and seven chicks, which for this time of the year is not so bad. We mix our own feed. We have a country elevator that is equivalent to about three blocks from where we live. The feed is ground there.

The cockrels are sold as broilers. The eggs are sold half of the year to a hatchery. Our flock is an accredited flock and a blood tested flock. We have had them tested now for three years. We have had, as I told you, no disease at all in our flock. Two years ago our eggs hatched so well that our brooder houses were crowded and we had trouble with bare back chickens. The chickens got to picking each others' backs, so when the time came to sell broilers they could only be discounted. Rather than sell them at a discount I decided one Friday that I would dress twenty-four. The next morn-

ing my husband was going to Athens and to Petersburg, two little towns near us, and I knew he would take them. I dressed them, cut them up ready to fry, put each one on a paper plate, covered them with oil paper, and I thought, "If they come back I guess I can can them today," but I really did not care to do it that day. But when he came back they were not only all sold, but there were orders for the next week, and all that summer, as long as I had any, there was a ready sale for them.

FORMING A MARKET ASSOCIATION.

Mrs. Shamel asked me to tell you something about our market association. We had no roadside market. The hard road runs through our community north and south and most of us live east and west, and you know a wayside market on a dirt road would be anything but an asset. But there were several of us who had talked about a market. We did not know just how we could do it, but one day we decided we would call a meeting of all the women in the community that were interested to see if we could not form a market association. We called a meeting. There were eleven ladies out. We elected a president, vice president, secretary and treasurer. Next, we discussed where we would hold the market. We could not hold it at home; we had to take it some place. We thought if we could have it in Springfield we could dispose of everything we had to sell, but we did not want to start it there. We thought we would take our first market to Petersburg, which was about 10 miles away, and which had a population of about twenty-five hundred people.

We felt there was no time like the present. We would find out where we could have it and when. So we decided in two weeks we would have one, then we would decide what we were going to do. Our advertising consisted of putting posters in the windows, advertising in the local papers, and sending cards to people whom we knew. The President tells me my time is up, so I will have to stop. Thank you.

(Applause.)

MRS. IRA MOATS: The other day someone said that leisure is not idleness, but an opportunity to further some desired avocation. Surely our ladies are proving to us that we can use our idle time for hard work and make it pay.

Haven't you some questions that you would like to ask Mrs. Culver in the next few minutes?

QUESTION: I would like to hear more about that market.

Mrs. CULVER: I am sorry I did not get started on that earlier. It really was quite an interesting thing. We decided we could not have it every week. We could not all go every time, but we decided some would go one time and some go another time. We had to have some money, of course, for supplies, and so we decided the association would charge eight per cent commission. We sold these products: cottage cheese, dressed chickens, whipping cream, salads, baked beans, salad dressing, eggs, butter, honey, potatoes, parsnips and rhubarb; and at butchering time backbone, ribs and sausage, and any other fresh meat that there was to sell; also baked goods, including bread, rolls, cakes, pies, etc.

There were some prices that had to be decided by the market, because they would vary, such as the price of eggs. But there were certain things that were sold at standard prices. Cottage cheese always sold at twenty-five cents a pint. Sweet cream was forty cents a pint. On the baked goods, we decided to make our price double what it cost us to make them, and then to add a quarter.

We held no markets this last winter. The roads were impassable much of the time. At a meeting held this spring, it was decided to hold the market the first Saturday in every month at the Farm Bureau office in Petersburg.

In conclusion, I wish to say that if every farm home would have a large garden, use and store the products, utilize other products of the farm, keep accounts to find out the most profitable sources of income, and to determine the wisest expenditures, therein will be found farm relief.

DO YOUR HENS TALK OR WHISPER?

(MRS. BEN H. PEGRAM, Lincoln, Ill.)

Madam President and Women of the Illinois Farmers' Institute:

I am not like Governor Emmerson, I am not afraid I will be quoted, but if you knew anything about the Lincoln and Logan County washwoman you would know she never stops talking when she gets a chance at an audience, so for fear I might talk too long this morning

—because I am deaf in the ear that is next to the President—I thought I had better bring a manuscript. I want to ask, how many of you keep chickens? Let's see the hands. Well, Madam Chairman, I am awfully afraid that my subject is going to be very much out of place, because I wanted to talk to people whose chickens keep them. (Laughter.)



Mrs. Ben H. Pegram.

FIRST CHICKEN-RAISING EXPERIENCE.

If you will pardon personalities, I shall go back to my first experiences in raising chickens, as a comparison with your most modern methods of today. Being reared in a city and knowing nothing about breeds of chickens, let alone that there was such a thing as types of birds, I decided to start with brown leghorns. Why? Because they were so pretty and showed so much pep. This I found to my sorrow. Spring came and I was so anxious for them to start to set, but they were not so inclined. Finally a few of them stayed on the nest a couple of days, so I proceeded to set them in a nice, quiet place where I could take the very best of care of them.

It has been said that a female has a perfect right to change her mind, and I found this very true even with my little hens, for after the third day I found more than half of them standing on the ground when I went out to look at them very early in the morning. Thinking of course they would go back on the nests I went to the house, returning just before noon. There they still were, scratching around and singing away just as if they weren't supposed to be setting hens! I caught them and fastened them on their nests, when to my great despair one of them laid an egg the next day and proceeded to cackle all morning about it. Enough said! You all know I turned them out, and even my dimes didn't whisper very loud that year. (Laughter.)

The second year was much the same way financially, but I had been to see the new hovers and decided to buy an incubator and hatch my chickens and raise them without their crazy, fussy old mothers. Believing I could build a hover just as good and save a great deal of money by so doing, I made a brick furnace under one part of my floor in the house where I was going to raise my little chicks. Using all my old stockings to make a fringe around the outside of the hover, I felt most thrifty, but how the mites did like those stockings and how hard they were to fumigate! Nevertheless, I learned many things about baby chicks that were to be of great benefit when I did go into the chicken business in earnest and with the one determination that I would make them pay.

RULES TO FOLLOW IN RAISING AND MARKETING CHICKENS.

Among the things I learned that will always stand out as hard and fast rules are: First, baby chicks are just like babies; they must be fed regularly; second, they must be kept in a room with a certain temperature; third, they need plenty of fresh air and lots of sunshine but no drafts;

fourth, they just can't get cold; for then they crowd and pile up, and that, even though it doesn't kill the chick, is a great setback; fifth, they must be kept clean and have plenty of clean food, but not be overfed, and must always have clean fresh water where they can easily get to it. I couldn't take the chicks with me to town to spend the day, and I found they died while I was away; so, as many young mothers have found out, the best place for me was at home with my babies. The automobile is truly a luxury during baby chick time, for if we are to succeed we must stay at home and take care of them.

The last year I was on the farm my flock was accredited. It had been culled twice a year for four years, and I raised nine hundred and thirty-five chicks out of a thousand, hatched the last day of January and marketed before Decoration Day. My ad, "One or a hundred fries for your holiday dinner," sold a great many of them at sixty cents a pound. They had been milk fed and were so advertised. In speaking of cullings, there are just two times during the year that we should cull, in July and November. Whether you cull your flock by the latest head method or by the old Quisenberry method makes no difference, but cull. One thing to remember is, do not expect the first year to get, ninety out of the first hundred culled, typical egg type hens. Be more than satisfied with a dozen, and make good use of them by banding and putting in a pen with the very best typical egg type rooster, keeping these eggs separate and later marking the baby chicks. Another thing I learned in culling was never to throw out a typical meat type bird, as she too will build up the flock that are running at large.

