

# 2012-2013 Teaching American History

## Extended Discussion/Writing Lesson Plan Template

**Lesson Title:** How effective was the New Deal program in responding to the Dust Bowl tragedies?

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**Appropriate for Grade Level(s):** 8<sup>th</sup> Grade

**US History Standard(s)/Applicable CCSS(s): CCSS Standards:** Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher led) with diverse partners on *grade 8 topics, texts, and issues*, building on others' ideas and expressing their own clearly. a. Come to discussions prepared having read or researched material under study; explicitly draw on that preparation by referring to evidence on the topic, text, or issue to probe and reflect on ideas under discussion.

**History Standards:** *H2.[9-12].9* Describe the causes and consequences of the Great Depression.

*H2.[9-12].10* Analyze the policies and programs of the **New Deal**, and their effects on political, economic, and diplomatic institutions.

*G8.[6-8].2* Evaluate the role of **technology** in the human modification of the **physical environment**.

*G8.[6-8].3* Describe the changes that result from human modification of the **physical environment**.

**Engagement Strategy:** Discussion/Accountable Talk (Round Table)

### Student Readings (list): 1. **Voices from the Dust Bowl**

Common Sense -- July 1939; <http://memory.loc.gov/cgi-bin/ampage?collId=afcts&fileName=clip004/clip004.db&recNum=0>

2. <http://www.archives.gov/education/lessons/sow-seeds/> 3. <http://www.archives.gov/education/lessons/sow-seeds/>

4. <http://www.archives.gov/education/lessons/sow-seeds/> 5. <http://bl-libg-doghill.ads.iu.edu/gpd->

[web/FSA/Farm%20Debt%20Adjustment.pdf](http://www.fsa.gov/Farm%20Debt%20Adjustment.pdf) 6. [http://www.fca.gov/about/history/historyFCA\\_FCS.html](http://www.fca.gov/about/history/historyFCA_FCS.html)

**Total Time Needed:** 3 59 minute periods

### Lesson Outline:

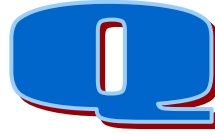
| Time Frame<br>(e.g. 15 minutes) | What is the teacher doing?  | What are students doing?   |
|---------------------------------|---|--|
| Day #1<br>20min                 | Teacher is explaining the discussion question and the sources students must examine. Explain the analysis sheets for the documents, why it is important to take good notes in preparation for discussion. | Students are organizing materials and writing the discussion questions on top of each source.  |
| 35 min                          | Assigning first 3 documents for students to analyze, circulating room for questions and discussion with students.   | Reading documents either out loud or following along as the documents are read. Highlight and underline key information that relates to the question. Fill out appropriate analysis sheet on the document. |
| 5 min                           | Wrap up   | Organize materials in notebook   |

*The pages that follow the Lesson Plan Template include: student readings (sources) and questions, assignment sheet, model essay and rubric, self-assessment/reflection.*

|                  |   |  |
|------------------|---|--|
|                  |   |  |
| Day #2<br>20 min | Teacher is explaining the discussion question and the sources students must examine. Explain the analysis sheets for the documents, why it is important to take good notes in preparation for discussion. | Students are organizing materials and writing the discussion questions on top of each source.  |
| 35 min           | Assigning remaining 3 documents for students to analyze, circulating room for questions and discussion with students.   | Reading documents either out loud or following along as the documents are read. Highlight and underline key information that relates to the question. Fill out appropriate analysis sheet on the document. |
| 5 min            | Wrap up/ Explain the procedure of the roundtable discussion that will be occurring next class.  | Organize materials in notebook/ homework prepares analysis sheets for use during the roundtable discussion.  |
| Day #3<br>40 min | Explain the procedure for the round table/ hand out discussion note-taker. Facilitate the discussion, use follow-up questions when necessary.   | Participate in the roundtable, taking careful notes on the discussion sheet.   |
| 15 min           | Discussion wrap-up/Explain the writing assignment for the following class   | Students will organize analysis sheets, and discussion sheet for writing assignment.   |
| Day #4 50 min.   | Teacher will explain the writing assignment; Create a newspaper article examining the government's response to the Dust Bowl tragedy, explain the rubric which will be used to assess the students.       | Students will begin working on a draft of newspaper article, using all analysis sheets, discussion sheet. Finish final for homework.   |
|                  |   |  |
|                  |   |  |
|                  |   |  |
|                  |   |  |
|                  |   |  |
|                  |   |  |

