

## How a Mortgage Was Lifted.

### SUCCESS FROM A NUTMEG FARM.

In the spring of 1886 I bought the farm where I still reside, giving a mortgage of \$6,000 and obtaining a loan of about \$1000 from other sources. The farm was deeded as 212 acres, more or less, and a good house, that could be used for two tenements, and other buildings in fair condition. It contained a fair lot of apple orchards, also about 15 acres woodland, which was used as best I could in helping pay. My family consisted of wife and three daughters, another daughter was born in 1888.

The farm was adapted to general farming and dairying with stables very comfortable for winter dairying. I started with about 15 cows, sending cream to the creamery, gradually increased the herd to 25. I grew all the hay possible, cutting the dry stover for my animals and selling all the hay. I tore up all the old natural mowings and pastures that could be plowed satisfactorily and by thorough fertilizing doubled the hay crop in a few years, besides doubling the number of cows kept. At first I had to buy cows occasionally, but that took money which ought to reduce mortgage, so I decided to keep a Jersey bull from some good herd and raise my heifer calves on skim milk. This increased my cows very easily and I soon found I could sell a few cows each year to help materially in lifting the mortgage.

Kept quite a lot of pigs to use up the waste articles, skim milk, etc., and by cooking cull apples found they were valuable in growing pork. I sold at from 100 to 200 lbs dressed and fattened from 20 to 30 pigs per year according to conditions. I always had some potatoes to sell and help out, but I never depended on them as a main crop. Also had about 100 hens to help along. The first year I paid interest and expenses and \$500 on mortgage, not a very bright prospect.

The second year I started in better shape with more cows and stock. Had a good apple crop which sold at good prices and was able to pay all bills and \$1000 on mortgage. This successful year gave us the assurance that with good health and no misfortune, we should be able to pay for our home. The next year I built an ice house and made some necessary repairs, and paid a few hundreds on the mortgage. In 1890, we had a fair apple crop, while the crop was generally a failure, consequently got the benefit of high prices. Good returns generally for all crops helped reduce the mortgage \$1600 again.

In January, 1891, I had the misfortune to lose my left hand which made me entirely dependent on hired labor to run the farm. At the end of 11 years the mortgage was canceled. In 1893 I set out 500 peach trees and increased each year to 1898, while I now have 1500 trees. The crop of 1899, which brought remunerative prices, made the financial returns very satisfactory. The peach orchard was well started but gave no help in paying mortgage. I also have a few hundred Japan plum trees just coming into bearing.

Our home has been supplied with good papers and periodicals, suitable for all members. Had organ and music lessons for daughters to help make home pleasant. Have entertained friends and acquaintances liberally and contributed to help associations that the family were interested in. Our membership in the grange was a strong factor in our success, also the teachings of our experiment stations, and the help of the best agricultural papers. I paid cash and used all labor-saving machinery practical. I used home-mixed commercial fertilizer quite extensively. Had nothing to do with fast horses. Directed labor for income instead of show. Always had oxen to help with the work. Depended on dairy, hay and pork for cash sales. Always sold what was in demand for cash but never depended on peddling produce. Every week I carry produce, potatoes, extra fruit, anything I have that will sell to stores that I buy of extensively and am satisfied that has been best for me. I have always pumped successful farmers for information to help me; and last but not least, hard work of myself and family with care in expenditures, has made our attempt at mortgage lifting a success.—[Clifton Peck, New London Co., Ct.]



A Yankee Farmer's Home.

## Orchard and Berry Patch.

### THE FRUIT GROWERS' NEEDS.

The fruit grower of to-day must have the ability to adapt himself to new methods, new fruits and new markets. Use of cold storage and rapid transit, the finest fruit from every land can be found in any large market, both in and out of season, for while the fruits of one hemisphere are first waking from their winter's sleep, on the other the summer sun has done its work and the ripened fruits are on their way to distant markets. With the world as a market, competition is keen, and only the best fruits in the best condition will pay. Furthermore, it generally costs much less per ton to produce large, first class fruit than the poorest, meanest specimens that are ever offered. Small fruit exhausts the tree more rapidly than large fruit. It will thus readily be seen that improved varieties which produce uniformly large, fine fruit are the more economical manufacturers of fruit, and also that the product is more salable.

The tree which needs a good deal of pruning to keep it in proper form and vigorous health should be replaced by one that has a better habit of growth, for every ton of wood taken unnecessarily from an orchard represents at least as much weight of fruit. Many varieties have two or three superior qualities, but woefully lack in many others. The fruit grower of to-day is simply the manufacturer and should have the latest and best improvements. Of course there never can be one variety which will be best for all purposes, but it is perfectly possible to produce varieties which for their own special use can be relied upon to produce full crops of the best fruit without fail. All this can be done by careful selection and breeding.—[Luther Burbank, Cal.]