In marketing our produce we must face the fact that we sell to the fairer sex. We must realize the characteristics of the buying woman. First: Woman is dead serious. She has a much keener sense of the ridiculous than man but not when she is buying. She asks for fresh eggs, and wants and expects them. The grocer knows it does no good to send her anything else, so many times he is forced to say, "I am sorry but I have nothing but packed eggs today." Second: She is not easily scared or afraid to ask questions. "What will the chickens weigh?" "How much are they a pound?" "What kind are they?" "And are they fat?" meaning not just heavy, large chickens, but are they well matured and have they plenty of meat on the breast bone? Third: She won't be hurried and insists on seeing everything before she buys. Do you size up your produce with the view of it being inspected in mind? Fourth: Woman isn't a bargain hound but she does shop for values and will gladly pay more for the best produce. It is far better to put your culls in glass jars for winter use than to let anybody know you raised them. They really do taste just as good and someone is not going to get the opportunity to say, "Can you imagine Mrs. Jones raising such chickens as that after all the talking she does about her fine chickens?" Fifth: She likes nice flavor, color and cleanliness. Do your eggs sell better if they have been assorted, washed, and haven't an unpleasant flavor? Sixth: Woman keeps up to scratch, but never loses sight of the Joneses. Would she appreciate having a lovely luncheon that all the girls talked about? Could you help her by having some extra nice early broilers for this affair?

GOOD BREED WILL ADVERTISE THEMSELVES.

Dollars may be realized from poultry at any time of the year, as the egg and chicken habit is with man the entire year. First you may sell the fertile eggs. Today the hatcheries are paying for fertile eggs after the first test the same as your cream is tested. They found out they could not afford to pay for all the eggs at a hatchery price. Then the baby chicks, followed later by the broilers and fries. In July, after culling, we are ready to sell the roosters for breeding purposes, and, if we must, sell the cull hens and pullets. By August you can begin to count on a new income, as the pullets are all starting to lay.

In this day of unrest we are all most interested in the dollars from our flocks. Why? Because they talk in any world you may care to travel, while

session, will portray the fundamental features of the nation's billion dollar poultry industry, covering the various phases of production, marketing, and the consumption of poultry products."

PROPER FEEDING OF BABY CHICKS.

My next point is the much discussed subject of proper feeding for the baby chicks and the proper rations for the laying hen. The baby chicks need a proper combination of feed elements such as proteins, carbohydrates, fats, vitamins and the minerals. For the proteins we may use meat scraps, semi-solid buttermilk, dried skim milk or fish meal. We get the carbohydrates from the corn and its products, as also the fats. The baby chick has a high requirement for feeds rich in certain vitamins. There is Vitamin "A" which is supplied by yellow corn and green leafy substances, such as alfalfa meal, that may be mixed in the chick's feed. Vitamin "B" is supplied by wheat and its by-products. Vitamin "C" is not considered necessary, but Vitamin "D" is. It is the anti-rickets vitamin supplied by cod liver oil, or, in other words, bottled sunshine. This vitamin is not so essential when the chicks have plenty of sunshine and a good place to scratch for bugs and worms. There are minerals, too, which the baby chicks need, such as calcium and phosphorous, which may be supplied through bone meal or other special commercial mixtures.

When shall we start to feed the baby chick? Not for from forty-eight to seventy-two hours, according to the breed of chicken. Why wait so long, is so often asked. Nature has provided both food and water in the yolk of the egg which must first be assimilated in the intestine before any food can be digested. To raise chickens with your eyes open insures success for any woman. In a million years of tomorrows, tomorrow has never come. Tomorrow is just around the corner, a cheat, a lottery, with every prize a blank. Today is real. Now is our opportunity. Today is the golden cure of the tomorrow habit. Let's start today to make our chickens make the dollars talk. I thank you.

(Applause.)

THE PRESIDENT: Mrs. J. M. Daniels of Greenville, will lead the discussion.

DISCUSSION.

MRS. J. M. DANIELS.

Madam Chairman and Friends:

I picked up an old book at the library the other day entitled, "Ways for Ladies to Make Money," and one of the first statements in that book was that if any woman happened to find herself a widow, or if for any other reason she found it absolutely necessary to make money—never dreaming that any woman would have ambition enough to care to make money unless she did find it absolutely necessary!—her first thought naturally would be to keep boarders, but if she could not do that she might make some money raising chickens, especially if she had a hillside on which to place her hen houses, and had green feed growing, and running water, meaning of course that nobody could think of making a profit in the winter time on chickens.

I thought, when we heard these splendid talks this morning that we have just been listening to, what a long and broad step women have taken since that book was published more than sixty years ago as far as their status in industry and the financial world is concerned. If it is true that every thrifty person is an added asset to his community, then these women have proven themselves assets this morning, and they are evidently believers in the old Scotch proverb that money earned is so much sweeter than money given, and any woman who can store up a little of her own walks with a lighter step and a prouder heart. I wish we had more time for discussion for I am sure there are many questions that you want to ask. We are all so interested in this talk on chickens, and Mrs. Pegram has certainly proved that her chickens talk rather than whisper, and sometimes almost think.

In giving a talk one day the speaker said that if you wanted your eggs to keep well they must be laid in a cool place, and some woman said,

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"Fancy the hen thinking of that!" (Laughter.) Another wealthy woman had decided to keep hens and had bought some at fancy prices. One of her old neighbors called one day and she was showing her these hens with a great deal of pride. The neighbor said, "They are fine chickens, but do they lay well?" "Well," she replied, "they could, but in our circumstances it is not necessary." (Laughter.) Evidently Mrs. Pegram's chickens found it profitable to lay well whether it was necessary or not. I was very much interested in the market, too.

On each one of these talks, we could do so much better if we had half an hour instead of five or six minutes, but how fine it is that women are cooperating as they are today! I belong to the older generation, that is, older than these younger women who have just spoken, and I can well remember when I wanted a little extra money, if we had more potatoes or apples than we wanted I would pick out the very nicest ones, and we could carry five or six bushels of apples to the market and glut the market any day in our town. It is so fine that women are getting together and learning to cooperate.

That reminds me of a story I heard of a small man who was guarding twelve stalwart men in an asylum one day, and someone said to him, "Aren't you afraid sometimes that these men will get together and kill you before anybody arrives?" "Ah," he replied, "if they had had sense enough to get together they would never be in this place." (Laughter.)

Women are beginning to learn just why they are getting together on these questions, and they have many more opportunities than they otherwise would have. We used to think that hoarding money was being thrifty, but we are finding out that there are other sides to this question as well, and that earning money is a part of thrift; that to be thrifty a woman must learn to earn as well as to save. We have to take with a little degree of allowance that old saying of Franklin's that a nickel saved is a nickel earned. It is better to know how to earn three cents, and to spend one cent and put two cents to work than to hoard it all away.

(Applause.)

QUESTION: Does Mrs. Culver mix her own laying mash?

Mrs. CULVER: Yes, I do.

QUESTION: What do you mix for your laying mash?

Mrs. CULVER: Two parts by weight of corn, two parts by weight of wheat, two parts by weight of oats and one-fourth part by weight of meat scrap, with some bone meal, and all the milk they can drink. That is why the meat scrap is so small.

QUESTION: What breed does Mrs. Pegram have?

Mrs. PEGRAM: I finally went to Barred Rocks.

QUESTION: Do you sell your eggs by the pound or the dozen?

Mrs. PEGRAM: I think the day is coming when we are going to sell them by the pound. At present most of them are sold by the dozen, but I believe the time will come, and I believe it is only fair that the man or woman who is selling the tiny Leghorn eggs should not compete with those who raise the great, big Leghorn eggs.

If a woman wants to raise that breed of chickens and have those tiny eggs, let her do it, but the rest of us who raise good sized eggs should get a good price for them.

Mrs. DANIELS: That reminds me of the story of the woman who went to the store and bought a dozen eggs. They were very small, and she was showing them to a friend and she said, "That's the trouble with the farmers. They're so stingy with their money that they won't let the eggs stay on the nest until they are grown." (Laughter.)

One thing that these talks this morning prove to us is that American women are not afraid to work, and these women have given us concrete examples to demonstrate the possibilities of success. They have proved that an intelligent and genuine interest in work has its reward.

I like this definition of thrift, that thrift must teach us how to earn, how to spend and how to save; in other words, that thrift does not consist in hoarding money, but in persistent earning, steady saving and wise investing; that thrift is merely common-sense in every day action. (Applause.)

