

**Report of Advisory Committee of Agricultural and Live-Stock Producers in Consultation with the Department of Agriculture and the Food Administration Sitting in Washington, March 28 to April 4, Inclusive (Paperback)**



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## REPORT OF ADVISORY COMMITTEE OF AGRICULTURAL AND LIVE-STOCK PRODUCERS IN CONSULTATION WITH THE DEPARTMENT OF AGRICULTURE AND THE FOOD ADMINISTRATION SITTING IN WASHINGTON, MARCH 28 TO APRIL 4, INCLUSIVE (PAPERBACK)




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Rarebooksclub.com, United States, 2012. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1918 Excerpt: .cooperatives is related to the second. It is the lack of real understanding of the purposes of credit and of how to administer it. Thus many societies have failed because they did not realize the need to consider all the bor26 M. Digby, op cit. 27 Nigeria, Annual Report of the Registrar of Co-operative Societies for the year 1947-8. 28 N. L. Whetten, Rural Mexico (Chicago, 1948). rowings of their members. Much borrowing from local traders continued at high rates of interest and these traders were able to secure priority for the prompt repayment of their loans at harvest time to the detriment of the societies. Although small local societies should restrict themselves largely to short-term loans, they have often made large loans for the repayment of old long-term debts. The need to think carefully of repayment plans for individual members has not been adequately realized, nor has there been sufficient additional repayment of old debts in more favourable years. Another common failing has been abuse by committee members of their positions; they secured large loans which they were unable to repay and so became unable to control other defaulters.30 Credit is indeed a two-edged sword that may destroy the unskilful wielder. A fourth difficulty aggravating the third has been the great instability of farm product prices, particularly in poorer countries dependent on export markets for comparatively few major products. The corresponding fluctuations in local net farm incomes have been a severe trial even to the...

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