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***The pages that follow the Lesson Plan Template include: student readings (sources) and questions, assignment sheet, model essay and rubric, self-assessment/reflection.***



**Q – Questions you have that stem from the reading...**

**C – Comments you have about the reading - things you think about as you are reading (relation to history, current events, another subject area, your life)**

**Q – Quotes from the reading or the source that will provide evidence for your argument. Include your analysis**

1.

1.

1.

2.

2.

2.

3.

3.

3.

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## Poster Analysis Worksheet

1. What are the main colors used in the poster?  
\_\_\_\_\_
2. What symbols (if any) are used in the poster?  
\_\_\_\_\_
3. If a symbol is used, is it
  1. clear (easy to interpret)? \_\_\_\_\_
  2. memorable? \_\_\_\_\_
  3. dramatic? \_\_\_\_\_
4. Are the messages in the poster primarily visual, verbal, or both?  
\_\_\_\_\_
5. Who do you think is the intended audience for the poster?  
\_\_\_\_\_
6. What does the Government hope the audience will do?  
\_\_\_\_\_
7. What Government purpose(s) is served by the poster?  
\_\_\_\_\_
8. The most effective posters use symbols that are unusual, simple, and direct. Is this an effective poster?  
\_\_\_\_\_

## Roundtable Discussion Worksheet:

| The Focus Question: | Your answer before the discussion: | A piece of evidence from the text or fellow student response that supports your answer. |
|---------------------|------------------------------------|---|
| 1.                  | 1.                                 | 1.  |
| 2.                  | 2.                                 | 2.  |
| 3.                  | 3.                                 | 3.  |

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*The pages that follow the Lesson Plan Template include: student readings (sources) and questions, assignment sheet, model essay and rubric, self-assessment/reflection.*

## Student Assignment Sheet

Students will be investigating the Dust Bowl, a natural disaster experienced by many during The Great Depression. You will be examining primary source documents using assigned analysis sheets and participating in a roundtable discussion. The focus question for the activity will be the centerpiece of your analysis. The question: **How effective was the New Deal program in responding to the Dust Bowl tragedies?** Students will examine the agriculture industry in the United States during WWI continuing through the Dust Bowl. Students will develop opinions and reasoning for the causes and response of the government to the Dust Bowl.

**Please use the following as a checklist for the activity.**

- Receive all handouts
- 6 documents
- 6 analysis sheets
- 1 discussion sheet
- 1 rubric
- Begin analysis of documents; fill out appropriate analysis sheets
- Continue analysis of documents and sheets.
- Prepare for roundtable discussion
- Participate in discussion
- Rough draft article
- Final draft of article

### **Writing a Newspaper Article**

Students will use the Roundtable discussion sheet along with document analysis sheets and imagine they are a newspaper reporter. Students should follow the rubric when writing the article. Being a reporter they will need to answer the basic questions that every reporter must address: who, what, when, where and how. They will also need to think of a headline for the article.

# News Article Rubric

Use this rubric to help you as you write your news articles. Remember that your article must be historical. Your teacher will use this rubric when they read and evaluate your article.