HOW I BECAME A MARKET WOMAN. (Mrs. BERTHA HUFFORD, Cerro Gordo, Ill.)

Madam President and Ladies of the Farmers' Institute:

I don't know whether I can talk as fast as the speaker before me or not, but it gives me great pleasure to be here today. I have always had my heart in the Farmers' Institute even if I could not attend them. I have always done institute work wherever and whenever I could. They have given me the subject, "How I Became a Market Woman." I don't know whether or not I can tell you in a little while what I have been doing in seven years, and making it pay, but I will try. It takes a great deal of studying and figuring to do it.

A PAYING TRIP INSTEAD OF A PAYING-OUT TRIP.

I am the mother of three children, a home maker, and I am a pal to my children. Their interest always comes first to me. I won't let the youngsters go without mother. I drive the car, and we have a good time with the car. Mother has a good time with the youngsters. My marketing started in this way: One of the children had to be taken to Decatur once a week, and it has to be on Saturday. The idea came to me to make it a paying trip instead of a paying-out trip. You know, when you have trouble with teeth it takes money, and that is what we had. My daughter had trouble with her teeth, and it takes money to get teeth repaired.



Mrs. Bertha Hufford.

The Farm Bureau Market started at that time. My father was in the market, and as my husband was a member of the Farm Bureau I was eligible to sell my produce there. I went home and talked it over with my husband and decided we would try it for awhile, starting out in my father's booth in the Farm Bureau Market.

WHAT AND HOW I SELL AT MARKET.

At first we took butter and eggs and sold them there in his booth, then in a few months we took a booth for ourselves, as the boys wanted to learn to be clerks. And they did, too. They were just fellows that were up and doing, and they were watching every corner. They took great care that every egg was candled, cleaned and brushed. When the market was first started it was on Franklin and East Main Streets. Now they have a new modern building on the corner of South Water and Macon Streets; a very nice place for people to drive up, park and trade, but a little far off to one side for the people that have to walk. But if they like our food, they will come after it. I try to get my foods as nearly ready for the table as I can, so that the housewife does not have to do very much. In getting ready for the market, one must have a system to go by. I get everything ready I can on Thursday and finish up on Friday. Friday is a big day at our house. I never plan anything for Friday.

I must tell you the things that I fix for my market, the things that I take, and the prices for an average day. Butter, twenty pounds at fifty cents; eggs, sixty dozen at fifty cents; eighteen chickens at forty cents a pound; chicken and noodles, two gallons at twenty-five cents a pint; dried noodles, five pounds at twenty-five cents a pound (these noodles are made out of the egg yolks that I make the cakes out of); baked beans, eight pints at twenty-five cents a pint; potato salad, eight pints at twenty-five cents; ten pies at thirty-five cents; ten cakes at different prices, and bread, forty loaves at fifteen cents. Sometimes I have meats, too. I make a good deal of pressed chicken at sixty cents a pound.

The market opens at nine-thirty on Saturday morning. There is always a big rush all at once to be sure you are on time. But after a while they keep coming in all the forenoon, and in the afternoon, too, sometimes. At noon we have a great many clerks that come down and get things for their Sunday dinner. I never sell less than forty dozen eggs a week. During the year ending January 1st, 1929, I sold \$2,898.00 worth of produce, at a profit of thirty per cent. We have dressed eight hundred to a thousand chickens, and made six hundred to eighteen hundred pounds of butter. I also sell buttermilk and whipping cream.

I am not in this market business solely for the money I get from it. It makes a business for my children, and teaches them to know how to meet the people of the world. They also learn how to trade and what a dollar is worth. Nothing pleases me so much as to have someone tell me that they like my cake, bread, butter, chickens, and so on. I want my produce to be up to standard in every way.

Now, if there are any questions you would like to have me answer, I will gladly do so.

(Applause.)

QUESTION: What is the size of the city that you have the market in?

Mrs. SHAMIZ: You did not tell them where you live.

Mrs. HUFFORD: I live fifteen miles out of Decatur. If you know how big Decatur is, you know the size of the city.

QUESTION: Do you sell capons?

Mrs. HUFFORD: Yes, I make a specialty of capons during capon season.

QUESTION: How much do you get a pound?

Mrs. HUFFORD: I got fifty-two cents a pound for it this year.

QUESTION: How many does it take to do that work?

Mrs. HUFFORD: Myself, two boys and one daughter until she started to the University this last semester, when I hired a little girl to take her place.

QUESTION: I don't see how you get so much bread baked.

Mrs. HUFFORD: I start my yeast on Thursday evening and run two ovens.

Mrs. SHAMIZ: Ladies, I have been there a few times. If I am ever near Decatur I always wait until I get to Mrs. Hufford's so I can get some of this wonderful food. Her cakes just melt in your mouth.

QUESTION: Do you raise your chickens?

Mrs. HUFFORD: We raise about half, maybe not quite that. I had a little trouble in the spring and I did not raise all my chickens. I bought them. But I pick my chickens from a good flock and I see that every chicken is a well chicken. There is one thing that I will not do; I will not put a chicken on my counter to sell that I cannot eat on my own table.

QUESTION: Do you use any mechanical equipment in mixing your cakes or bread?

Mrs. HUFFORD: No, all by hand.

QUESTION: What kind of cakes do you make?

Mrs. HUFFORD: I make Lady Baltimore, Devil's Food, Burnt Sugar and Angel Food. I stir up four angel food cakes at one time.

QUESTION: How much are your angel food cakes?

Mrs. HUFFORD: They sell for \$1.15 and \$1.25.

QUESTION: How many eggs do you use?

Mrs. HUFFORD: For the \$1.25 cake I use fourteen egg whites. It is a big cake. It will serve eighteen people. If anybody asks me, I say eighteen helpings. It will cut eighteen nice pieces.

QUESTION: May I ask if you have the Home Bureau organized in your county?

MRS. HUFFORD GOES TO WEDNESDAY MARKET.

Mrs. HUFFORD: Yes, we have the Home Bureau organized in our county, and I am a member of it. Right here I will tell you something about the Home Bureau. We have an over-supply of butter at our house. We have nine cows, and they are good butter-producing cows. Week before

last the manager of the Stewart Dry Goods Store said he would like to have the Home Bureau serve light lunches in his basement. He let us have a place in the basement to serve these lunches, and the ladies came to me and said, "Mrs. Hufford, we want you to bring your produce in on Wednesday to our lunch counter." I said, "I will promise you to try it for two weeks, and if I can get my butter off for two weeks I will do it." Not thinking my butter would go, because people were there to eat lunch, I went in last Wednesday with fourteen pounds of butter, and it went so quickly I did not know where it had gone. So I went home and said, "Mr. Hufford, Mrs. Hufford is going to the Wednesday market."

(Applause.)

HOOKED RUG FACTORY.

(MRS. LENA S. MANN, Gilman, Ill.)

Almost every money making enterprise carried on in the home grows out of a home maker's hobby and that is the way our hooked rug factory originated. I had made twenty-four hooked rugs in one year, fourteen for my home and ten to give as Christmas presents, and as friends saw my industry they remarked that I should make rugs to sell as I seemed to possess patience and skill necessary for such an enterprise, but as my home and outside duties occupied my time my daughter took up the work and has carried it on successfully for more than three years. Fortunately our farm home is large and three up stairs rooms are used for rug making exclusively. The back stairs enables this work to be carried on without interfering with the activities of our home.



Mrs. Lena S. Mann.

The first necessity was to find places where wool rags could be bought in large quantities. Garment factories in nearby towns and larger ones in Chicago solved the problem and having access to almost unlimited pounds of material at reasonable prices made it possible to promise to make rugs of almost any size without fear of running out of material. With the assistance of one helper a few rugs were made and taken to Chicago where they were displayed in several decorating shops. After a few sales our pleased customers began advertising the rugs and people came in as they were driving by on the hard road which passes our home. Later large signs were painted and put up along the road on our own land, directing tourists to the factory, and still later a small advertisement was printed in House Beautiful which brought many inquiries from all over the United States and a few from foreign lands. Pleased customers however have been our best advertisers and by their praise three women have been kept busy almost continually for more than three years making rugs to fill orders. At one time, before Christmas seven women were employed for several weeks to get the work done but the normal output has been cared for by three hired workers and my daughter.

