

### FARM FINANCE

(By Dr. H. Heaton)

When the State Parliament meets the Government intends, we are told, to submit proposals for the establishment of a State Agricultural Bank. This will probably raise the problem of rural credit, and thus South Australia will join the long list of States which during the past few years has been giving attention in all parts of the world to the question of farming finance.

Since 1918 most of the newly established European States have been cutting up the large estates into small peasant properties. They have realised that land and labor are of little use without capital, and so are busy helping the small landowner through rural banks or State-aided co-operative credit societies. In the United States and Canada rural credit has been talked about almost as much as prohibition since 1920, and even Britain, which usually ignores agriculture and thinks of the countryside as a vista of possible golf links or a dreary stretch of waste land separating one town from the next, has given thought to the problem.

Why this growing interest in the farmer's bankbook? Farming has been conducted by men who have had little capital. The European peasant has rarely had anything beyond his land. The glamor of cheap or free land gave America and Australia an inflow of people who might have been rich in willingness to work but were poor in supplies of the goods of this world.

#### Capital Needed

Lack of capital became a greater obstacle to success when the supply of cheap or free land was exhausted toward the end of last century.

Dearer land, machinery, power and production for a world market are compelling farming to become more capitalistic, even though the ideal efficient unit is the family farm. Industry and commerce get their capital or credit by floating companies or borrowing from the banks. The farmer cannot do the former, and may be met by a refusal when he attempts the latter.

He wants capital—or credit—of two kinds. First there is the money for the purchase, development, improvement, and equipment of his holding, and £1,000 to £2,000 does not go far in this direction. To meet these costs the man without capital needs a long-term credit, as the Americans call it, for unless he has a remarkably good run of seasons it will take him many years to pay off the cost of purchase or development.

Second comes the need for working capital, for "intermediate" or "short-term" credits. There is a gap of months between the days of sowing and spending and those of selling and settling.

#### Long-term Credits

Unfortunately the banking system as it grew up during the nineteenth century could not, or would not in many cases, help agriculture. It had to keep its assets liquid, lend money for days or weeks rather than for months, and demand far better and more easily realisable security than the farmer could offer. It simply could not dream of locking its funds up in long-term credits such as the farmer needed.

The "cocky" was therefore driven into the arms of private or corporate moneylenders for his mortgage credit, and into those of the local storekeeper or merchant for his working capital. Sometimes he was treated well; at other times he fared badly. So much so that rural credit tended to be much more costly than any other kind of borrowing.

There has been devised effective machinery for dealing with the problem, and today old countries like Germany and new countries like the United States have elaborate and comprehensive systems of rural credit facilities. Some of them are on a purely voluntary co-operative basis, others are schemes of State aid, and some involve State aid of co-operative effort.

All of them draw their inspiration from Germany, the pioneer in co-operative credit.

In the eighteenth century borrowers grouped themselves into associations

which collectively obtained money from investors by selling bonds and then lent the money to their members. The bond was backed by the whole property of all the members of the association. Given such excellent security it was always easily saleable, and the interest rate on it was low. Borrower and lender benefited.

While this co-operative guarantee of security allowed farmers to get long-term mortgage credits cheaply, other co-operative groups in almost every German village pledged the unlimited liability of all their assets to lenders willing to advance money for working capital.

#### Agricultural Banks

In Australia the practice has been to lead public money to individuals rather than to groups. Western Australia pioneered, with its Agricultural Bank set up in 1894. This modest little effort to provide "developmental capital" was so successful that optimistic politicians made it "the plaything of their imaginations," and cautious credit went to the winds.

Other States have followed the lead of the West with varying degrees of caution, but often there has been no adequate inspection to see that the loan was wisely spent or instruction to help the settler to use his loan to the best advantage.

Up to 1923 the rural advances made by Australian Governments amounted to £86,000,000, of which more than a third had gone to the soldier settlers, and the movement had, in the words of a New South Wales Select Committee, been "haphazard, without any clear origin either in purpose or effect."

Co-operative or State financial aid is necessary, for few Australian or immigrant landseekers have the capital necessary for efficient modern farming. But one would urge that before embarking on any ambitious scheme of State credit our publicists should study the aims and methods of older lands, as well as of other Australian States.

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### STUDENTS' ORCHESTRAL CONCERT.