## **Newspaper Basics: 15 points**

- \_\_\_     Headline communicates main idea of story (5 points)
- \_\_\_     Has a byline (name of author) (5)
- \_\_\_     Dateline includes date and place (5)

## **Organization, Style, and Content: 55 points**

- \_\_\_     Lead catches the reader's attention and makes the reader want to keep on reading (5)
- \_\_\_     First paragraph following the lead gives the most important information: who, what, where, when, why, how (9)
- \_\_\_     Rest of article gives sufficient and appropriate information, including lots of specific details (10)
- \_\_\_     Includes at least 2 pertinent quotations (6)
- \_\_\_     Relates to the essential question (10)
- \_\_\_     Is written in the third person (5)
- \_\_\_     Is easy to read and understand, and uses appropriate and engaging vocabulary (10)

## **Format: 30 points**

- \_\_\_     Is at least 250 words long (10)
- \_\_\_     Demonstrates correct punctuation: especially no run-on sentences! (7)
- \_\_\_     Capitalization is correct: beginning of sentences, proper nouns (7)
- \_\_\_     Spelling is correct (6)

## **TOTAL: 100 points**

**Comments:**

## Sample Newspaper Article:

### Source: Voices from the Dust Bowl

Common Sense -- July 1939; <http://memory.loc.gov/cgi-bin/ampage?collId=afcts&fileName=clip004/clip004.db&recNum=0>

# Trampling Out The Vintage

By Charles L. Todd

## *Farm Security Camps Provide the Imperial Valley Migrants With a Home and a Hope*

IMPERIAL VALLEY has changed its tune. Richest agricultural center in California and headquarters of the State's front-line reactionary defence, Imperial has taken one New Deal agency to its bosom. The Migratory Labor Camps, set up under the Farm Security Administration in 1937, have won a real victory over the forces of stupidity and wrath that made the Valley a sink-hole of farm labor exploitation since the days of the first irrigating ditch.

It wasn't an easy victory. The camps were bitterly fought and hated from the beginning; the wonder is that a single tent survived. Ask those men and women who pioneered at Brawley, Indio and Calipatria, and you'll find that most of them prefer not to discuss it. John Steinbeck got the story, but what he personally went through is known only to a few men who took him through it—men like Collins and Starkie. Those heroic families out of Oklahoma and Arkansas know the story too, but they have their fingers crossed, and they aren't talking. No, one must go to the opposition itself to hear what is happening in Imperial Valley: to the local service clubs, the Parent-Teachers Associations, the Chambers of Commerce, the lords of the local press, the Associated Farmers and the ordinary men and women who shouted themselves hoarse over the threat to their Americanism, their liberties, and their virtue.

There are some eleven Migratory Labor Camps scattered through California, and their stories are pretty much the same. In the little town of Brawley, for example, over three hundred dust-bowl families were huddled together in a dry riverbed a few miles out of town. The intimate details of their existence may be found in a dozen Farm Security Administration reports, in the files of the Simon J. Lubin society, in Steinbeck's "Grapes of Wrath"; or they may be studied personally in the Bakersfield area where the clean-up is by no means finished. Despite the unbelievable misery in that riverbed, the good citizens of Imperial Valley did nothing. A few half-humorously suggested that the "Okies" be lined

up and shot; others sent half-hearted protests to the Health Department.

Then, one day in 1937, representatives of the Farm Security Administration, led by Tom Collins, walked into Brawley. Concluding an agreement for the purchase of a small plot of land at the edge of the town, they drew up plans for tent platforms, an office building, a nursery and a medical unit, three sanitary units with showerbaths and toilets, a tool-shed, a garage—in fact, all that goes into the making of a rough but livable community. Beyond lay the great orchards and vegetable acres where migrant labor was needed. Around them lived the big growers, the farm-factory-bank owners who in 1934 had banded themselves together as the Associated Farmer organization to "promote the prompt, orderly and efficient administration of justice." And over in the riverbed were 300 American families who had a very intimate knowledge of such "justice."

