

ters in the Nation's Capital. The funds for the building were raised by Grange State Organizations. It is a beautiful multi-storied building of which any organization should be proud of. The Grange which came into being in December 1867 functions as what they call "A rural family fraternity." It is a non-sectarian, non-political organization. It aims at a better way of life for rural people in all aspects of their lives. The Grange is active in forty of the fifty States of the Union. It has a membership of 7,50,000. At local community level activities are mainly of a recreational, social and cultural type. At the County level problems of a wider interest such as taxation, education, etc. are tackled. At the National level activities are mainly legislative, lobbying, administration, etc. For young people there is a juvenile Grange that serves those under 14 years of age. Incidentally, the name "Grange" is derived from the old "Manor System" of farming in England. One interesting feature is that upto the "Pomona" or County level all individual members are entitled to attend meetings and to vote. No delegates are elected. From the County to the State and State to the National level, however, elected delegates only are entitled to attend meetings.

Membership dues are set by local or subordinate Granges and vary from \$ 2 to \$ 5. The Grange follows more or less a "middle of the road" policy as compared with the American Farm Bureau Federation and the National Farmers' Union.

The Federation stands for the conservative policy of the absolute minimum of Governmental interference, involvement and influence. It is for example opposed to any price support policy, etc.

The National Farmers' Union, on the other hand, is not so vehemently opposed to Governmental interference (legislative support), involvement and influence.

#### The U.S.D.A.

At the United States Department of Agriculture the group was given a warm welcome. There were many talks on the "Growth of the

Nation", a pictorial story of the 'Growth of Rural America', etc. They were all aimed to give the delegates a general idea, a broad outline, of a various facets of American life in general and American rural life and agriculture in particular.

The U.S.D.A. functions through about sixteen Departments such as Forestry, Soil Conservation, Credit, Home Administration, Rural Electrification, Cooperatives and Federal Land Banks, etc.

Some interesting features of credit facilities and cooperative activity of the U. S. D. A. are given below:

There is a group of Governmental agencies concerned with the supply of credit to farmers. There is, for instance, the Rural Electrification Agency to help farmers' cooperatives to get credit for providing electric power in farm homes and also to help provide telephones.

Then there is the Farmers' Home Administration which is a "direct credit agency" administering government funds, appropriated by Congress, directly to farmers—farmers who are in "tenancy position". It helps these "tenancy position" farmers to purchase land and also other things which may be ne-

cessary to enable them to carry out their farming activities, including construction of the complete home. It also provides technical personnel at the local level, to help and guide these farmers to make the best of these loans. This credit reaches that sector of the community where needs cannot be satisfied by rural or commercial banks. There are "high risk" people who may not be able to pay back easily. The rate of interest charged on these loans is generally half of the rate of interest charged by commercial banks. It may be interesting to note here that there are 18% tenants and about 82% owners among farmers in the U.S.A.

The Farmers' Home Administration also helps other farmers of low income. It is estimated that of the 3,700,000 farmers in the U.S.A. at least 36% are such as are not making a good living and have an income of less than \$ 2000. The average farmer makes about \$ 7,000 to \$ 10,000. Besides giving loans directly from Government sources, i.e. money appropriated by Congress, the FHA has another system. They borrow money from bankers of individuals, say at 4½%, and loan it to farmers at 5%.

The FHA was created as a result of the distressing days of the depres-

*The Group in the Conference room of the National Grange Headquarters Building in Washington*

