

# The evils of the crop lien system

COMMENTARY AND SIDEBAR NOTES BY L. MAREN WOOD

R. H. Whitaker, *Whitaker's Reminiscences, Incidents and Anecdotes: Recollections of Other Days and Years: Or, what I Saw and Heard and Thought of People Whom I Knew, and what They Did and Said* (Raleigh: Edwards & Broughton, 1905), pp. 101–103.

## As you read...

In the post-Civil War South, the crop lien system allowed farmers to obtain supplies, such as food and seed, on credit from merchants; the debt was to be repaid after the crop was harvested and brought to market. This excerpt from a 1903 book is a commentary on the dangers of overspending and bankruptcy for farmers who go into debt.

### DEBT AND DEPENDENCE

The Rev. Whitaker believed not only that debt was bad but that dependence on other people — having to buy food and clothing rather than growing or making them — was shameful. At the end of the previous chapter, he recalls,

In the olden times we made what we lived upon, at home, and always had plenty. True, we did not have biscuits all the time, but they were better when they did come, and that made up for the skips. We had plenty of corn, pork, chickens, turkeys, eggs, peas, potatoes, pumpkins, turnips and all kinds of vegetables, all raised at home; and it was a sort of disgrace for a farmer to have to buy meat. I learned that when I was a very small boy; the cholera killed my father's hogs in the fall, and he did not have enough to go through to beef-killing time, so he bought a side of bacon somewhere and brought it home after dark, and tried to get it into the smoke-house without its being seen by us children or the servants, but I happened to see the smuggling in process and mother called me into her room and explained to me how it happened that father had to buy meat, saying that people would talk about it and think less of us if they were to hear of it, and told me in a threatening tone of voice she would whip me if I ever breathed it to a single mortal.... Yes, we made all we used... so that we were emphatically independent, and did not have to lie awake at night, thinking about

trusts, or of the accounts against us for supplies, already consumed, and of how to get more.

#### QUESTIONS TO CONSIDER

1. According to Whitaker, why did people borrow money?
2. What happened to the person who participated in the “crap lien” system? Why?
3. Who was to blame for the problems caused by the “crap lien” system?
4. At the end of this excerpt, Whitaker suggests that many people borrowed to buy “meat and bread.” According to Whitaker, what other options did these people have?
5. What financial tools or agreements do people use today that are like the crop lien system?

The “crap lien,” as it was called, began its career soon after the war, but has grown to very large proportions. Of course it was a great convenience to be able to go to a store and buy what one wanted, or to send a servant with an order to have the thing charged. The result, however, was that wants increased, and a great deal was bought that was not really needed.

I remember reading a story about like this. One neighbor said to another, in a sort of boastful way: “I have made arrangements, with a merchant, by which I can get whatever I need on my farm, all through the year, without paying any cash.” “How did you do that?” asked the other neighbor. “Why, I just gave him a ‘crap lien,’” answered the first neighbor. “What is a crap lien?” asked neighbor number two. “O, it’s nothing but a promise to pay, at the end of the year, when the crop is gathered,” said neighbor number one. “I believe,” said neighbor number two, “I had rather pay the cash, for what I am obliged to have, and do without what I can’t pay the cash for,” said neighbor number two. “O, you are an old fogy,” retorted neighbor number one. “My motto is, while we live let us live.” “That’s my motto, too,” said neighbor number two; “and while I am living I had rather keep out of debt. That ‘crap lien,’ you tell me about, may be a dangerous thing after all, instead of a blessing. At any rate, I wish you would let me know at the end of the year how it worked.”

As a matter of course, neighbor number one, who had given the crop lien, traded extensively—and so did the family—they got such things as they severely wanted, all the time feeling highly elated over the fact that they had such good credit.

At the winding up of the year the crap lien began to draw, and it kept on drawing<sup>1</sup>. It drew all the cotton and the corn, the wheat and the oats, the shucks, the hay and the fodder, the horses and the mules, the cows, the hogs and the poultry, the farm utensils and the wagons, the carriage and the buggy; and, not being satisfied with its drawing outside, it drew the household and kitchen furniture, and as neighbor number one, in sadness explained to neighbor number two, it didn’t quit drawing until it got the table, the plates and the dishes, the cups and the saucers, the knives and the forks, and, when it had gotten everything else, it reached for the dish rag, and wiped up the whole concern, not leaving even a grease spot.

I think they must be using that same old “crap lien” yet; for very often I see an auction going on in front of a store, and I notice that the horses, mules, wagons, buggies, plows, hoes and rakes, baskets and buckets, and every old thing, is put up for sale. Some people don’t seem to care; but it does seem to me it’s paying too dear for the whistle to give “crap lien” prices for things which might be made at home, and then have to give up what has

been made, at the end of the year. But, that will continue to be so, as long as farmers buy their meat in Chicago, their hay in Kentucky, and their corn and wheat from the Northwest and depend solely on cotton or tobacco to foot all the bills. A people who run in debt for meat and bread all the year can't expect to have much in the fall.

I wonder sometimes, when I read of the dealings of men with men—how the better-informed take the advantage of the ignorant, and how the rich take the advantage of the poor; I say, I wonder, if they have ever read the golden rule, which Jesus said, was the “law and the prophets.”<sup>2</sup>

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## Notes

1. That is, to draw interest. But if the farmer could not pay the loan back in cash, it “drew,” or took, instead, his house, land, and belongings.
2. See the New Testament book of Matthew 7: 12 ” Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets.”

## About the author

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