As plans for the government camp were being aired, the first to get upset was the editor of *The Brawley News*. The whole thing came straight out of Russia—no doubt about it! Next day an editorial informed the citizens of Brawley that the hammer and sickle would soon be hoisted on the very rim of town. The editor wasn't being funny either. He believed it. Asked how he feels about it now that the camp has been a reality for nearly two years, the editor is strangely quiet. Perhaps he is thinking of the day Tom Collins walked in and asked him how many red stripes there are in the American flag. He got caught on that one, so now he is a little suspicious of strangers. "Well, the damn camp is here now, and there's nothing we can do about it!" is the most one can get out of him. But there haven't been any more editorials on the subject, and his reporters no longer check the hospital every day for new cases of typhoid and dysentery.

Next to cry havoc were the rental associations and more particularly, the proprietress of an adjacent "tourist camp." "Business ruined!" . . . "Get up a petition!" . . . "Send telegrams!"

(7)



But it turned out, the "Okies" in the riverbed couldn't afford a dollar a day anyway. The rental associations soon got over it. Furthermore, with the riverbed cleaned out and the Okies scrubbing themselves under shower baths every day, Brawley became a better place to live in. Tourists began to drop in. Today the tourist camp is prospering. Of course patriots are still muttering to themselves about "communism," but there haven't been any more petitions.

### "Hobo Brats"

One day, while men were still working on the tent platforms, a delegation of irate Parent-Teachers arrived at the camp. The question the ladies put was: "Are you going to make it possible for more of these hobo brats to go to school with our children?" More telegrams, more oratory in the Brawley school house. But a few weeks later a group of determined and well-scrubbed little Okies marched into the schools to start business learning the three R's. Statistics show that these children are "retarded" to a certain extent, but at least they now get as much milk as the others and the local Faunterroys aren't quite so ready to call them dirty names. It might be added that a P.T.A. mother walked into camp recently to inspect the "Well Baby Clinic." Brawley mothers are now enthusiastic about their new day nursery—set up according to instructions from a government-paid nurse at the Migratory Labor Camp.

Meanwhile, up in the Indio Camp, young Wilbur Washburn, of Illinois, ascended the platform at the Coachella Valley High School and won first prize with an oration called "Democracy versus Dictatorship." Among other things, this migrant child said: "We who have luxuries that only the wealthy families have under a dictatorship, have no idea of the terrors and crises caused solely by a dictator."

The school superintendent of Brawley has not yet been appeased. "These camps," he says, "are another example of the evils of a paternalistic government. The students who come in here from the camp are getting accustomed to clinging to the government's skirts. What will become of their initiative? Kids must learn to fight their way to the top. I did it myself. Every good American has done it!" The superintendent never went down to the riverbed. He is a good Republican. But he's mighty glad that the schools aren't being closed periodically because of typhoid, and he's not getting up any more petitions.

And what of the Associated Farmers? Mr. Hugh Osborne, Imperial County Supervisor and author of the famous phrase, "We know a better way!" speaks:

"The whole proposition is 'Communist through and through! It stinks of Russia! Our women won't be safe on the streets. We never wanted this camp in here. White men are no good in our business. We like our Mexicans. They don't complain; they live where we put them, and they aren't forever organizing. As for those bulletins which they say we sent out to get those migrants here, they were the work of the Communist Party. We've spent four hundred dollars to check on it. The Reds are burrowing from within . . . you know how they work!"

Meanwhile, however, the Associated Farmers, harassed by the La Follette Senate Investigating Committee, have issued a "Declaration of Law and Order" to be posted in "conspicuous places" throughout Imperial Valley. The declaration reads in part:

This organization will use all its power and influence for the protection:

First, of the lawful rights of every man to join and be active in any labor organization he chooses.

Second, the right of every man to choose his own representatives for collective bargaining.