Rugs of any size, shape, color or design are made to order and a good sized stock of rugs is carried for immediate sales. The same women have been with us from the beginning and are now experts in rug making. My daughter does the designing and dying; one woman cuts the rags into narrow strips and winds them into balls, the other two hook the rags into the burlap. As we live at the edge of a town it is not difficult to get good women to work eight hours a day at reasonable wages. To many making rugs would be a burden but to us it is a joy as well as a means of making a nice income within the home.

ART FOR PLEASURE AND PROFIT.

(Mrs. JAMES REEDER, Sullivan, Ill.)

Madam President and Ladies of the Household Science Department:

Since I have been listening to the tourist camp and the wonderful home and the raising of the chickens, I feel like a story that I heard of a darkey who went to get married. When the minister started to perform the ceremony, the young man was shifting from one foot to the other. The minister said, "What's the matter? Have you lost the ring?" He said, "No, but I've lost my enthusiasm."

(Laughter.)



Mrs. James Reeder.

ART AS "BEAUTY."

This brings to us a different side of life. I think it was during the war that we realized that it was absolutely necessary that we all have more in the way of recreation, whether we expected to make money out of it or not, but from the other side of life. I would like to use another word for "art." That word seems so much used and so much misunderstood, because in everything in our homes now we have art, ranging from art pillows to art stoves. If we have anything we want to attach a nice sounding term to, we call it "art" something. I am speaking from the side of beauty, and we are going to think for a few minutes of art as beauty.

If for no other reason, I think we would be justified in studying art for the enjoyment and happiness that would come in our own lives, for we have been told that all who joy would win must share it, for happiness was born a twin. So it would be impossible, even if we should care to, to keep to ourselves the joy that would come to us in the appreciation of some beautiful painting, or a piece of statuary, or maybe some piece of God's great out of doors. We study these things, and we appreciate them, and we have to recognize that the artists and sculptors do not keep all of their joy to themselves, but they share it with us, and will keep on sharing it.

Then there is the enjoyment of the beauty around us in the way of nature, and sometimes the pictures that are thrown upon our minds do not come through paints and brushes. Have you ever on a spring morning stepped out into your yard and looked about you as if you were in a new, clean world? This was just after a fragrant shower. And have you ever felt that the world looked different than it ever looked before? That is the picture that comes to us, painted for us by the poet when he said:

"I saw God wash the world last night
With His sweet showers from on high,
Then when morning came I saw Him
Hang it out to dry.

He washed each tiny blade of grass,
And every trembling tree.
He flung His showers 'gainst the hills
And swept the billowing sea.

The white rose is a cleaner white,
The red rose is more red,
Since God washed each fragrant little face
And put them all to bed.

There's not a bird, there's not a bee,
That wings along its way,
But is a cleaner bird or bee
Than it was yesterday.

I saw God wash the world last night;
Ah, that He had washed me as free
Of all my dust and dirt as that
Old white birchwood tree!

Art brings into our lives the values that come from the cultural side, the refinement. It brings to us the desire for high ideals, and the desire to live in the presence of our best. The pleasures that we have in life come from the things that are put into our character formation. Edward Bok has said that all our joys and all our sorrows come from within. So the thoughts we think, the people with whom we associate, and the things with which we surround ourselves go to make up our pleasures in life.

MAKE OUR ENVIRONMENT ARTISTIC AT SMALL COST.

Psychologists assert that we are happier, healthier and more efficient when we live in a harmonious and beautiful environment than when we live in one that is discordant and ugly, and so I like to think that art is universal and instinctive and that there is practically no human being that is born without an inborn desire to create a beautiful home.

In creating a beautiful, harmonious environment sometimes we might say, "Well, I would like to have that, but it costs so much money." But it does not need such a great output of money. It needs more careful planning, selecting, and arranging of the things for the certain place in which we need to use them. Again, we would need to use the word "thrift" in arranging our home. But we want that which will bring us a harmonious arrangement, which will bring us a sense of peace and relaxation when we sit down to rest. Again, we might think that this is a day of colorful gardens, colorful lamp shades and colorful pillows, and if we can arrange our rooms with a neutral background as the wallpaper, we will have a more pleasing effect. Then, too, we must not forget the reproduction of good paintings. These can be had at a very small cost, and if we cherish them, love them, and live with them, they will bring into our lives and into the lives of our children something that we will never get away from.

SPEND LEISURE TIME AT ART.

Something was said by one of our speakers about leisure time. I think never in the history of the world, or at least as long as I have been in the world, have we heard so much about leisure time. The time might have been when we would say, "Tell me the books that people are reading and I will tell you a great deal about them," but today I think we would say, "Tell me how people spend their leisure time and I will tell you a great deal about them."

Owing to economic conditions, women are having more leisure time in their homes. Of course, these ladies here are all specialists in their line, but I know there are some country women who do have leisure time, because I have had them in my art classes and I know what nice work they do. And they are anxious to know more about things along that line. There was a time when the woman in the home was the producer. She produced most of food supply, the material for the clothing, and most of the household furnishings. Today the woman is the consumer. We have the different electrical appliances that have aided in bringing us extra time to do the things we want to do.

Someone has said that we find time to do the things we want to do, but there was a time when the country woman could not do the things that the town woman could. She did not have a chance to get into town. But today we find that owing to the hard roads, the radios, the telephone and economic conditions, the country woman is as progressive as interesting and as great an asset to the community and to the clubs which she attends as

any of the town women. Again, in the last ten years, we have seen the revival of art, of beauty. We have seen the revival of the old arts, and we have seen the introduction of new fads. These have added to the enjoyment and happiness of women in producing the things for the home, they have helped to bring out original thoughts, and have helped to create something that is beautiful.

In the last two or three years, in demonstrating in the art work for one of our art firms, I had the pleasing satisfaction of gathering together and working with these women who had been hungering for beauty all their lives, but owing to financial conditions or owing to the rearing of their families, they had been denied the opportunity to give way to the desire that was in them to create beautiful things.

AN OUTLET FOR LATENT TALENT.

There is one dear little old lady at Mattoon, Illinois, that produced this picture or this built-out piece. We have been working in our class work in plastic art, building out in relief. This is built out less than one-third with wax, (picture shown). One morning she came into the studio and said, "I hear you have some kind of a wax down here that you can make flowers out of." So I showed her a can of wax and how to make the flowers. She took it in her hands and worked with it as though she had found a great prize. I watched her all morning while I was busy, and I was rather surprised to see how little she had done with the material I had given to her. At the close of the session she said, "I think I will work at home." The other women, I think, confused her. I helped her for several weeks and she confided to me that she was making a "beautiful piece." Well, this was the outcome. She modeled this out in relief. She had never done any work before, but she had an artist's soul or she could never have done this.

The sad thing to me is that in the evening of her life, when the years have gone by in which she could have developed and perhaps have produced beautiful pieces that would have brought happiness and enjoyment into the lives of other people, she was denied that privilege, and now she is not financially able to buy the material. I have been furnishing the material for her to carry on her work.

Then I found another type of woman, a woman who had lost interest in life, perhaps through sorrow or disappointment, and I saw her become interested in the idea of creating beautiful things. She has now lost the bitterness that she had in life, and has found something that has brought to her joy and understanding.

Then there are the children. I like to work with children. Part of this is work that is done in the vacation Bible School, part of it by the Camp Fire Girls, the Girls Reserve, the Y. W. C. A. and the vacation Bible School. Sometimes we furnish the material to children coming from homes that cannot afford it. Some of them take their things home and teach their mothers, such as flower and basket making. Sometimes the mothers do not have enough money to pay for the bare necessities of life, and I have seen them sell their work and buy more material and buy clothing, school books, and so forth.

