

Ag Costs Still Spiral Upward

Spiraling costs on the agricultural economic scene were re-emphasized when the Federal Intermediate Credit Bank of Houston reported Texas farmers and ranchers had borrowed \$300 million more from the bank in 1973 than in 1972.

W. H. Calkins, the Bank's president, said FICB loans and discounts increased from \$1.3 to \$1.6 billion in 1973, up 22%. Loans outstanding peaked December 31, 1973 at \$550 million, the first time in the bank's 50 years that the one-half billion mark had been passed.

The Houston bank provides money for 32 Production Credit Associations and 8 Agricultural Credit Corporations.

Alleviation of the subsidy programs for agriculture and encouragement of a 15% production increase pointed to even greater money needs in 1974.

"In addition, fuel and energy in all forms are going to cost more," the president predicted. "We are confident that adequate credit for production agriculture will be available in 1974," Calkins said, "but because of higher cost of money and inflationary pressures, the price may be higher."

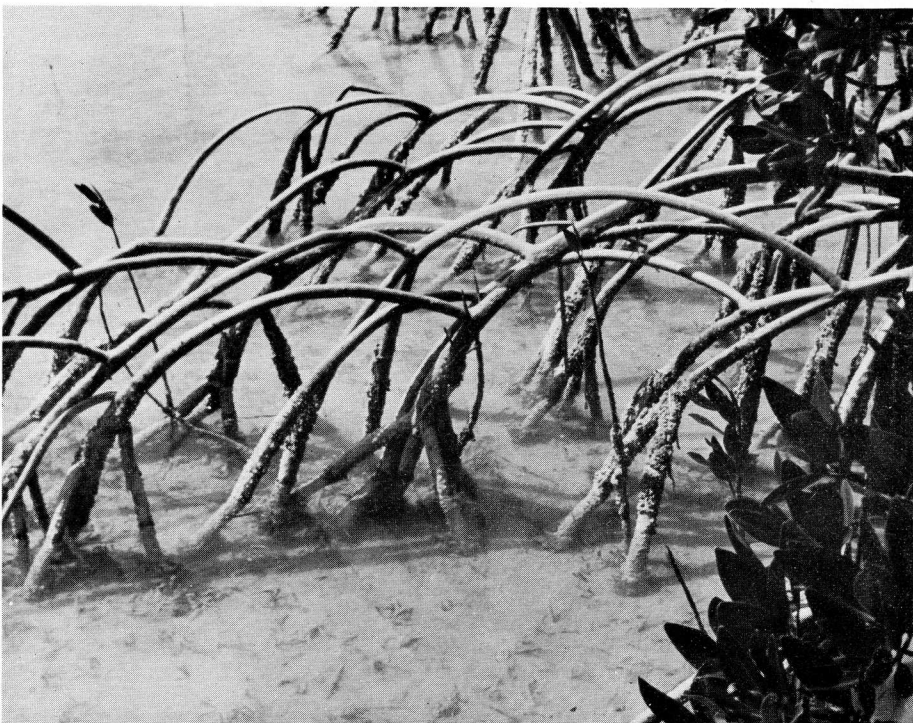
In 1973, the Houston bank, with its 36 sister banks which make up the Farm Credit System nation-wide, loaned more than \$21 billion. The banks, which obtain loan funds principally through public offerings of collateral trust bonds, are second only to the Federal government in their entry to the nation's money markets.

Coop Proposes New Service

BERKELEY, Calif. — (CNS) — "Medicar" may become a new service for members of the Mid-Island Consumer Services Cooperative, Nanaimo, British Columbia, Canada, the co-op's general manager told a group here recently.

A. R. (Rod) Glen, during a study trip to visit California's consumer co-ops, explained that a car to be enrolled in the Medicar program would first undergo a preliminary mechanical examination and, if necessary, be brought up to co-op standards before it could be entered in the plan.

Medicar dues for an enrolled auto would be based on its age, and no car over six years would be continued in the plan. Discounted or free services for "elective and emergency surgery" also would be based on age. The co-op now sells gas to members in bulk, 50 or 100 gallons at a time, and discounts it for advance payment, Glen said. — FN



The walking root system of the Red Mangrove.

"The Tree That Walks"

The Indians of South Florida call it "The Tree That Walks," and anyone viewing the Red Mangrove will have to agree that that's just what it does.

Anyone driving south from Miami, Fla., on US 1, leaving behind the mainland and journeying from key to key via the Overseas Highway to Key West will see these tree-covered islands. They originated as seedlings of the Red Mangrove.

The mangrove provides a unique method of creating land by means of its remarkable walking root system, and in so doing provides a vital ecological service to both marine and terrestrial life, including Man.

The long slender seed of the mangrove drifts until it lodges in the shallows around the keys. The seed sprouts, takes hold of the bottom and begins sending out leaves.

As the seedling grows, it sends out branches bearing more leaves and sprouts roots from above the water-line, like branches reaching into the water. The root system continues to grow, sending out roots from roots, and the young mangrove begins its "walk." The root system of several adjacent seedlings may merge; the island begins to grow. Several nearby islands may merge, again increasing the size of the island.

As the root system becomes more and more entangled, silt, leaves and other debris are trapped beneath the island. This decomposing organic matter attracts many small crustaceans. The root system provides not only nourishment but a

measure of protection for shrimp, crabs and lobsters. Fish venture in, again for protection, and to feed on these crustaceans. These fish are in turn eaten by the larger game fish. Thus the mangrove root system provides for the beginning of a food chain that eventually leads to man, involving both recreational and commercial fishing.

As the island grows larger it becomes a habitat for birds and other small animals. These new residents may bring with them seeds from the mainland, which grow and whose leaves mix with the trapped silt to be added to the soil of the island. Eventually the island may merge with the mainland.

As the mangroves grow, they flower and from these small yellow blossoms develop mangrove seeds. Eventually the seeds fall, to drift with the currents and then to initiate the cycle of island building once again.

The teacher in a little country school was at the blackboard explaining arithmetic problems, and was delighted to see that the tall, gangling lad, her dullest pupil, was watching intently. Her happy thought was that, at last, he was beginning to understand. So when she had finished, she said to him: "You were so interested, Cicero, that I'm certain you want to ask more questions."

"Yes'm," drawled Cicero, "I got one to ask—where do them numbers go when you rub 'em off the board?"