5. THE NECESSITY FOR SOIL CONSERVATION

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Behind every progressive movement in every line of endeavor there is some motive to prompt the action. Business organizations seldom spend their time, money, and energy from a purely altruistic motive. More often such organizations lend themselves to those movements that tend to remove obstacles, or solve problems that are retarding progress, or that are slowing down the march to the goal of high efficiency that they desire which is, to give more safety and more stability to their business enterprises.

In the 11 years of operation of the Federal Land Bank of Houston there has been loaned approximately $175,000,000 to more than 60,000 Texas farmers. The money was obtained from the sale of Federal Land Bank Bonds, the payment of which is secured by mortgages on Texas farm lands. The directors and other officers of the Bank have accepted the trust and the obligation to see that the value is ample to secure the bonds that are sold against the land. The same responsibility and obligation continue as long as the loan is in force, or the bonds against the loan are in the hands of the bond buyers. The officers of the Federal Land Bank have accepted this as a sacred trust. They recognize that if Federal Land Bank bonds are to remain a safe and sound investment for the public the securities must be kept sound. It is recognized that if the farmer is to maintain his household in comfort and meet his obligations promptly he must maintain his security, which is soil fertility. I may say in passing that the Federal Land Bank of Houston is not alarmed as to the security in farm lands that are offered in our District, but a thorough study of the entire situation is being made and steps taken to prevent any alarm from ever becoming necessary.

In any section the average farmer plans to pay out his farm with some special type of field crop. Specialized field cash crop production does not lend itself to soil building or to soil conservation. Throughout our District, and as a matter of fact, throughout the entire South, cotton is the major crop grown to produce cash to meet financial obligations. Cotton is a clean culture crop and the land is left bare during the winter months, which are the months of greatest rainfall over the greater portion of Texas.

1Paper read as part of the symposium on "Soil Erosion" at the meeting of the Society held in Washington, D. C., November 23, 1928.
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