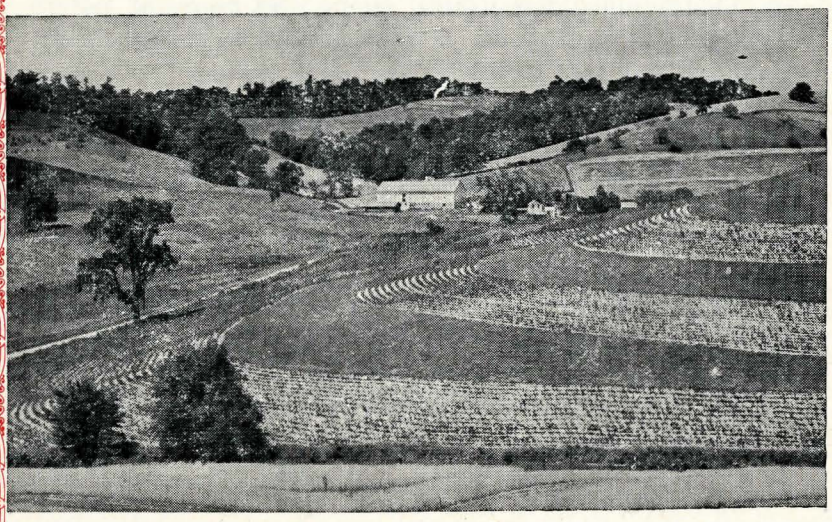
1946

It's Time to Open a Soil Savings Account



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Malvern Trust & Savings Bank

Malvern, Iowa

¶ **The subject of this folder is THRIFT, but we refer to Savings of an unusual nature — saving, not money itself, but the very soil from which farmers of this community derive their income.**

A Word About Your Soil

The Malvern Trust & Savings Bank serves a community that has some of the most productive soils to be found in the United States. This soil was built up by the decaying leaves, stems and roots of native grasses, and as a result, a deep mellow soil, high in organic matter was formed.

The virgin soil found in Mills County a century ago was a very wealthy bank account, but it has seen too many withdrawals. A century ago the county was covered with native grasses, water ran off the slopes very slowly through the heavy grass, and crystal clear streams meandered through the valleys.

Today, the gullies on our farms show definitely that erosion is active, the little rills in our fields, which are filled in during cultivation, indicate that large amounts of fertile top soil are being lost each year. This soil loss shows up in greater difficulty in maintaining yields, and in increased annual run-off.

Plan for Conservation

Because organic matter is consumed each year in providing plant food, it must be replaced. This can be accomplished by adding barn-yard manure, using all crop residues, plowing under grasses and legumes and by using a well balanced crop rotation on all fields.

Before organic matter and plant food can be accumulated in the soil, steps must be taken to prevent their removal by erosion. Such steps include crop residue management, contour farming, terraces and grass waterways.

Because you and your Soil Conservation District Commissioners are interested in better farming practices, you have the facilities available for the use of you and your neighbors whereby you may secure without cost a Soil Conservation Survey map of your farm. It will assist you in planning your farm enterprise so that each acre can be used for the production of the crops for which it is best suited. By coordinating the production of all the soils on your farm, a complete plan can be

worked out to maintain crop yields and to conserve soil, moisture and fertility.

Your land may be level, with a drainage problem, or it may be steep to rolling with an erosion problem; but most likely you have several kinds of land on your farm. By arranging your fields so that the different classes of land are put to the uses for which they are best suited, good yields can be maintained and the soil and moisture conserved.

Consider These Practices

Effect of Rotations and Practices on Soil Losses
Marshall Silt Loam
8 to 9% Slope

AVERAGE SOIL LOSS IN TONS PER ACRE PER YEAR

Rotations	Corn, Corn, Oats, 2 yr. Alf.-Brome	Corn, Corn Oats, R.Cl.-Br. R.Cl.-Brome	Corn, Oats Sw. Cl. for Green Manure	Corn, Oats 2 yr. Alf. Brome
500 ft. slope not contoured	16	22	25	9
Contoured	5	7	8	3
Terraced	1	1	1	1

1. Use proper crop rotations.

Use adequate crop rotation to maintain fertility, keep the soil in good physical condition and help check erosion. Grow grass and legume mixtures regularly. Use green manure crops as needed.

2. Save and use all manure and residue.

Spread all manure and residue, including rotted straw and corn cobs, on the land. Apply lime and phosphate if field tests show they are needed.

3. Contour farm.

Carry out all tillage practices on the contour on sloping croplands, this will slow up the run-off and is a proven practice.