The sixth concert of the present series in connection with the Elder Conservatorium was given on Monday night, and took the form of a students' orchestral recital. Although the orchestra was formed about four years ago, nearly half of the performers in the present combination were admitted this season. Notwithstanding this the playing in all the numbers was distinctly meritorious, a standard being reached which gives great promise for the future. At the close Mr. W. H. Foote, A.R.C.M., the conductor, expressed satisfaction at the results obtained, and said he regarded the performance as being extraordinarily good for a student orchestra, in which were included 21 instrumentalists who had never played in an orchestra prior to March of this year. He regretted that there was not a larger attendance, and he

asked for greater public support for the combination. The programme opened with a pleasing presentation of the overture, "Mireille" (Gounod). The company played with good tone and the instruments blended nicely. A descriptive work, "Highland memories" (H. MacCunn), which depicts Scottish scenes "By the burnside," "On the loch," and a "Harvest dance," was given in good style, the last movement being particularly impressive. "Morceau de concert" (Goltermann), for violoncello and orchestra, made a popular item. Mr. Geoffrey Goldsworthy played the violoncello solo with discrimination, and the various figures of the work were well illustrated. Compositions by Edward German are always welcomed on the concert platform, and the performance of the suite of three dances, "Nell Gwyn," was enthusiastically received. In the country dance a good rhythmic effect was produced. Equally satisfactory was the more subdued pastoral scene, and the merry-makers' dance was given with a swing and vigor which met with unmistakable approval. Mendelssohn was represented in the symphony No. 4 ("Italian"). The andante con moto was carefully played, and gave evidence of close study. Good manipulation of the various instruments and creditable concerted playing were features of the closing number, the overture to the "Merry wives of Windsor" (Nicolai) and the prolonged applause which followed was well earned. With work of such a standard by a student orchestra the future of this branch of music in Adelaide should be assured. Vocal items were given by Miss Jean Sinclair, A.M.U.A., whose pleasing contralto voice was heard to advantage in "Inflammatus" from Dvorak's "Stabat Mater," and Miss Linda Wald, who sang "Romance" (Debussy), and "Malgre Moi" (Pugno), with nice taste and finish. Miss Alice Meegan, A.M.U.A., and Miss Mary Meegan made able piano accompanists.

### ELDER CONSERVATORIUM.

#### Promising Student Orchestra.

No more difficult task, musically, can be imagined than the training of beginners in orchestral work. Mr. W. H. Foote, A.R.C.M., has conclusively proved his special aptitude in this direction in connection with the Elder Conservatorium Student Orchestra. Formed four years ago, it has been Mr. Foote's special interest since he assumed control soon after his arrival from England. During that period, 131 players have been initiated into the rudiments of orchestral playing, and those who are far-seeing and ambitious, are only too glad to continue a study that requires years of preparation. At the present time there are 44 members, many of whom are beginners of this year. That there is no better road to musicianship than in orchestral experience, is generally conceded, but too many students are content to touch merely the fringe of opportunity. On Monday evening there was a good attendance at the Elder Hall, when the sixth concert of the 125 session was given by this young company of instrumentalists. Considering that there had been opportunity for only 16 rehearsals, and 21 of the players had never before been associated with ensemble work, the programme submitted was distinctly of a creditable order. A pleasing feature was the enthusiasm and whole-hearted interest displayed by every section of the instrumentalists. Remarkable effects were gained, and Adelaide should feel proud of such budding talent. The demands of the varied compositions were well within the scope of the interpreters.

Gounod's "Mireille" overture commenced the evening, and this descriptive writing, founded on the poem of F. Mistral, was intelligently played, the opening bars by the horn being finely given out. In the next item, "Scottish scenes—Highland memories" (Hamish MacCunn) still greater things were accomplished. Very close scoring distinguishes this MacCunn writing, and the typical Scottish tone poems contained in the three movements, were eloquently presented. A special word is due the wood wind, so skillfully managed. The vigorous climax roused the audience to an enthusiastic response. Goltermann's "Morceau de Concert," for violoncello and orchestra, brought Mr. Geoffrey Goldsworthy—a talented young artist—to the fore. In this melodious number he displayed good command over his instrument, and produced a singing quality of tone. The Andante Sostenuto revealed the sympathy prevailing between cello and orchestra, and the finale was brilliantly accomplished. A suite of three dances, "Nell Gwyn" (Edward German) were obviously local favourites, and enabled the players to reveal their advancing technique. The splendid section of the strings was prominently associated in this graceful trinity of rhythmical airs, and the bowing was worthy of comment. The deep tones of the flutes in the pastoral scenes added to the richness of the harmonies produced. The concluding "Merry-makers' dance" requisitioned the full strength of the orchestra, and the crescendi and diminuendi indicated careful rehearsing. An item that stood out on account of its meritorious presentation was Mendelssohn's "Symphony No. 5, The Italian." It not only called for considerable execution, but also for intelligent interpretation. Redolent of the Italian classic atmosphere, the entire Andante Con Moto reflected a quasi ecclesiastical influence. The whole symphony was typical of Mendelssohn's fresh outlook upon life. Creditable work was done by the bassoons in the opening passages, and the oboe also had a prominent part. For a last item, Nicolai's overture to "The Merry Wives of Windsor," was discriminatingly introduced. A good opening introduced the haunting melody of the cellos and basses. Later, the subsequent lilting strains merged into a vivacious climax. The strings were entrusted with an exacting part, and the clarinet was also effectively used in tripping downwards in smooth arpeggii. Brilliant execution was shown in all sections of the orchestra, and the subsequent ovation was deserved.