One little girl one summer I watched. She would come to the studio, I would help her, then she would go back home. Of course, she had a natural desire to do the work. She made enough to buy her clothing that summer, and her school books, and I am quite sure she is still working, although they have moved to another town.

We have the thrifty energetic woman whose desire is to help with the family budget, study with us and then open up their own studios, and we have these now in various homes throughout the State. Maybe Mrs. Morris would like to start a studio in her tourist home.

Mrs. Morris: My daughter leans that way very strongly now.

Mrs. Benson: First I would learn about the use of the materials, and what is quick and effective. Do work that counts. It is not the hours put in upon the work, but quick, effective work, and on things that will fit into the harmonious scheme of the room.

Then the woman with her own studio can give instructions free, as the department stores have done. How quickly the department stores sensed the needs of the people and opened up service departments where instructions are given free if the material is purchased there. How many paint stores you find selling materials, and making a nice profit from the materials that takes care of the extra help. Sometimes you find these departments in millinery stores. It is a growing idea, because the people are demanding it.

Another thing I used to have a few years ago was a one day gift shop. I was trying to take the place of the bazaar. I would arrange my work, getting new ideas and planning things during the year, then I would hold this one day. If I did not have enough things made, I would then take orders.

Advertising is the main thing. I use attractive posters in the different towns, just about the same as those you use, Mrs. Morris. It works fine.

(Applause.)

Mrs. SHAMEL: I would like to ask Mrs. Reeder to tell us the age of the woman who modeled this plaque.

Mrs. REEDER: She is sixty-two years old.

QUESTION: Are these for sale?

Mrs. REEDER: They could be sold. Some of that is painted on the new china that does not require firing.

THE PRESIDENT: Are there any other questions now? You have not been giving your names when you ask questions. If you will give your name, it will make it easier for us.

Mrs. TRUSSELL: Mrs. Reeder probably did not have time or was too modest to tell what she has done with some of the money she has made in going around giving these demonstrations and working for these companies, how she has sent a boy for a number of years to the Bush Conservatory in Chicago for music, how she has helped a girl furnish her home, how she is saving money now for university work, and many things that have been a financial help as well as a help to the soul.

(Applause.)

POSSIBILITIES OF THE FARM MARKET.

(Mrs. HOMER JOHNSON, Covel, Illinois.)

Madam President and Institute Friends:

For the past two years it has been my very good fortune, as Mr. Johnson and I have gone about the State on my Home Bureau work, to have Miss Edna Gray, Extension Specialist in clothing often go with us from the meetings. She has been a good friend during these years, and I thought she knew us very well. Last summer as we were coming from Charleston something was said about our children, and she exclaimed, "Why, have you any children?" I replied, "We certainly have; four of them. They range in age from twenty-three down to ten, and we are just as proud as can be of them." "Well," she said, "I did not know you had any. All I ever heard you talk about was the farm market." You can see from that what my enthusiasm is for the farm market.

One of our neighbors one day said to me, "Why don't you quit the market and enjoy life?" I answered him by saying, "It is only because I am in the farm market that I do enjoy life." And that is true; it is because of our children and because of the market that we do enjoy life. We like the market for the things that it brings us and our children.

Like Mrs. Pegram, I was a town girl. We went to the country, and when I got there I found there were many things I had not known. I went to



Mrs. Homer Johnson.

the farm immediately upon leaving school. I knew little about raising chickens, making a garden or raising flowers; in fact, there was very little that I did know, and I was not very much interested in it for many years because I saw my neighboring farm women taking butter to town and getting very low prices, having it simply dumped in with good, bad or indifferent butter. Or I saw them taking chickens to town and getting very small returns, and it did not appeal to me in any way. So we went along for I suppose fifteen or sixteen years on the farm, and I had not sold more than ten dollars worth of produce.

THE INSPIRATION.

Then one summer we began hearing something about a farm market in Kankakee, and in our Farm Bureau there were several people who were very much interested in this market. Mrs. Moon who was wife of the president of our Farm Bureau at that time, has a mother in Kankakee, and through her we heard a great deal of this Kankakee market.

Very fortunately for Mr. Johnson and myself, we were put on a committee of our Farm Bureau people to study this market in Kankakee with a view to putting on one in Bloomington. That summer we made several trips to Kankakee to see the market in operation, and we became very enthusiastic. The only thing that worried me was what on earth I was going to do to have anything to sell in that market, because I never had sold anything. I fairly laid awake at nights wondering what I could do. I was not a cake baker, but I finally realized that perhaps my bread would sell. I was a bread baker.

THE OPENING—A SUCCESS.

I worked with these people on this committee, and we worked, worked, worked, hoping to get enough people to start that market. The market building had been rented, a two-story building in Bloomington which originally had been built as a market. The Farm Bureau took the upper floor and had an office there. Booths were made on the first floor, and we hoped to fill those booths before we opened. I think there were forty-eight booths on the market floor. We talked and talked, and argued and argued, but all that we could find were sixteen people who had vision enough to believe in this venture. Some of those were not even Farm Bureau members. We had to say, "Come in anyway. We do not care whether you are Farm Bureau members or not. Come in and help us start this market." We had talked about it so much that we simply had to do something to get that market started.

One day they said, "We won't talk any more; we are going to start that market next Saturday, even though there are only sixteen of us." And I want to tell you, we started that market with sixteen, and as I said, there were many among them who were not members and were not really interested in the market idea, but they simply came in to help out the project.

I think that morning was the most exciting one of my life outside of the day I was married. I never will forget watching the crowd gather on the walk outside. We had two big windows, and the crowd was so large that it simply took our breath away. Of course, we had had no experience in selling or anything of that sort; we just didn't know what to do. Many of us had tried to fix up our booths a little with bunches of flowers and other things. The people came in and they bought everything. My booth partner had brought eighteen chickens, I believe it was, or perhaps twenty-four. His neighbors had said, "You are crazy; you will bring all of those home again," but before the day was over he wished he had brought twice as many, because the people grabbed everything. They even bought the little bouquet I had hanging on the post of my booth, and they bought the dishes that I brought things in. They were crazy for that sort of thing.

There was no doubt then but that the market would be a success and that so much of the material that had been going to waste on the farm would have an outlet. That was one thing my husband and I had spoken of so many times, the amount of waste there was on the farm. At butchering

time you cannot use up everything, even though you can it. You give it away, you do this, that or the other, but you never can totally get rid of it. Then there is so much going to waste from the garden in the summer. No matter how much you can, there is always something else. There is always something going to waste on the farm.

But I believe firmly that you can make your living out of the things that actually go to waste on the farm by taking them to the producers' market. The first year of that market I, who had never sold ten dollars worth of produce, sold seventeen hundred dollars worth.

DEVELOPMENT OF MARKET PRODUCTS.

There are several things I might tell you; for instance, the way I developed my bread baking from just a few loaves of white bread to a standard whole wheat bread. I never take any white bread to market. I take sweet breads and fancy breads but never a white loaf. I have a very heavy demand for my whole wheat bread. I use home-made whole wheat flour which is made on the farm and sold through the market. Then I have a very wonderful plum pudding recipe that came from my grandmother. That goes all over the State of Illinois, and it has a reputation that is very enviable.

There are people, too, in Bloomington who come into the market and unless they can buy my chickens they do not buy any. That makes me feel, as the previous speaker said, as if I had created something. I feel that in baking a perfect loaf of bread or in dressing a chicken so perfectly that someone wants it, I am creating things of beauty just as these exhibits here are things of art and beauty.

(Applause.)

It has been a very wonderful experience to me to stand on my side of the counter and meet my friends. I find the public a very wonderful public. I said one day to someone, "I don't know why people have trouble with customers. I never yet have had an unpleasant experience in the nine years I have been in the market." This friend replied, "No wonder you don't; you are always so pleasant." But I want to tell you, friends, that I have made it my business to be pleasant. I have studied the people to whom I sell my produce. I try to produce the best food that I can, but I want my customers to feel that I am their friend and that they can depend upon the things I say. If I say that chicken is a year old pullet or that it won't be a year old until April, I want them to know that is exactly the truth. If I tell them it is an oven-dressed cockrel, I want them to know that is what it is; that they won't find the windpipe or lungs or anything else inside the chicken when they get home with it. That is the way we have built up our market.