4. Terrace sloping cropland.

Terraces on the upper one-half of the slope on croplands will materially reduce the loss of soil and water. Terraces can be built with your tractor and plow or by one of the Conservation Contractors.

5. Protect natural waterways.

Plow or blade in small gullies and seed to sod forming grasses. Grass waterways are safe channels to dispose of excess water without causing erosion. Structures may be necessary to assist in stabilizing the larger gullies.

6. Put roads and fences on the contour.

By putting your farm roads, fences and field boundaries on the contour, permanent lines are established and many point rows or odd areas may be eliminated. This will make farming operations easier.

7. Seed fence rows and end rows.

Seeding your fence rows to adapted Brome grass will reduce your weed mowing problem and provide nesting area for beneficial wild birds. Seeding a rod wide strip of Brome and legumes at ends of fields will reduce erosion and provide extra forage.

8. Conserve all crop residue.

Do not burn stalks, straw or other crop residue. Incorporate all residue into the plow layer in order to increase the intake of moisture, reduce evaporation and diminish blowing and washing.

For All Your Cropland

The cropland of Mills County may be classed in four major groups, based upon it's capability of production.

Class I land is found on the level uplands and the bottomlands. It requires no special practice to control erosion, but poor soil structure may cause poor drainage in these soils.

Protect these lands by:

1. Follow a good rotation.

Limit corn to two years in succession and include a legume and grass in the rotation. Follow a rotation such as:

A. Corn 2 yrs., Oats, Wheat, Brome-Alf. 2 yrs.
B. Corn 2 yrs., Oats (R.Cl.-Br.), Clover-Br.
C. Corn 2 yrs., Oats (Sw. Clover), Sweet Clover.
D. Corn 2 yrs., Oats (Sweet Clover).

2. Protect bottomlands from hillside run-off.

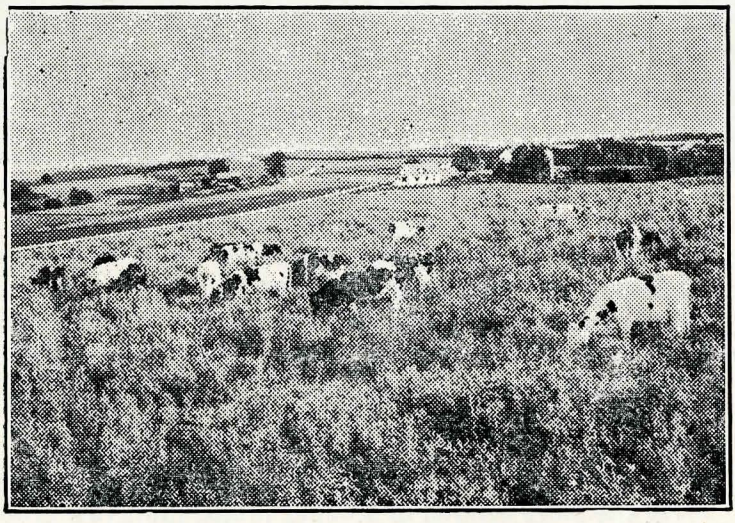
Put a diversion terrace at the base of the hill to intercept the run-off waters and safely carry them to

natural channels, thus preventing damage to the bottomlands.

3. Seed waterways to grass.

Sometimes waterways must cross these lands in order to complete the water disposal systems for adjoining hill lands, such waterways should be seeded to adapted grasses.

Class II land is gently rolling and has not been seriously damaged by erosion, but it needs easily applied practices to conserve soil and water, and the controls on this land will protect the steeper slopes that frequently lie below it.



Class II land in Brome-Alfalfa pasture

Use these practices on Class II land:

1. A good rotation:

Limit corn to two years in succession, grow grass and legume mixtures at least once in six years.

Follow a rotation such as:

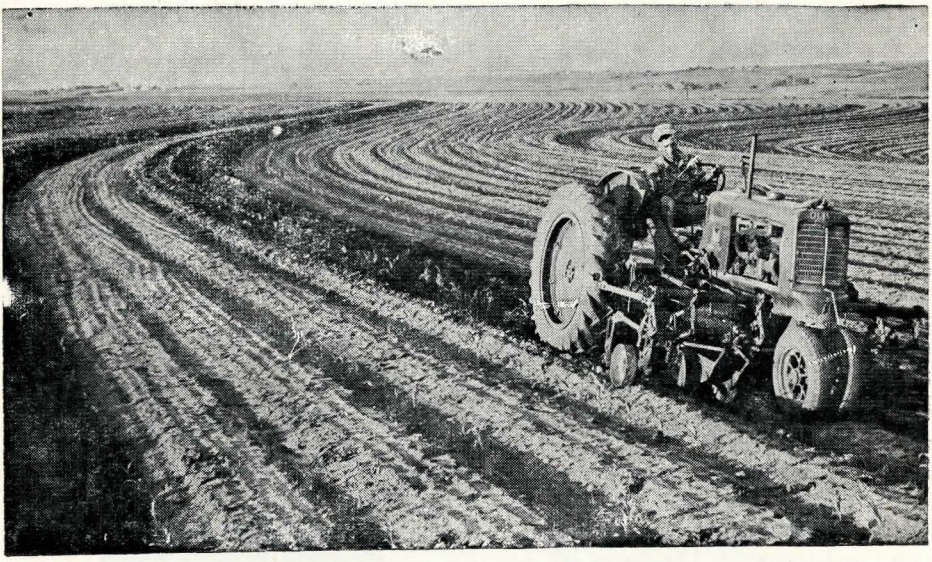
A. Corn 2 yrs., Oats, Wheat, Brome-Alf. 2 years.

B. Corn 2 yrs., Oats (R. Cl.-Bro.), Clover-brome.

C. Corn 2 yrs., Oats (Sw. Cl.), Brome-alf. 2-3 yrs.

2. Conduct all tillage on the contour.
3. Terraces where needed.
4. Grass waterways where needed.

Class III lands are those with rolling to moderate steep slopes that need measures which are more intensive and difficult to apply, to control erosion and conserve moisture for crop production.



Class III land with broadbase terraces

Practices necessary on Class III land are:

1. A good, soil conserving rotation:

On lands not too severely eroded, limit row crops to two years in succession.

For example:

A. Corn 2 yrs., Oats, Wheat, Bro.-Alf. 2 to 4 yrs.

B. Corn 2 yrs., Oats (R. Cl.-Bro.), Clover-brome.

C. Corn 2 yrs., Oats (Sw. Cl.), Bro.-Alf. 2 to 4 yrs.

On the more eroded or steeper lands, limit row crops to one year and increase sod forming crops.

A. Corn, Oats (Sw. Cl.), Brome-Alf. 2 to 4 years.

B. Corn, Oats (Red Clover-Brome), Clover-Brome.

2. Conduct all tillage operations on the contour.
3. Terraces where recommended.
4. Grass waterways where needed.

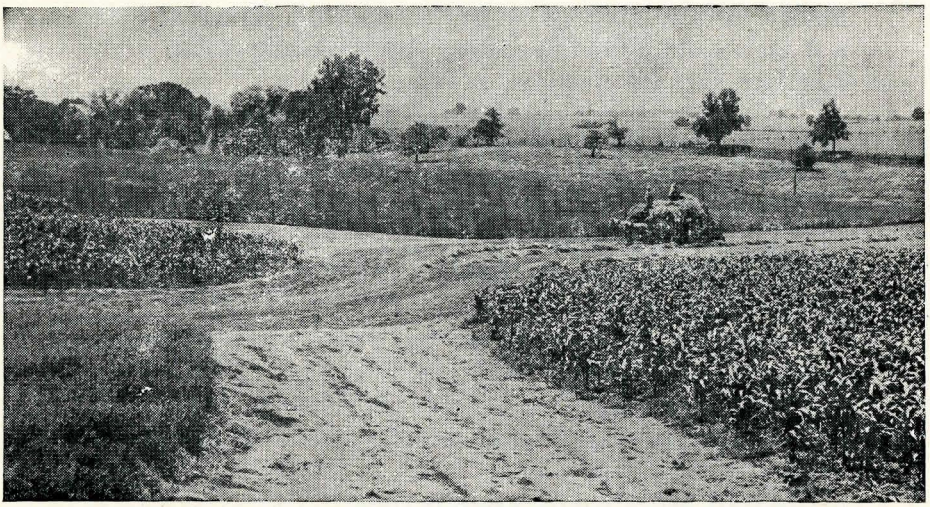
Class IV land is so steep or eroded that row crops should not be grown and grasses should dominate the rotation to conserve the soil.

Protect Class IV land with:

1. A grass rotation.

Small grain 1 to 2 years followed by Brome-alfalfa 2 to 4 years.

2. Terraces or diversions.
3. Grassed waterways.



Good grassed waterways produce hay

Other lands.

All other lands in Mills County would fall into Classes VI or VII. These classes include lands too steep or severely eroded for any cultivation, or wet areas that cannot be drained. These lands are not suitable for any tillage, some may be developed as grass-land but most of it is only suitable for woodland or wild-life areas.