Of course, the declaration also emphasizes the "right of every man to refuse to join a union," and there are other loop-holes for reaction. But the Declaration concludes: "Lawlessness and Mob Violence are things of the Past!" This means, among other things, that the days of the Vigilantes are over. They may still call the migrants Communists, but they are, none of them, anxious to make an issue of it. Occasionally, an Associated Farmer refuses to employ residents of a government camp in his fields, but most of them have learned that healthy men and children pick faster than the half-dead kind do. Finally, with the example set by the government camps continually before them, none but the most vicious and insensitive growers have failed to clean up those privately maintained "Hoovervilles" which threatened to become the scourge of the entire state. In short, grower opposition is on the wane. Recently, however, the Associated Farmers threatened to boycott all out-state pickers.

Another factor which has encouraged friendly relations between the Farm Security camps and surrounding communities is economic. Several months after the Brawley camp started, a delegation of merchants from nearby Calipatria asked the authorities for a similar camp. Figures show that Brawley merchants have benefited by approximately \$16,000 a year through the presence of the Federal camp. Opposition was also quieted by a Government contribution of \$13,000 for a share of Brawley's water supply.

(Concluded on Page 30)

## Trampling Out the Vintage

(Continued from Page 8).

Finally, the ordinary citizen has discovered that his town has been made a livelier place in which to live, with three or four hundred healthy mid-westerners within shouting distance. In Brawley, for instance, the camp puts on an old fashioned square dance every Saturday night. The camp orchestra from Indio took first prize at the Imperial County Fair. There are Friday night boxing matches in which the town boys often participate. The migrants' baseball teams are included in various sectional leagues. Famous people—movie actors and actresses—often visit the camp. As one Brawley lad put it: "Them Okies has sure pepped things up around here!"

All in all, the idea sponsored by Rexford Tugwell and Tom Collins, aided by Paul Taylor's tireless research has proved its mettle. The merchants, the police, and the health authorities aren't kicking; and the folks who came from the riverbed aren't kicking. For many "Okies" this government camp is the first taste of real democracy. There is a collective life, with plenty of outlets for individualism. The camp councils, two men and two women, are solving the little problems of every-day democracy without benefit of police or Vigilantes. Those men at the Arvin Camp to whom the Government has entrusted three-fifths of an acre apiece know the meaning and the necessity of production for use. In short, these lonely, drought-stricken migrants, under the guidance of humane and liberal men and women, are standing on the threshold of a new order, breaking ground for a civilization that nothing can stop. That's why the Associated Farmers still hate them. That's why bewildered men and women come from miles around to ask questions of people who have their fingers crossed, who aren't talking.

## The Third Term Tradition

(Continued from Page 11)

announced that he did not choose to run the following August, nevertheless La Follette re-introduced his resolution early in 1928, with the addition, "the Senate commands observance of this custom by the President." After deleting this addition, the Senate passed the resolution by a vote of 56 to 26, and saved the nation for the better things which were in store.

There remains but one pertinent presidential career to examine—Theodore Roosevelt's. Much

to his disgust, he had been nominated as McKinley's running-mate. Six months after the inauguration of 1901 he became President, serving three and a half years of McKinley's unexpired term. He was elected president in 1904 and finished his term without encountering any third-term resolutions. He dictated Taft's nomination and many shrewd observers believe he would have been elected as decisively as Taft, had he run again in 1908.

In 1912 he sought the nomination as leader of the progressive wing of his party, but the conservative element controlled the nominating conventions, and re-nominated Taft. In the election, Roosevelt, running as an independent, without a party organization and with the third-term stigma pinned to him, polled a popular vote of 4,100,000, against Taft's 3,500,000. Wilson won, of course, with a vote of 6,300,000.

What if Theodore Roosevelt had received the regular Republican nomination instead of Taft? As the figures indicate, he might easily have defeated Wilson and been president when the World War began. Had he been President in May 1915, when the Lusitania was torpedoed, it's highly probable that we would have entered the war before summer ended, which poses an interesting question. Would Roosevelt, as a war president, have been re-elected to a fourth term in 1916?