I could go on and tell you of the development of our cream cheese business. A young man, a world War veteran, who had lived in our home for many years, went overseas. He contracted a very serious illness while there, came back, and finally died as a result of that illness. He and my husband had a farm in the upper peninsula of Michigan, where they were developing a Holstein herd. In developing this farm, this young man made use of a formula for cheese making he had learned while in France. When he became too ill to make this cheese, we went up there and he taught us how. In our market we are still making this wonderful cream cheese, as well as pimento, which he learned to make while a soldier in France. This has a very wonderful reputation, and everyone knows if they want this cheese they can go to our booth at the market and get it, and it is always fresh.

RESULTS OF THE MARKET.

I could tell you many stories, which are, in fact, almost romances, of the different foods which have been developed and produced, but I would rather tell you of the things which have come out of that market. A woman who stands near me lives on a large farm. They had been very heavily in debt. Their grocery bill had run eight hundred dollars a year, and very often they simply did not have the money to clear it at the end of the year. Now she

not only pays her grocery bills, but she buys all of the material she uses at the market, she has bought two or three cows, she has bought three automobiles one after the other as they would wear out, and has made herself financially independent. Another friend has the advantage of a complete lighting system in her home, with a carpet sweeper and everything there is in connection with that, as a result of the farmers' market.

Another family was on the rocks; they could not even pay their Farm Bureau dues. Our Ladies' Aid met there one day, and I heard this woman talking about the market. She said, "Oh, yes, they let this man go to the market when he is not even a Farm Bureau member, but we cannot go." I said, "Why can't you?" "We have not paid our Farm Bureau dues." I said, "Start to the market and pay your dues." The next Saturday they were on the market, and they did pay their dues. They not only paid all of their back dues, but they had enough to buy new cows, to build their house over, to put in a furnace, and to do everything to make life comfortable and happy for them.

We have one woman on our market who is seventy-five years of age. I wish you could see her coming in there every Saturday morning with her big shawl over her head to keep her warm and could see the joy and pleasure that she takes in dealing with folks. She has her specialties, just as we all have, but it is a wonderful thing to see a woman of that age coming in there.

HUMAN CONTACT CREATED.

That brings us to another point, and that is the human relationship. All of these things bring in money, but there is much more than money that we get out of them, and that is cooperation. You know we say that the farmer is the last individualist, and it is simply such things as the farm markets that are helping to take away that individualism. It is awfully nice to be individual, but it is awfully expensive, and the farmer has found to his great detriment that it is not only nice but it is expensive. So we have all of these cooperative movements, and we feel very proud that the farm market was one of the first cooperative movements in getting people to work together. We have proven that when one person does something harmful, it harms not only that person but the whole farm family as well, and now when we have those booths full most of the time we know that those people are all working together for one aim. That aim is not only the money that the individual takes in each Saturday, but it is the money that the whole farm family takes in, and it is the companionship that he gets among his farm friends. It is the meeting with town people, too.

In our town we have the Pantagraph, that great paper in central Illinois that is so friendly to the farmer. We had three or four long editorials on our farm market. They say it is the melting pot of McLean County, and that is true, because you find the people with the most money and the people with the least money on our market floor.

In building up this market we took every means of getting in touch with the State Pure Food Laws, with the City Pure Food Laws, and with everything that would make us absolutely right on the thing.

Every Saturday our city market man comes in there and looks over things. If we are not right he tells us and we take particular pains to be right. The day we opened we had the State Pure Food man and the City Pure Food man on the market floor, so we knew there could not be any complaint about anything we were doing there, that we were correct as far as the law went.

In closing, I want to tell you of one family in our midst to whom the market has meant so much. This German mother has twelve children, so you know she is a busy woman. Her family had a booth in the market, and her husband and the older children took care of this. One day Mrs. Toepke was there and I said to her, "Oh, you are getting the bug too." "Oh, no, I just had to come into town for a few things, so I am taking the place of one of the girls." I said, "Never mind, you will get it, and you just won't be

able to stay away from it." In just a few Saturdays she was there again, then the next thing we knew she was coming every Saturday. Why did she come? Because she had all of this work at home and was not seeing people as she longed to do. She knew she was taking in money and not wasting her time at the market, and at the same time she was getting that human contact which is so necessary to all of us in our lives.

(Applause.)

LIFE INSURANCE AS A PROFESSION FOR WOMEN.

(Mrs. HELEN PEARLOW, Mattoon, Illinois.)

Madam President and Ladies:

I do not know Mrs. Gunin as the President of your Institute. I know her as Mother Gumri, the mother of the Massachusetts Mutual Life Insurance Agency in Mattoon, Illinois. I feel that I really am privileged to be able to talk to you ladies this morning.

I am in the life insurance business. I am a life insurance agent, and I know most of the farmers used to feel about life insurance agents like we did about lightning rod salesmen. But I live on a farm where we raise chickens and where we sell milk, cottage cheese and butter, and I have a great many new ideas to go home and tell the family, also our Home Bureau and our Institute. When Mrs. Shamei wrote to me and asked if I would appear on your program this morning to tell what I know about life insurance as a profession for women, and to tell it in ten minutes, I wrote to her that I was afraid it would be impossible for me to tell what I know about life insurance in ten minutes. If you have ever talked to an insurance agent, you knew he usually camps for half a day or sometimes a day, and then he does not tell all that he knows.

(Laughter.)

But I want to talk to you as women, because I know you are all interested in the various professions that women go into, and I believe that life insurance is an ideal profession for women to be in. I am not accustomed to speaking from notes, because usually I am not limited as to time, but with the ten minute limitation staring at me I am sure you will pardon me if I refer to my notes occasionally.

I want to tell you the advantages, the disadvantages, the preparation, the qualifications, and, lastly, the remuneration, which I know you are all interested in, and it is going to be a little bit hard for me, because life insurance is such a fascinating study, the history of life insurance, the development of it, the different kinds of policies written, and the great place that life insurance occupies in the economic life of the American family especially in the farm home.

WHY INSURANCE IS WRITTEN.

There is today in the United States over a hundred billion dollars of life insurance in force, and eighty-seven per cent of all the estates left in this country are in the form of life insurance. This is due principally to the desire of men and women to provide homes, and protect them. To insure an education for their children, and I notice most of the women who have talked here today are interested in that especially. It is also due to the desire to assure themselves of an income when their working days are over.

Life insurance is written for sentiment. They may tell you it is written for other reasons, but I have been in the life insurance business for eleven



Mrs. Helen Fogelow.

years and I know that practically all the insurance I write is written for sentiment, and in nearly every case some woman is the dominating influence. So why shouldn't women be interested in life insurance? Who would be more interested than women, because practically all the life insurance in this country that is left is left to women. I noticed the other day in the paper that Europe is full of women who are having a grand time traveling around on their husband's life insurance. I know there are not many of us here who feel that way about it, but still there are so many different things that can be done with insurance. That is part of my work to educate women to appreciate what life insurance means to them and their families.

WHY I TOOK UP SELLING INSURANCE.

Now, my talk will have to be somewhat personal, because Mrs. Shamel has asked me to tell you why I am in the insurance business.

My husband died at the time of the "flu" epidemic in 1918 and I was left with two small boys of two and seven. I had had no business experience because I had been married right after I had graduated from college. I had never done anything and knew nothing whatever about business. I had no idea what I was to do, but I knew I would have to do something to add to my income.

I went back to my old home to live, and when I consulted my family banker and asked him about investing my money, most of which was life insurance that had been left to me by my husband, he suggested that the first thing I do should be to buy myself a life insurance policy. I had never thought of that. I cannot understand now why women do not think of doing that, but I had not thought of it. I went to the office of the Massachusetts Mutual, but at that time to buy a life insurance policy was most unusual and I was looked upon as a freak because I did it. But I purchased the policy.