PASTURE AND HAYLAND

Good pastures generally furnish the cheapest livestock feed that can be obtained. Adapted grasses and legumes for hay, pasture or seed is the most productive use of much of the land not suitable for cultivation.

Established pastures should be managed to give the greatest possible yield of desirable vegetation. The following recommendations apply to all pastures. The last four also apply to hay-land.

1. Mow weeds before they form seed.

Usually two clippings should be made, one before June 25th and another about August 15th.

2. Adjust grazing.

Regulate livestock numbers to use all of the forage, but leave at least a three inch stubble to maintain a vigorous productive stand.

3. Do not graze too early or too late.

Be sure there is a 4 to 6 inch new growth of grass

before turning animals on Spring pasture. Leave at least a 3 inch stubble at the end of the grazing season.

4. Place salt for uniform grazing.

Obtain distribution of grazing by careful location of salt in relation to watering place. Place salt where the feed is best and at some distance from water.

5. Provide supplemental pastures.

Have sudan grass, sweet clover or other legumes available when pastures become short.

6. Do not burn over pastures.

Burning is detrimental to your more desirable grasses.

7. Control gullies.

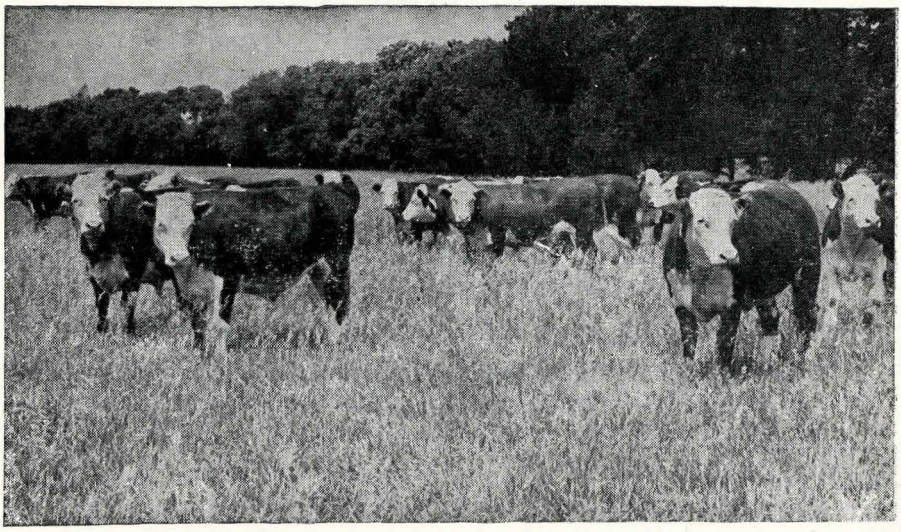
Use terraces or diversions where possible. Fence all gullies to exclude grazing.

8. Re-seed areas where grass is thin.

Disc lightly in the fall and sow adapted grasses and legumes.

9. Apply manure.

Light applications of manure, phosphate or nitrogen fertilizers will help thicken the grass cover and increase the yield of forage.



A good Brome-Alfalfa pasture

What's to be Done?

For many years past you have helped this bank serve the financial needs of this community. We now have every confidence that you will help keep our community thrifty by using approved and accepted methods of soil and water conservation to insure regular deposits in our soil and water reserves. Many of you have had such practices in effect for years.

To those of you who have not yet done this, your Soil Conservation District has plans and research records to help you do the job of building up the soil on your farm. This Bank is desirous of helping you in any way possible.

If you would like to know more about Soil and Water Conservation, learn how you and your neighbors can improve the soil resources on your farms, we suggest that you fill in the coupon below — or get in touch with the Mills County Soil Conservation District, Malvern, Iowa. There is no cost or obligation for this service.

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To: The District Commissioners,
Mills County Soil Conservation District,
P. O. Box No. 567,
Malvern, Iowa.

