

Success Without a Mortgage.

FROM POVERTY TO AFFLUENCE

HOW A HUSTLING CAROLINIAN SUCCEEDED.

[Sixth Prize Essay.]



Born on a farm—in 69—in Guilford Co., N. C., I attended public school during winter until 19, getting what education I could. When 19 or 12 yrs old I began earning money by catching rabbits and birds, and having small truck patches I saved money carefully and

when \$1 or 2 had accumulated gave it to father to keep for me. Kept on increasing my means by raising a hog or calf and working spare days for neighbors until 29 yrs old. At 20, father agreed to set me free without a horse, or work for in another year and he would give me one. I chose the former offer, was then 20 yrs old and had \$155 in cash, one cow and calf and a patch of wheat sowed. In the fall, took all my money and bought a young mare and began farming on share with father. On Sept. 1, '92, married a young lady of 18 yrs and had to borrow the money to buy my license of \$3, but did not have to give a mortgage for it. We went to live with my father. I need not say we moved, for we had nothing to move except ourselves.

In the spring of '90 we began trucking, raising sweet and Irish potatoes, cabbage, beans, onions, tomatoes, etc., marketing them seven miles from the farm. We found ready sale at good prices for produce. At the end of the year we found we had made considerable money for our year's work. We invested our money in more cattle, some farming tools, horse property and bought and planted 90 fruit trees on father's land. The next spring we began work in good heart. Increased our crop, added some new vegetables, also chickens and sold butter. Raised a large crop and prices were high, netting a good profit for our work. With our money this year we bought a half interest with father in a wheat drill, mowing machine and hay rake, some young cattle and some more house property.

We began work in the spring with increased courage, leaving off some crops that did not pay so well and increasing in those that did. Found more money in cabbage and potatoes than anything else. We raised a good crop and prices were still high, making another good year's work. In the spring of '93 father gave us 14 a of land on the side of his farm. We planted a part of our crop on this land but kept on cropping with him. We raised a fairly good crop but prices were not as good owing to the beginning of the panic. In Aug. '93 we began building a house of our own, having \$450 in cash to begin with. We built a house 34 ft long 16 ft high and 14 ft wide with stable front and porch 6x24 ft, containing four rooms, with hall-way above and below. There is also an extension on the back side 24 ft long 12 ft wide with porch on side 7 ft wide. This contains kitchen and dining room with pantry included in end of porch. Bought ready mixed cement and put it on myself. When completed it cost \$500 but less my own work. We moved in in Nov.

The spring of '94 found us in our new home with no garden or any other buildings, having built in the woods. We went to work and planted a good crop, a part on our own land, but kept on cropping with my father. We put in every spare moment we could get cleaning up and making improvements around our house and building a good well house 3x12 ft. We raised a fairly good crop, but prices were still low and produce was hard to sell for cash at any price, making us very little profit for our year's work. In the fall I sowed 16 a wheat, bought and set 10 fruit trees, apples, peaches and pears, and inclosed a garden 30 ft square with poultry wire. We found by examining our account book that our profits were short. But we were not discouraged.

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When spring came, we began planting another good crop, reducing the crop of cabbage and all summer vegetables on account of low prices and dull sales, and planted more sweet and Irish potatoes, corn, oats, peas, etc. We kept on making improvements during the summer. Built a potato house 16x18 ft. Dug a cellar and walled it with brick 6 ft high, laid the foundation on the wall and put in a set of joists and built a house 1½ stories high above ground. Used the cellar for keeping potatoes, first story for a work shop and second story for storage room. Increased the wheat crop and bought and set 50 more trees. We raised a very good crop but prices continued very low. We found at the end of the year we had made expenses and a very little clear money.

During '96 and '97, our crops were about the same as in '95, but found more ready sale and at some better prices. We soiled good crops of wheat each year and bought some more young cattle to eat straw and hay, sold some beehives and a few milch cows. Set more fruit trees and increased our poultry to 30 hens and built a good hen house. Drilled about 120 a of wheat each year for neighbors at 30c p a. Worked part of the time during winter at carpenter's work and harness making. We managed to make expenses and a very small profit.