The general agent, who was a friend of mine, suggested that I might be interested in selling insurance, knowing so well what it had meant to me. I had been brought up on life insurance, my father and mother having died when I was ten years old, and I had been taken care of for a great many years on life insurance, then it having been left to me again, I knew very well what it meant.

It is an ideal business for a woman who has a family. My boys were small and I did not feel that I could leave them all the time. It was not absolutely necessary that I should, and I wanted to start in something where I could keep my home and yet have a business. So I began in the life insurance business in September, 1919, and have been in it continuously ever since.

Your time is your own, and when you are the mother of children you know that you like to have some time that you can call your own. It requires no capital, although it is much better if you have some other income to fall back upon during the lean months. And do not let anybody ever tell you that there are not times when they do not make money in any business they are in. If they do tell you that, they are not telling the truth.

LEARNING THE GAME.

Since I have started in the life insurance business there have been at least fifty men coming in and out of our office—probably more than that—who have become discouraged and quit because they could not make a living.

Mrs. Gumm's two sons have both been in the same insurance company that I am with. One of them is now with another company, but her younger son is still with our company and has written a policy every week for over four years, so she does know considerable about my insurance agency.

I have always managed in some way to make a living. It has not always been easy and there have been a great many times when I have had to curtail my living expenses, but I always managed in some way to get by, until now I have built my business up to a point where I am a little bit independent. I had absolutely no knowledge of insurance when I started out. That was eleven years ago. I was given a rate book and told that

anybody that I met who could pass a medical examination and who was able to pay for his policy was a prospect. I did not know anything about the fundamentals of insurance at all.

I soon found out that one of the greatest things I had to learn was to distinguish a prospect, and I wasted a great deal of time and effort in doing this. I am very sorry to say that there are a great many perfectly honorable people who feel that it is absolutely permissible to lie to a life insurance agent, that it is not any sin at all; in fact, they think it is all right, and the bigger the lie they can get away with, the better. So it took quite a while for me really to distinguish what an insurance prospect was.

Fortunately, the first month I was in business I was successful, and that encouraged me, so since then whenever I have had a bad month I have always thought of that first month, and I have stuck on throughout all these years. I really feel that I have done a person a favor when I have written him an insurance policy, and when I have helped some young woman to plan an income for the time when she wishes to retire I feel that I have gotten a great deal more satisfaction out of that than the small commission that I derive from the business. It is just like you ladies say of your market business—it is your contact with people that you especially enjoy.

QUALIFICATIONS OF AN INSURANCE SALESMAN.

It is a distinct advantage in the life insurance business to have a wide acquaintance, to be well and favorably known in your community, and you can do this by making a place for yourself in your community. To have the confidence of the public is the most valuable asset that a life insurance agent can have.

Now, I enjoy civic work very much, and I like politics, I belong to a good many organizations. The Business and Professional Women's Club I am especially interested in because so much of my work is with professional women.

If you do not like people and haven't a real interest in them, don't try to be a life insurance agent, for next to the family minister I hear more problems, financial and domestic, than anyone. Women come to me and ask me to insure their husbands, or to get their husbands to make wills.

Quite often I have difficulty in selling insurance because men do not want to leave money for the second husband to spend. One man, the father of nine children, told me he did not want to carry any insurance for the second husband to spend. I told him he need have no worry on that score, that a widow with nine children and a thousand dollars insurance was not particularly attractive to any man.

(Laughter.)

You must have vision and you must have imagination. Put those on your list, please. It is always better to know something of your prospect before you go and talk with him, then you won't make the mistake of trying to sell a bachelor insurance to take care of his children, or insurance for his wife to a man who is not married.

I write to many men as women. Much of my business is with farmers and it is a real pleasure to do business with them, although it is not always as easy to see them. I have been chased by dogs, stuck in the mud, stood out in the cold talking when the farmer shucked corn or by the fence when he rested his horses when planting. I have invitations to dinners, box suppers, Home Bureau Meetings and often speak at the country school community meeting. The best time to talk to farmers is in the fall after corn shucking or in the summer after thrashing, although you women do not need to be told that. Business men are good prospects during the busy seasons spring and fall or after Christmas.

Teachers are more interested in talking to you in the fall and in the spring—the fall being the best time to talk to country teachers, and it is especially enjoyable then for the country is so beautiful. I usually start out early in the morning, taking my lunch, and see sometimes as many as ten teachers in a day.

I wish to say that there has been a decided change for the better in the teachers of the rural schools, due largely to the Home Bureaus and Community work. Teachers are among the best buyers of Life Insurance, most of them are educating some one in their family or supporting their parents. It is much easier for a woman to sell to a woman, we have the same viewpoint and think in the same terms of money. Women have a hesitancy in telling men their financial and home affairs. Occasionally I have difficulty in getting a woman to tell her age, a man has much more.

You can judge for yourself what my qualifications were, anyone of you would have practically the same. A good education, a wide acquaintance and I like people. I did not invest any money in my business when I began, the insurance companies furnish you with all the literature that you will use and now the companies spend a great deal more time and money in training their agents—some of them will not allow you to sell insurance until you have so much training in their school. I did not even have a car for the first four years, now I consider my car my greatest asset, as I can cover much more territory and see so many more people. Seeing the people is what sells insurance. You cannot do it sitting in an office. I cannot understand why people do not come and buy it. Intuitively I wonder if everyone I meet has insurance. In the papers, the marriage licenses, birth records, real estate transfers, business changes all furnish prospects.

ADVANTAGES AND REMUNERATION.

Knowing so well what insurance has meant to me, I can sincerely tell any woman or any man the advantages of life insurance, and I do not have to do it in any set sales talk. In my more than ten years of work in my community I know what it has meant to the homes and the children and to their education.

Then, coming to the matter of remuneration, which I know you are very much interested in, the first year I was in the insurance business my commissions were more than sixteen hundred dollars, and I did not put in a great deal of time. Since then my business has increased every year, until now I have a very nice business and a good renewal account.

Women can take up the insurance business and take it up on a part time basis. I have a good many women working with me on part time contracts, and you can really do a great work in your community.

You ladies here are all eligible for insurance, and I am sorry I won't be here long enough to write you all policies.

I have told you all of these things because they all add to the success of insurance from a financial standpoint which we are all interested in. You get out of any business what you put in it—in the life insurance business you are not investing capital, the things I have spoken of are your capital.

I have educated my boys—one being away at school and the other in high school—have taken my place in the community and needless to say have had enough insurance to insure my boys a good education in case I die. Do you wonder that I love my work and feel that I have contributed in a small way to the welfare of my community.

I thank you.

QUESTION: I want to ask, how much would it cost to get some insurance for young children to start them in and to pay for their tuition?

Mrs. PRZYZOW: When I am writing insurance policies for young people and the family is paying the premiums, I usually write just an ordinary life policy. That is what I have for both of my sons. I have a five thousand dollar policy for each of my boys. A five thousand dollar policy for a boy of fourteen years would be about seventy-five dollars a year, and we have dividends, which would make your annual cost about fifty dollars for the second year. Then if you have to borrow money for their education, you can borrow money with your insurance policy as collateral.

I am a great believer in the ordinary life policy, in buying the most insurance you can for the least amount of money, and I can really truthfully say that I know what it means to pay insurance premiums because I never have money to do anything else. I have my life insurance fixed in such a

way that if I should die I know my boys are going to have a good education. I pay from fifty to fifty-five dollars a month. I pay life insurance just as people pay rent.

A DELICATE: When my boy went in he took out a thousand dollars of insurance, and he said to me later, "Oh, mother, I made a mistake. I had to go to the hospital when I had the "flu" and the measles and the chicken-pox (he had not been exposed when he was a child), and I did not get any sick benefit. The other boys that were in it a less time than I got some sick benefit and had their hospital bills paid by their insurance." So you see you want to go to the right place.

Mrs. PEGELOW: You want to always buy your insurance in the very best company, and investigate the insurance company before you buy it. Don't buy just because you know the agent. I always tell people, "Don't buy just because you know me. Investigate my company. Go to the banker and ask what he knows about it." There is a great deal of money wasted annually through buying insurance in companies that are not reputable, so be sure to investigate the company.

