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NEW YORK TIMES  
NOVEMBER 19, 1913, P. 4, COLS. 4-5-6

JEWISH FARMERS HELP THEMSELVES

THEIR OWN INSURANCE, THEIR CREDIT AND  
PURCHASE SYSTEMS SAVING THEM MUCH.

AGAIN IN CONVENTION HERE

CITY RESIDENTS ENCOURAGED TO GO FARMING,  
BUT NOT THOSE AVERSE TO WORK AND FOND  
OF LIGHTS.

THE FIFTH ANNUAL CONVENTION OF THE FEDERATION OF JEWISH FARMERS OF AMERICA OPENED LAST EVENING AT THE EDUCATIONAL ALLIANCE IN EAST BROADWAY. DELEGATES REPRESENTING 52 LOCAL ORGANIZATIONS SCATTERED THROUGH NEW YORK, NEW JERSEY, CONNECTICUT, MASSACHUSETTS, AND PENNSYLVANIA ATTENDED, AND 200 JEWISH FARMERS FROM NEARBY COUNTIES WERE SEATED. THE SESSION WAS PRESIDED OVER BY ELY GREENBLATT OF BOTSFORD, CONN., PRESIDENT OF THE FEDERATION, AND MUCH OF THE TIME WAS TAKEN UP BY THE YEARLY REPORTS OF OFFICERS AND THE CHAIRMEN OF COMMITTEES.

THE ONLY ADDRESS OF THE EVENING WAS BY PRESIDENT ALFRED JARETSKI OF THE JEWISH AGRICULTURAL AND INDUSTRIAL AID SOCIETY. HE WELCOMED THE DELEGATES AND TOLD THEM TO ENCOURAGE JEWISH RESIDENTS OF THE CITIES TO TAKE TO THE FARMS AND PROSPER, BUT CAUTIONED THEM AGAINST MAKING CONVERTS OF MEN AND WOMEN WHO FEARED HARD WORK, AND LIKED THE LIGHTS AND CLAMOR OF THE CITIES, OR THOSE WHOSE WIVES CARED FOR COMPANY AND LIKED TO GOSSIP. IT WAS NOT WORTH BEING A FARMER, HE SAID, IF ONE LACKED AMBITION AND HAD NO VISIONS OF SUCCESS.

THE REPORT READ BY SECRETARY J. W. PINCUS SHOWED THAT THE FEDERATION SINCE ITS LAST CONVENTION IN 1912 HAD SAVED JEWISH FARMERS MANY THOUSANDS OF DOLLARS THROUGH ITS COOPERATIVE FIRE INSURANCE COMPANY IN SULLIVAN AND ULSTER COUNTIES IN NEW YORK STATE, AND ITS COOPERATIVE PURCHASING BUREAU IN THIS CITY. THE INSURANCE COMPANY, ORGANIZED IN 1912, HAS HAD ONLY A YEAR TO FIND ITSELF, BUT IN THE REPORT FOR THE LAST EIGHT MONTHS IT WAS SHOWN THAT INSURANCE HAD BEEN PLACED WITH THE COMPANY TOTALING MORE THAN \$500,000; THAT THE LOSSES RECORDED WERE FOR ONLY \$800, AND THAT THROUGH ITS LOW PREMIUM RATES AND "FAIR PLAY" IT HAD SAVED THE FARMERS \$33,000. THE COMPANY WAS ORGANIZED, OFFICIALS OF THE FEDERATION SAID, ONLY AFTER THE REGULAR INSURANCE COMPANIES HAD ASKED SUCH EXORBITANT RATES THAT THE

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JEWISH COUNTRY PEOPLE WERE UNABLE TO PROPERLY INSURE THEIR PROPERTY ON THE INCOME GOT FROM THE SOIL. THE FEDERATION PLANS TO ESTABLISH COMPANIES IN OTHER PARTS OF THE COUNTRY WHENEVER THERE IS A CALL FOR THEM FROM FARMERS WHO GUARANTY SUPPORT.

AT PRESENT THE FEDERATION HAS SEVENTEEN COOPERATIVE AGRICULTURAL CREDIT UNIONS IN AND ABOUT NEW YORK. EIGHT OF THEM ARE IN THIS STATE, FIVE IN NEW JERSEY, AND FOUR IN CONNECTICUT. SINCE THE UNIONS WERE ORGANIZED FOUR YEARS AGO THEY HAVE LENT TO THE FARMERS \$74,000. THEY HAVE A TOTAL MEMBERSHIP OF 517 AND HAVE MADE 1,103 LOANS WITH A PROFIT OF \$1,300, SHOWING A YEARLY DIVIDEND OF 13 PER CENT.

THE CREDIT UNIONS COMPRISE A SYSTEM OF PERSONAL CREDIT, WHEREBY SHORT-TERM LOANS FOR PRODUCTIVE PURPOSES CAN BE OBTAINED FOR MODERATE AMOUNTS ON EASY TERMS. WHENEVER A GROUP OF JEWISH FARMERS SUBSCRIBE INTO A GENERAL FUND \$500 THE FEDERATION IMMEDIATELY ADVANCES \$1,000 TO THE FUND AT 2 PER CENT. LOANS NOT EXCEEDING \$100 MAY ALSO BE MADE BY ANY MEMBER OF THE FEDERATION DIRECT FROM THE FEDERATION. THESE LOANS MUST BE PAID BACK WITHIN SIX MONTHS. IT IS SAID THAT THIS CREDIT SYSTEM AMONG THE JEWISH FARMERS HAS BEEN A GREAT SUCCESS DURING THE PAST YEAR.

DURING THE FOUR YEARS SINCE ITS ESTABLISHMENT, THE CO-BUREAU HAS BOUGHT IN SUPPLIES AT \$140,000 AND HAS TURNED THEM OVER TO THE FARMERS AT SAVINGS OF \$20,000.

THE FEDERATION HAS SENT LECTURERS INTO VARIOUS SECTIONS OF THE COUNTRY, TEACHING THE FARMER HOW TO RAISE HIS CROPS AND GET THE HIGHEST POSSIBLE RETURN FROM THEM. THROUGH THE WORK OF MISS RAY PERLMAN OF THE COUNCIL OF JEWISH WOMEN, TWO AUXILIARIES FOR WOMEN AND CHILDREN HAVE BEEN FOUNDED, ONE IN CONNECTICUT AND THE OTHER IN NEW YORK STATE.

THIS CONVENTION WILL CONTINUE UNTIL WEDNESDAY MORNING, AFTERNOON AND EVENING SESSIONS BEING HELD. TONIGHT AT 7:30 O'CLOCK PROF. ALEXANDER E. CANCE OF THE MASSACHUSETTS AGRICULTURAL COLLEGE WILL DELIVER AN ADDRESS ON "WHAT CAN WE LEARN FROM EUROPEAN COUNTRIES IN COOPERATIVE FINANCING AND COOPERATION IN GENERAL?" LEONARD G. ROBINSON, GENERAL MANAGER OF THE JEWISH AGRICULTURAL AND INDUSTRIAL AID SOCIETY, WILL TELL OF THE WORK OF THE JEWISH FARMERS' COOPERATIVE CREDIT UNIONS DURING THE PRESENT YEAR.