The spring of '98 opened with brighter prospects. We sold our wheat for \$1 p bu and the prospect fair for good prices for vegetables. We hired a boy 4 mos. planted a good crop of sweet and Irish potatoes, sowed onion seed for sets and planted a general variety of vegetables, set 40 more fruit trees and several strawberries and sowed more wheat in the fall than ever before. Irish potatoes were a very small crop and barely paid expenses. Sweet potatoes made a heavy crop and found ready sale at good prices, other vegetables made fairly good crops and found ready sales. We found at the end of the year we had made more clear money than any other 2 yrs since '91.

Last spring we began work with increased courage. Hired a boy for 8 mos. bought 62 a of land adjoining us paying two-thirds down and giving my note for remainder. Planted good crops of potatoes and vegetables; also 3 a tobacco, built a tobacco barn and sowed 21 a wheat. Last season was unfavorable owing to excessive wet weather in spring and drought in summer and fall. We raised only a moderate crop but prices have been exceptionally high. We made considerable clear money and expect to meet the note when due.

Have kept an account book ever since we were married, jotting down every income and expenditure. Inventory is taken Jan 1 of each year, the same as other business men do. I think every farmer should do this, as it enables him to better understand his business and see his mistakes and avoid them. Have never used whisky or tobacco; always contribute toward building churches in the neighborhood and take a great interest in public schools. We attribute what little success we have had to the following rules we have tried to follow:

Industry and strict economy.
Honesty and fairness in all our dealings.

Always sell more than we buy and never go in debt for things we can do without.

Always try first to raise a year's supply and then all we can to sell.

Make all the manure we can and increase the fertility of our farm and improve it in as many ways as we can.

Always cultivate our crops well and market produce in the best condition possible.

Read good farm papers and profit by others' mistakes and successes.

Never loaf around town or take stock in politics.

Last, but not least, we are contented with our station in life, never worry or fret over things of which we have no control. We just try to get all the happiness out of this life we can in it.

By following the rules above we have always been able to get credit whenever we wanted it without giving a mortgage.—J. M. Davis, Guilford Co., N. C.

When Raising Double Petunias from seed, save all the weak looking plants, as they are almost sure to be double, while the strongest ones are often single.

Plants and Flowers.

VINES IN TREE FORM.

Wistaria and trumpet creeper are beautiful when grown in tree form. When the young vines are planted set a stout stake which will be about 8 ft above the ground and set two or three vines close to it. Tie the vines firmly to the stake every few inches, removing any branches which may start out, and let the vines grow to the top of the stake. Then pinch out the ends to cause the vines to branch, but do not let any start out below the top of the stake.

After the new branches get to be a few inches long, pinch out the ends once more and continue until a bushy top is formed, after which the vines can be allowed to grow at will. By this time the vines will be strong enough to support themselves without the stake and it can be removed. Often the vines are allowed to twist around each other like a rope when climbing the stake, which makes them much stronger. When well trained, the vines make an umbrella-shaped canopy which is an ornament to any lawn. Vines so trained flower more freely than when allowed to climb as they please, as a rule, such vines do not blossom until they reach the top of the building or other support furnished for them, but grown in this way they have no support after a short time and must blossom for want of something else to do.—[Marian Meade.]

CHURCH AND CEMETERY TREES

In southern Erie Co., Pa., a new church was finished, and a landscape gardener was hired to level the ground, seed it and plant shade trees; the church was built on a corner of two streets. The sides next the streets were planted with 50 Car poplars of one year's growth from the slip. These were 4 to 10 in long cut from side branches of trees and stuck in long rows in some convenient place and kept free from weeds. Every one made a tall sapling the first season.

These one-year-old trees were set out for shade in this churchyard 3 yrs ago; when they were set the tops were cut off to give the trees a branching habit. Today, they are magnificent, well-formed shade trees. They never sprout around the roots nor make such sky scrapers as the Lombardy. They will make more growth in 3 yrs than the Lombardy will in 10. Another advantage for churchyards: they do not lose their foliage after the first frosts all at once, like the maple, but hold their dark green glossy leaves until late in the season, getting rid of them a few at a time, and they do not pile up and become a nuisance. The Erie cemetery has a border on two sides of these poplars and the annual trimming keeps them all the same height. It is a sight that is very pleasing to the eye. One long street has these trees on both sides the whole length and it is called Poplar street. For a quick-growing, all purpose shade tree it has reached great popularity in the last 10 yrs.—[Mrs John Galliard.]