Mrs. MATTHEWS: Is there time for more questions from the floor?

DISCUSSION.

Mrs. JOHN A. MATHEWS, Morrison, Illinois.

I have been interested in hearing Mrs. Pegelow tell us of "Life Insurance as a Profession for Women," she has told of her work in such an interesting way and also given suggestions on how to go about it that I am sure someone here will want to go home and write insurance.

Yesterday morning I heard the young man who spoke for Wayne Buck, I did not learn his name, say for a well rounded life the cultural side should go hand in hand with the financial side. He felt cultural side should be stressed more in the 4-H Clubs, advocated having a series of real plays, train for them, have a book project, a music project, and I thought why not have an insurance project, then the girl or boy would be assured of money for university training or of capital, to start in business, if college work was not desired.

I have some friends who are hoping to give their children four years at a university, but just now rather doubtful of being able to finance it. I believe if I were a young farm woman so situated, I would take out either an educational policy or an endowment policy with some reputable company.

A policy could be taken out when the child is, say eight years old, a ten year policy, and at eighteen years, the usual college age, value would be paid or money paid in quarterly installments through the four years. That is the way one company I know of arranges it, but said company would rather write policy on one of the parents and does not take children under age of 10 years; other companies do however. In case of death of that parent the policy proceeds are held at interest until child attains age specified in policy. Then regular installments are paid during the college course.

I did not know of this plan when my children were small but if I were anxious for their future and felt the family budget could not be stretched to cover I would earn the money to take out insurance. If we farm women want some one thing hard enough we can usually plan some way to have it can't we?

There are so many ways we raise money. I know of a woman who made \$65 shipping parsley to Chicago, 125 miles from my home. A young girl cleared \$100 on cut flowers sending to the city on a freight bus—could also ship by mail, special delivery. There is always a demand for brussel sprouts, lima beans, etc. One could keep bees, or if near a medical school raise Guinea pigs. Since hearing this wonderful thrift program we know we can, if advantageously located, have a wayside inn, or even one room used for tourists, a wayside market or send articles to a community market.

We can budget and find out if we are making, saving money, or making
 "Talk or Whisper."

POSSIBILITIES OF THE WAYSIDE MARKET FOR FARM WOMEN.

Mr. C. E. Durst, Urbana, Illinois.

The marketing of farm products is generally considered a problem for men to solve, but there is one branch of marketing at least in which the women and children of the farm can play an important part. I refer to the marketing of perishables and other products which require little or no processing directly to consumers through roadside markets. The great road system of Illinois is providing contacts between producers and consumers which open up tremendous possibilities along this line.



Mr. C. E. Durst.

FARM WOMEN COOPERATE WITH MEN.

I believe that if the farm women of Illinois would direct their influence and efforts in this direction, we could develop in the State a co-operative roadside marketing system that would have far reaching effects. Thousands of dollars worth of products are sold in some roadside markets, and a series of markets of this kind, operating co-operatively, could become an important factor in creating demand and establishing prices; in meeting the competition of producers farther removed from our markets; in handling the chain store problem and their depressing effect on prices of farm products; and in diversifying our production and thereby relieving the surplus production of staple crops.

My suggestion is that the farm women of Illinois, working in co-operation with their men folks, lay plans to gradually develop a system of co-operatively owned and operated roadside markets. Individual ownership would be workable, but I believe co-operative ownership and operation would be preferable because better locations could then be obtained, a larger supply of products over a longer season would be possible, and economies in operation would result.

While I believe we should plan for a close working relationship between markets in time, I believe at the start the markets should be handled as separate propositions. However, there should be a working understanding between markets in order that a uniform system of standardization, advertising and operation might be developed.

A DISTINCTIVE TYPE OF MARKET.

One of the important steps is that a distinctive type of market be developed, one that might easily be recognized as far as seen. For instance, I know of a market in Missouri that looks like a big red apple. We might, in Illinois, build our markets at reasonable cost on a colonial plan, with the pillars made of posts painted to represent ears of yellow corn. A distinctive type of market throughout the State would have great advertising value, provided that uniform methods were practiced throughout and that the markets in general gave good satisfaction to consumers. When such a condition were reached, consumers would patronize these markets wherever seen, knowing in advance that satisfaction would be certain.

COOPERATION BETWEEN MARKETS.

After the markets in individual communities were well established, and enough of them were within reasonable reach of each other, they could be brought into a co-operative relationship with each other. If one market had certain products in excess, some of the surplus could be distributed by truck to other markets. In time, there might be a co-operative relationship estab-

lished even with growers and co-operative associations at a distance. For instance, roadside markets in central and northern Illinois could handle poultry products from the poultry co-operatives, dairy products from the dairy co-operatives, fruits and vegetables from the co-operatives in southern Illinois, and so on.

It would probably be advisable in time to have county or district warehouses in order that products could be more readily distributed. It is not beyond the possibility that in time the roadside markets could be extended in the larger cities and thereby made a means of supplying consumers with their wants the year round. This would be a decided advantage over supplying the needs at intervals only, as is possible through the average roadside market.

I believe that such markets should be organized and financed so that they may buy products when necessary in order to maintain a proper supply to attract customers. However, the main supply should come from producers in the community or from growers or co-operatives at a distance who are working with the market on a co-operative plan. Under no circumstances should a market depend primarily for its supplies on products purchased and handled for profit. Such markets are not co-operative. They simply add to the complexity of our distributing system because they increase the number of middlemen and therefore the distribution cost. Furthermore, they are certain to incur the displeasure of growers in the community, who have a right to expect for themselves the roadside trade for their products in season.

Markets of this kind should be owned and operated primarily by the producers in the communities in which they are located. The interested growers will then study their market closely, keep in constant touch with it, and endeavor to strengthen it in all ways possible. Usually such a market can be operated to excellent advantage by one of the interested growers or a member of his family. A series of markets built on this plan would prove a much more substantial proposition than markets owned by growers living at a distance, and the worries of a district manager in keeping a dependable, honest supply of help will be far less. By no means should markets of this kind be owned by producers living at a distance and operated for profit. Such methods are against all known principles of true co-operation.

Good products, courteous salesmanship and a system of uniform, distinctive markets in which uniform methods are used and satisfaction to consumers is given, will enable us to develop a great system of roadside markets in Illinois, and I believe the women, if they choose, can play an important part in developing a system of markets of this kind. We already have the greatest road system in the country, and I believe we also can have the greatest roadside marketing system if we desire.



Illinois Farmers' Institute
DEPARTMENT OF HOUSEHOLD SCIENCE
Additional copies free upon request.
Mrs. Anita Shamel, Secretary
Springfield, Ill.



Prosperity and Thrift: The Coolidge Era and the Consumer Economy, 1921-1929

Item 5 of 6

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Thrift for women; presented, Household science department of Illinois farmers' institute, Galesburg, Illinois, February 19, 1930.

Illinois farmers' institute. Dept. of household science.

CREATED/PUBLISHED

[Springfield, Ill., Journal printing company, 1930]

SUMMARY

This pamphlet publishes a collection of informal talks given by farm women at the Household Science Meeting held by the Illinois Farmers' Institute around 1930, relating women's successes in founding and maintaining farm-related businesses. The first speaker, a widow named Mrs. Morris, tells of running a family hotel at Pleasant Plains, Illinois, in terms that reflect personal pride and satisfaction in her independent efforts and economic achievements. The book continues with lively discussions, many of which stress the value of **thrift** in farm women's domestic management because not all of them can find ways of contributing to family income.

NOTES

Available as facsimile page image(s).

SUBJECTS

Woman--Employment--United States.

Saving and **thrift**--United States.

Wages--Housewives--United States.

MEDIUM

35, [1] p. illus. (ports.) 23 cm.

CALL NUMBER

HD6058 .I5

DIGITAL ID

amrlg lg53 urn:hdl:loc.gov/amrlg.lg53 <http://hdl.loc.gov/loc.gov/amrlg.lg53>