Obviously the voters of 1912 didn't take the "tradition" seriously. No more need we in 1940. The title "tradition" is as phony in its latter-day versions as in its origin.

## With Your Meals

WATER has no color, it is not  
Silver or gold or peacock color, it is  
Made changing with the changing light  
As the daylight crawls to dark or bright;  
Cold water is like silk, and water hot  
Is an invisible serpent with a hiss  
Out of its mouth like a white feather.

This

Is the power that plain water has  
More than bloody wine or fruit in summer;  
It is a kiss given to any corner,  
It is a sweet taste on any man's tongue,  
Good to put on your hands and caress your eyes  
And roll your body in; and water is  
Loved by all men like a common song.

JOY DAVIDMAN.

## Text Source #1

Source: <http://www.archives.gov/education/lessons/sow-seeds/>

In August 1917, the dance ended. Congress passed the Food and Fuel Control Act (40 Stat. 276), also known as the Lever Act.

Passage of the bill did not immediately impact the American public. Like any federal legislation, the Food and Fuel Control Act faced the next normal step: implementation, the stage of policy-making between the establishment of a policy and the consequences of the policy for the people it affects. With the authority and power granted to him by Congress in the legislation, on August 10, 1917, President Woodrow Wilson issued Executive Order 2679-A creating the U. S. Food Administration. In doing so, he created a government entity to replace an existing volunteer organization. The U. S. Food Administration, operating in each state, was to

1. Assure the supply, distribution, and conservation of food during the war,
2. Facilitate transportation of food and prevent monopolies and hoarding, and
3. Maintain governmental power over foods by using voluntary agreements and a licensing system.

Poster Source #1

Source: <http://www.archives.gov/education/lessons/sow-seeds/>



# WAR RAGES in FRANCE

*They cannot  
fight & raise  
food at the  
same time*

**WE  
MUST  
FEED  
THEM**

*Denying our-  
selves only a  
little means  
Life to them*



United States Food Administration

The pages that follow the Lesson Plan Template include: student readings (sources) and questions, assignment sheet, model essay and rubric, self-assessment/reflection.

Poster Source #2

Source: <http://www.archives.gov/education/lessons/sow-seeds/>



**FOOD WILL WIN THE WAR**

You came here seeking Freedom  
You must now help to preserve it

**WHEAT** is needed for the allies  
**Waste nothing**



UNITED STATES FOOD ADMINISTRATION

*The pages that follow the Lesson Plan Template include: student readings (sources) and questions, assignment sheet, model essay and rubric, self-assessment/reflection.*

**1 \* WHAT ARE FARM DEBT ADJUSTMENT COMMITTEES?**

They are Committees which have been formed to help debt-ridden farmers readjust the debts they owe and retain their farms. The members of these Committees work without pay. They are performing a public service in helping farmers and their creditors to arrange settlements of excessive debts and in recommending adjustments which will make foreclosures unnecessary. Farm Debt Adjustment Service is available in every State.

**2 \* HOW WERE THE MEMBERS OF THE COMMITTEES SELECTED?**

The Governors of the several States appointed State Farm Debt Adjustment Committees in the fall of 1933 at the request of the President and the Governor of the Farm Credit Administration. The members of each State committee recommended to the Governor public-spirited citizens in all parts of the State who in turn were appointed to membership on county Farm Debt Adjustment Committees.

**3 \* WHY WAS FARM DEBT ADJUSTMENT WORK STARTED?**

Many farmers went in debt at a time when prices of farm products were much higher than at present and now find themselves unable to pay all of their debts out of their greatly reduced farm income. For example, a wheat farmer who went in debt \$100 for an acre of land in 1914 did so with the expectation of paying for it with the returns from approximately 114 bushels of wheat. In 1932, however, the price of wheat had dropped so sharply that it required the returns from approximately 263 bushels of wheat to pay off the debt.