Amaryllis Bulbs which have bloomed this winter should now be made to rest withholding water so no new leaves form. By this means a crop of flowers will be produced in autumn, each bulb being able to produce flowers twice a year if so treated.

Rose Slugs should be watched closely as soon as leaves begin to unfold. Spray with a solution of one tablespoonful of white hellebore in 2 gals water, or an ordinary solution of whale oil soap.

Raising Tuberoses and Gladioli for Market. The season last year proved very unsatisfactory for bulbs of all kinds on account of the terrible drought and grasshopper plague, but our tuberoses and gladioli stood their ground, especially the former, every bulb sending up one to three blooming stems. I never saw any tuberoses bulbs, but purchase new bulbs every spring, get them of nurserymen by the hundred. They are never coddled, nor started in the house, but the bulbs are kept in flour sacks in a warm room until June 1. Last spring when we were ready to plant, we had taken off a crop of 20 doz radishes; our tuberoses and 3 bu of gladioli were taken out and

planted in long rows marked out with the corn marker, so they could be cultivated by horse. The tuberoses were all stuck in the rows by hand with one-third of the bulb sticking out of the ground. This was all the covering they received then, but later, when the cultivator ran through, some soil was thrown on the rows, but not enough to cover the bulbs. They came into bloom early and the blossoms were all marketed before frost. The gladioli were dropped in rows 6 in deep, like potatoes and covered with the wheel hoe. This was the last planting, as we had made two other plantings of gladioli in April and May. So many people fall with tuberoses, for they put them out too early and plant too deep. [Mrs John Galliard.]

Hydrangea Paniculata needs considerable pruning to bring the best results; cutting back well toward the larger branches, which tends to produce enormous panicles of bloom though less of them. The wood cut away can often be rooted in sand.

Mildew can be prevented by the application of flour of sulphur with a bellows. As it is easier to prevent than to cure, it is well to commence early.

Achilleas can be kept beautiful all the season if blossoms are removed as fast as they fade. New shoots come up from the root constantly to replace those removed and a constant show of blossoms is the result.

A New Edging for the canna bed is the beautiful squirrel tail grass which can be raised from seed. It forms an odd, but attractive border, the long graceful plumes and grassy foliage hiding the unsightly lower stems of the cannas.

Nasturtiums—Instead of training the climbing nasturtiums upward, let them run over the ground naturally. Much stronger stems are produced, finer foliage and more blossoms. The vines also protect the roots from the effects of the sun, forming a sort of mulch, so less water is required.

Azaleas—When through flowering, plunge the pots in the ground in a shady place, give water every day and spray the foliage twice a week. If the roots become dry, the plant is ruined, and if not sprayed, red spiders spoil the foliage.

Verbenas—Set the plants out in a slanting position, pegging down the new shoots, placing soil over the places where they touch the ground. Attention of this sort will cover the ground with new growth in a very short time.

Aster Beetles—These must be hand-picked, as no practical remedy is known for them. Take a pan of water in which some kerosene has been poured and knock the bugs into it. The kerosene kills them instantly.

The Cold Frame in Summer is just the place for rooting slips of hardy roses and other hard wood plants. Put in sharp sand to make a layer 3 or 4 in deep, then take cuttings of suitable size and plant them in the sand. Glass must be shaded in some way, either by canvas or whitewash. The cuttings will root quickly if proper attention is paid to watering them, and they can then be transplanted to another frame or be potted off. They will require partial shading for a time, but can gradually be accustomed to full light and sun. The plants need not be removed from the frame until quite late, when they can be headed out in the open ground and if given proper protection will survive the winter nicely. Many of the roses will blossom the second season, and I have seen them bloom in the frame during the first summer. Slips taken later than the first of June do not do so well, a smaller proportion of them rooting.—[Lena A. Holmes.]

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