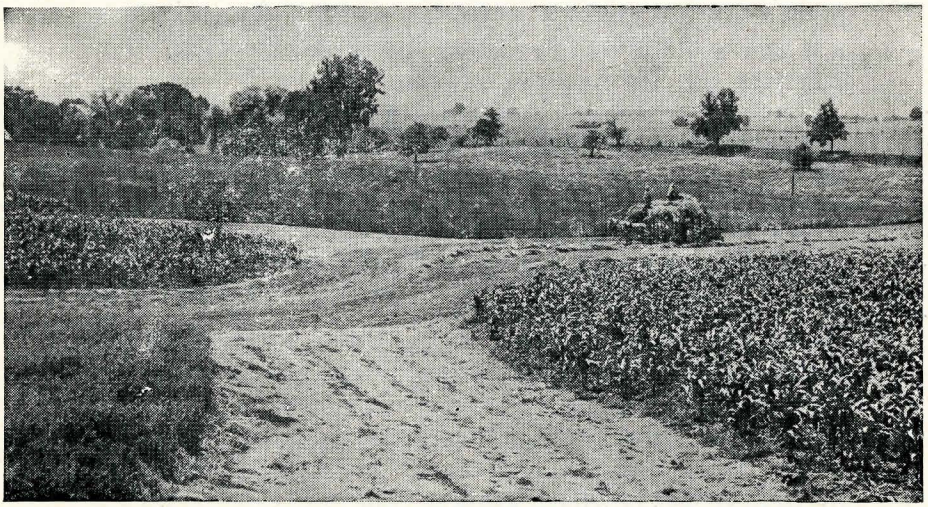
I am interested in Soil Conservation and would like further information on the subject. I will invite a group of my neighbors to my home for a meeting with a member from your office.

I live in Section....., Township.....

Name.....

Address .....

Telephone.....



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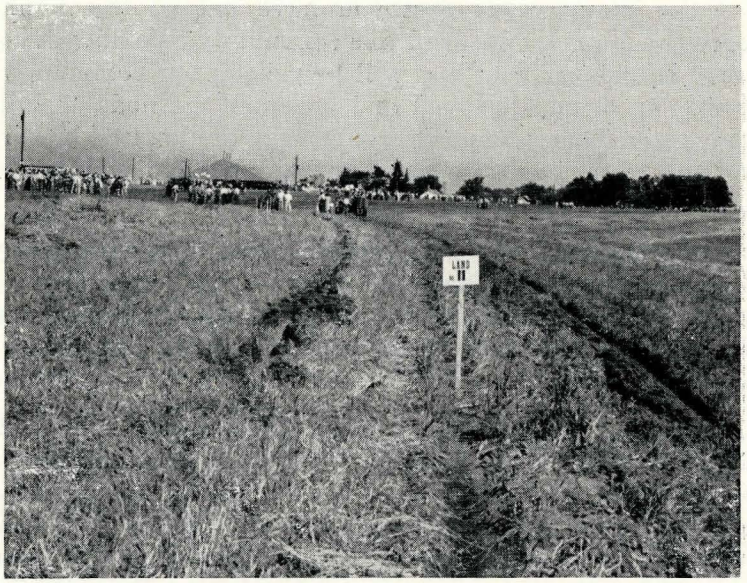
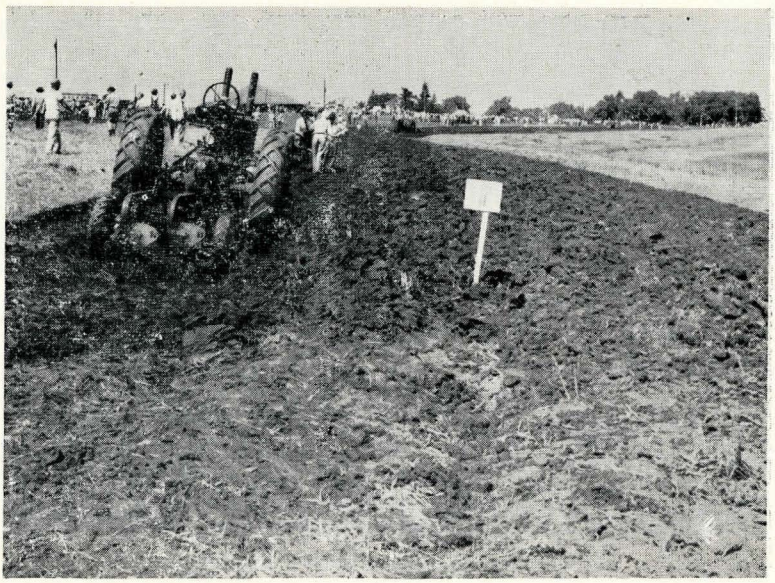
Terracing with a Moldboard Plow



1 Ezra Neben of Murdock, Neb., was assigned Land No. 11 at the National Plow Terrace Building Contest, 1946. Here is the way it looked before the starting gun. Each land was staked out in advance by Soil Conservation Service Technicians.



2 Finished after 1 hour and 58 minutes, Mr. Neben parked his tractor and looked over his terrace. Though not a top prize winner, Mr. Neben had built a neat, satisfactory terrace with ordinary farm equipment. It was 24 inches high, had a channel area of 27 sq. feet and a cost of $1.73 per 100 lin. feet.

"I've planned my farm to conserve soil and moisture and provide security for my family and community."