Vocal assistance was lent the programme by the Misses Jean Sinclair and Linda Wald. Miss Sinclair's rich contralto voice was particularly suited to Dvorak's "Inflammatus"—Stabat Mater. Miss Wald's bracket, "Romance" (Debussy) and "Malgre Moi" (Pugno) was an example of beautiful effortless singing, due to splendid production. The accompanists were the Misses Alice and Mary Meegan.

Prior to the National Anthem, Mr. Foote paid a tribute to the interest shown by his students in orchestral work, and asked the public to support so promising a company of young musicians.

NEWS 6-7-25

#### Conservatorium String Quartette

Interest is being shown in the recital of chamber music works at the Liberal Hall tomorrow night, when Mr. Charles Schilsky again will lead the quartette. The outstanding feature will be the Dvorak quartette. Miss Alice Meegan will play the piano part. Portion of the Beethoven Quartette in G minor will be rendered. The plan is at Correll's.

### THE NERVOUS CHILD.

INSTRUCTIVE ADDRESS BY DR. DAVEY.

There was a large gathering of teachers and other officials of the Education Department at the Price Memorial Hall, Grote street, on Monday evening, to hear an address by Dr. Constance Davey (psychologist to the department), on "The education of the nervous child." The Director of Education (Mr. W. T. McCoy) occupied the chair.

Dr. Davey explained at the outset that the series of addresses which she was giving took into review a few of the recent developments in modern psychology as applied to the backward child. Her previous talk was on the intellectually sub-normal child. She said the nervous child was subnormal. The term at first sight might appear to be a medical one, but it also had a psychological meaning. In the first group there were physical disorders like St. Vitus's dance, epilepsy, and so on. In the second they had functional disorders where there was no great lesion of the brain. She took three typical cases of the latter from children in London:—(1) A boy of nine, undersized, apt to stutter, joined in no games, unaccountably shy, and jumped at the slightest noise; (2) a girl of 12, wore a worried look, frowned, was always lagged at the end of the school day, worked hard but made little progress; (3) a girl of 14, a scholarship winner, therefore not subnormal in intellect, very much disliked by her companions, made up very romantic stories about her family; (4) a boy of another type, at eight years he had uncontrollable fits of temper, and at 12 developed the touching mania. The question arose, were not those children a little mad? There were two kinds of madness—insanity, which was very rare among school children, and milder forms of disorder, which were quite common. It was well to see that they were treating the child right in its school life. They must not conclude from physical signs that a child was unstable. Such a child slept badly, was rather untidy in habits of dress, and was often subject to headaches and rheumatism. The nervous child lacked muscular control, which showed mostly in its face, which was mobile; its eyes seemed to wander, the lip dropped quickly, there were wrinkles on the forehead (the latter trait appeared more in Australia than in England), the limbs twitched, it ground its teeth, and the voice was rather high-pitched. The tendency to stutter was a further well-known sign, due to rapidity of thought.

#### Day Dreamers.

There were two types of day dreamers, proceeded the doctor. The creative one, which they should encourage, because it created new values, and in the other case the child which found it difficult to make up its mind; it was erratic, lacked the power to persevere, and had no observation. Those types of children were usually better at history and literature than at arithmetic. Their drawings were generally clumsy, with curious touches included. They liked music and dancing. She then referred to a number of temperamental tests which had been conducted on such children, and quoted Dr. Altop, of Boston, through his questionnaire for the study of personality. She said there was no definite test for measuring emotional characteristics; they usually began by analytical observations. It was essential in the first place to understand what it was they wished to find out about the child. Rating scales needed to be in the hands of proper persons. Another method was by a standard of situations. They could get the child to play a part and see how it responded. She cited the case of a professor in London who used to take his young charges to the zoo, or for a ride on top of a bus, and so on. Another interesting test case which had been conducted was the arrangement of 15 post-cards in order of artistic merit. A girl was asked to select groups of five, indicating respectively those which she liked, those which she disliked, and those concerning which she did not care to express an opinion. One picture in the "disliked" group was that of "An Old Woman," by Rembrandt. When asked the reason for her dislike, the girl stated that the face reminded her of "granny." By studying the nervous child individually they could make notes of special traits presenting themselves. It required attention, but if that attention were intelligent it would repay. It was often necessary subsequently to enquire into the history and home surroundings of the child. It was, of course, important to note the physical

health. Gymnastics and eurhythmics were good, but it was necessary to avoid fatigue. Spelling and sums were the bane of existence to that type of child. It would be interesting to put such a child in a free school to see what subjects it would choose. Sometimes a change of environment was desirable. By choice that type of child sought the city, but that would be an error in environment.

#### Suggestions for Discipline.

Dealing with the question of discipline, Dr. Davey said the child must be taught self-control. One thing which helped was manual work. Repression of its over-excitability was fatal, as that trait would manifest itself in another direction. Conflicts between teacher and child were to be avoided as much as possible. Corporal punishment should be absolutely tabooed.