A farmer overburdened by debt cannot conduct his farming operations successfully, and is not a normal purchaser in his community. In cases of this kind, the farmer must obtain a readjustment of his debts if he is to continue farming, otherwise he will struggle along and sooner or later will lose his farm.

**4 \* WHAT IS THE PURPOSE OF FARM DEBT ADJUSTMENT COMMITTEES?**

The Committees were organized to provide a means of bringing together farm debtors and their creditors in an effort to solve their mutual problems. This generally means an arrangement of the farmer's indebtedness in a way that enables him to continue his farming operations and to retain his property.

**5 \* CAN A CREDITOR AS WELL AS A DEBTOR ASK FOR THE ASSISTANCE OF A COMMITTEE?**

Yes. The same assistance will be given to both. Committeemen give careful consideration to the positions of all creditors.

**6 \* WHAT LEGAL STATUS DO THE FARM DEBT ADJUSTMENT COMMITTEES HAVE?**

They have no legal power to enforce their recommendations. They endeavor to obtain the agreement of the farmer and all his creditors to a fair and reasonable adjustment, but they cannot compel a scale-down of the farmer's debts or any other settlement which is not acceptable to both him and his creditors.

**7 \* ARE MANY DEBTS ADJUSTED BY THESE COMMITTEES?**

There are hundreds of Committees with records of settling from 25 to 500 cases in a single county. In a 3-month period, Debt Adjustment Committees reported the reduction of the debts of 3,661 farmers from a total of \$20,503,312 to \$14,011,446, a reduction of \$6,491,866 or 31.7 percent. This success has been due largely to the cooperation of creditors who realize that a voluntary settlement is the best way of saving the farmer's home and of protecting the creditor's investment.

**8 \* WHAT DOES FARM DEBT ADJUSTMENT SERVICE COST A DEBTOR OR CREDITOR?**

Nothing. The services of county Farm Debt Adjustment Committees are available without cost to farm debtors or creditors.

**9 \* ARE THE COMMITTEE MEMBERS RECEIVING ANY PAY FOR THEIR WORK?**

The Committee members serve without pay. The Resettlement Administration partially reimburses them for out-of-pocket expenses, such as cross-county travel, incurred while actually engaged in farm debt adjustment work.

**10 \* WHAT STEPS MUST A FARM DEBTOR OR CREDITOR TAKE TO ASSURE CONSIDERATION OF HIS CASE?**

All that he has to do is to apply to his county Farm Debt Adjustment Committee for assistance.

### Text Source #3

Source: [http://www.fca.gov/about/history/historyFCA\\_FCS.html](http://www.fca.gov/about/history/historyFCA_FCS.html)

Soon after, the nation was mired in the Great Depression. Prices for farm commodities had been falling all through the 1920s as the wartime need for those commodities ended, but now substantially accelerated. Farmers, unable to pay their expenses and loan payments, walked away from their farms, leaving the FLBs with numerous defaults. By 1933, nearly one-half of the NFLAs were failing, and farm foreclosures were common. Congress stepped in with two new laws.

#### *The Emergency Farm Mortgage Act of 1933*

#### *The Farm Credit Act of 1933*

The Emergency Farm Mortgage Act attempted to save the farms of individuals delinquent on their loans by extending repayment schedules and offering emergency financing. The Farm Credit Act established the Farm Credit System (FCS) as a group of cooperative lending institutions to provide short-, intermediate-, and long-term loans for agricultural purposes. All three types of lending were to be available in each agricultural district. In short, the law devised this system:

- Twelve FLBs for long-term agricultural real estate loans through FLB associations
- Twelve FICBs for short- and intermediate-term credit to local Production Credit Associations (PCAs) and other lending institutions serving agricultural producers
- Twelve Banks for Cooperatives (BCs) to provide credit for farmers' cooperatives
- A Central Bank for Cooperatives to participate with the district BCs in loans that exceeded their lending capacities