### SPRAYING FOR SAN JOSE SCALE.

There are two methods of fighting the San Jose scale which has a foothold in all the important fruit growing sections of America. One is by the use of fumigation with hydrocyanic acid gas and the other by spraying with kerosene and water, crude petroleum or whale oil soap. Hydrocyanic acid gas is one of the deadliest gases known and is safe to use only in hands of an expert and under known conditions. For the treatment of nursery stock it is the best method and sure in its action. This method is expensive to use in orchard practice, as it requires an outfit of tanks to put over each tree or bush. But for the fruit grower the simplest method is to use a spray.

A 20 per cent mixture of kerosene and water has been found by the Cornell (N. Y.) experiment to kill the scale and is safe to use on trees that are either dormant or in leaf if applied on a sunny day when the sun will quickly evaporate the kerosene. Pumps are now made that will emulsify pure kerosene and water at the time of ap-

plication. The experiments at Cornell extend over several years and seem to be conclusive. The experiments with crude petroleum are not so extensive and have been carried on largely by J. B. Smith of N. J., who says he has killed all scale with it. It should be applied while the trees are in a dormant state and can be put on pure. There are several different strengths of crude petroleum and further tests are needed to determine which is best. Whale oil soap is disagreeable and difficult to handle, but may be applied if used while hot. When cold it becomes thick and sticky.

**Horticulture at the Pan-American Exposition at Buffalo** will embody all the latest achievements in the science. The grounds will be richly embellished with trees and shrubs, foliage and flowering plants. A large building will be devoted to fruits and exotic plants, while a floral display will include more than 500 beds of popular flowers. The water features of the exposition include a grand canal more than a mile in length which completely encircles the main group of buildings.

**Setting the Farm Strawberry Bed**—The common practice of plowing up, or digging up at random, the young plants from a strawberry bed is not conducive to improvement of the varieties. The most successful growers are learning that it pays to select from the best individuals each generation. In fact it is advisable to keep a patch on purpose for breeding. Of course a grower cannot take time to select individual plants for his customers, but he can select his breeding plants each year from the best plants of the preceding year and thus gradually improve his breeding plants and through them the general crop.—[Prof. A. S. Hitchcock, Kan. Exper. Sta.]

Diversity and rotation of crops improve the soil, make more and better home supplies.—[Frank Everett, Ark.]

## Farm Problems.

### FARMERS' FAILURES.

'Tis sad, but none the less a fact, that half life's failures come from want of tact. Ingersoll wrote a book about the mistakes of Moses. There are very few farmers but what could write a book about their mistakes and it would make interesting reading. A singular characteristic of the human race is that every one must learn by their own experience. It is the only true teacher and the best one if not bought too dearly. Now is the time for the prudent farmer, before he begins the season's work, to study and contemplate what is best to do, see where he made mistakes and failures last and past years and endeavor to avoid them this season. Many make failures because they never stop to think until it is too late. Careless methods and poor judgment are the cause of more than one failure. The unavoidable will happen and misfortune overtake some; such is life; that is the exception not the rule, but such must take renewed courage and fully appreciate existing advantages with a determination to overcome all obstacles until they meet with success. The careless and shiftless, who let everything go to rack and ruin, have no one to blame for misfortune. Success in farming, as in any other occupation, requires good judgment and discernment; not how much you do, but how well you do it.—[W. J. Casson, S. Dak.]

Our Grand Country is large and a person need not confine himself to a locality where he cannot do fairly well. I have been in more than half the states of the Union and think I can safely say that many persons are not where they should be. In Kan., there is plenty of room for a large number of good farm hands, mechanics and others. The crop of wheat now coming on is immense and will require more men to harvest it than there are now in the county. If some of the dissatisfied men who are readers of F & H would go to where the work is, they would better their condition.—[J. W. Lovern.]

The Prune Problem on the Pacific coast will probably be strengthened by the pledging of 90 per cent of the Cal product to the Cal cured fruit association and of fully 90 per cent of the northern Pacific crop to the Pacific northwest cured fruit association. The net prices received by growers will be several dollars more per ton than if competition were to continue among growers, as in the past, in the disposal of the product.

A Correction is requested by Mrs. F. H. Phelps of Kan., who wrote the fourth prize essay on Success without a mortgage, in F & H April 15. She says they raised 400 bu wheat last year instead of 4000.

Holdings of Beans are very firm in their views, and offerings are small.

What is the best and cheapest power for general farm purposes, asks a subscriber. This is a matter of growing importance in many sections to farmers who are in a position to make use of it. We should like to hear from our readers as to the kinds of power used, the original cost of it and the running cost per week or month.



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