

fective long-range storage program could contribute much to stabilizing grain prices as well as the livestock industry.

c. Working out a **long-range price support program** that will prevent ruinously low crop returns, but will not price our products out of their markets.

### 3. Making fixed costs more flexible:

a. Expanding the use of **long-time amortized mortgage loans with flexible payment provisions**. Under certain conditions beyond the borrower's control, he might be entitled to deferment of debt payments under the terms of the contract.

b. Increasing the use of "**budgeted production loans**" running over periods of various length depending upon the purpose of the loan, and working out a repayment schedule suited to the income flow of the particular farm.

c. **Amending bankruptcy and foreclosure laws**, so as to grant the borrower deferments if he becomes delinquent through causes beyond his control, such as crop failures and severe price declines—without however impairing the amount of the lender's claim.

d. Improving **Real Estate taxation** through more equitable assessments and equalization of tax bases, and through deferment provisions similar to those just mentioned.

No single measure can provide a panacea for the vagaries of weather and markets. Perhaps we will need action along all of these lines. We certainly should explore them, detect and evaluate their pros and cons, their possibilities and limitations. Wise action must be based on thorough and objective research employing up-to-date scientific methods.

The Great Plains offer a great challenge to their farmers, community leaders, researchers and educators. We all are called upon to make a contribution to the sustained fullness and security of farm life in the Plains.

## GRASS ROOTS CONFERENCE ON GREAT PLAINS PROBLEMS

Director E. J. Haslerud of the North Dakota Extension service was general chairman of a conference on Great Plains problems, attended by 150 persons from the seven northern plains states. The conference was held in the Black Hills of South Dakota in June, 1949. North Dakota had the largest delegation, 33. About half the 150 were farmers and farm wives, the rest being research workers, students and representatives of agricultural colleges and extension service.

First day of the conference considered "lessons from the past." Dean W. V. Lambert of the Agricultural College of Nebraska, reviewed progress of the last 20 years in crop and livestock production, soil management and erosion control.

Panel discussions traced the effect of drought and depression of the 1930's upon farming and rural life of the plains. Farmers recalled hardships of that decade and expressed hope that we may have learned enough to handle these problems more effectively if drought and low prices should again descend upon us. Rev. Eidbo of Riverdale, N. D., spoke of the church's responsibility of coming to grips with the issues troubling rural people.

The second and third day were devoted to looking toward the future. Missouri Valley development was discussed, and there were panels on crop insurance, credit problems, getting young farmers started, landlord-tenant problems and rural housing.

Proceedings of the conference will be published soon by one of the colleges in the region and will be made available to farmers and others interested through the Extension service of the seven states.