

to invest her capital in New York Central stock, and then to sell newspapers on the street or take in washing as a reliance for such dividends as she needs beyond what the stock brings her.

Philadelphia, Pa.

RURAL PRIZE SERIES

PROFITABLE FARMING FOR A POOR MAN.

Waldo F. Brown.

The wonderful resources of France, by which she was able to pay the enormous sums levied upon her by the Germans after the war of a few years since, astonished the world. This money did not come from the millionaires and capitalists exclusively, but from the common people, and largely from the farmers. I have seen the statement on good authority that the larger part of France is divided into farms of from two or three to 10 acres each and consequently is more thoroughly cultivated and produces more than any country on the globe. England and Ireland, on the other hand, are examples of the evils of great estates, of which we have ample proof in the agricultural distress and the troubles between landlords and tenants. One great good accomplished by a poor man in becoming owner of a few acres of land is that his chances for a manly independence are increased, he is much more likely to become a good citizen and to bring up his children well than when living from hand to mouth and moving every year or oftener. During ten years past I have thought much on this subject, and have had an opportunity of contrasting the condition of the common laborer with that of his fellow who owned a few acres of land, and it was with great pleasure that I noted that the good old RURAL had the interest of this class at heart. So much by way of preamble.

The first question of importance is HOW SHALL A POOR MAN GET A LITTLE LAND. It would require years of economy and pinching for him to save the few hundred dollars necessary to buy even a small place, and by the time this was accomplished—if ever—the strength and enthusiasm of youth would be gone and his chances of success and enjoyment of it greatly lessened. My advice would be to buy the land as soon as two or three hundred dollars were saved to pay on it, and go in debt for the remainder, but in doing this he should be careful not to run too great risk of losing his investment. Our building associations, now fortunately quite common, offer great advantages to the poor man struggling for a home. In many of them money can be borrowed at eight per cent, and both interest and principal are payable weekly. The principal is paid in installments of 25 cents per week on each share of \$200. This allows nearly sixteen years in which to pay up the stock, but the association will receive the full amount at any time and cancel the mortgage which it takes to secure itself. Or, if the borrower wishes to pay both interest and dues a year in advance he can do so, and will be allowed interest on all money so paid in advance. He is also allowed his full share in the profit, and each year reduces his interest.

For example, we will suppose a poor man has \$200 saved and finds a home of eight or ten acres, with a house in which he can live for a few years, which can be bought for \$600. He pays his \$200, and borrows \$400 from the building association. All it costs him to become a member is 25 cents initiation fee on each share of stock, and a small fee for examining title and drawing up the mortgage when he borrows the money. His payment, on this the first year, would be; dues, \$26; interest, \$32. The second year his interest will be reduced \$2.08, for he will have no interest on the \$26 that

were paid off the first year. The second year will not only reduce his interest the same as the former, but he will also get his share of profits of the association on the amount paid in the previous year, which will be nearly the same per cent. as the average interest paid by borrowers. If all the money loaned by the association should be borrowed out at eight per cent., the profits would pay the interest soon after half the sum was paid in; for the expense of running the association will be a small fraction of one per cent., the secretary being the only salaried officer. It will be seen that at the end of eight years half the stock would be paid in and that the profits on this would soon pay the interest on the other half.

But are these associations safe? Perfectly, or as nearly so as any organization can be. All the funds are loaned to stockholders as fast as they accumulate, and on first mortgage on real estate. The association is controlled by a board of directors elected from the stockholders, and they serve one year without pay. No large amount of money is kept on hand to tempt the treasurer to dishonesty, but it is loaned as fast as it accumulates. This may seem a digression, but the building association offers so easy a method of getting a small place that I feel as though it ought to be explained.

But we will suppose the little farm in possession, whether paid for or not, and now the question comes up, how shall it be managed so as to make the most out of it? First, it should be made, so far as possible, to furnish the family supplies. Three-fourths of the wages of the laboring man are spent at the grocery on Saturday night laying in supplies for the coming week, and now, when in possession of a home, the owner should take pride in seeing how nearly he can come to feeding his family on home-grown products. Perhaps the most important thing, and the one worthy of being mentioned first, is a cow, she will not only furnish a large part of the family food, but will, if rightly managed, furnish manure enough to dress an acre of wheat so as to insure a heavy yield. This cow should be kept in her stall winter and summer a great part of the 24 hours, and the stall should be so arranged and supplied with absorbents that every particle of the manure, liquid and solid, will be saved. I should expect this cow to be found so profitable that in a year or two another would be bought, or perhaps two, if there were as much as ten acres of land. For the keeping of the cow or cows, every spot of land that can be spared should be kept at work growing a crop. Rye for early spring, oats and clover for later; beets sown thickly for green summer food and cultivated for Winter; sweet corn for market, as much as could be sold, the husks and stalks to be fed to the cows, and the same drilled in after the early crops to grow fodder for fall and winter.

For other live stock, there should be pigs, just as many as can be kept on the waste of the garden and house, and probably it will be found profitable to buy some food for them, for with proper care they will be found great manure-makers. Keep them in a pen with a tight floor, and let them have a yard of equal size with a tight floor a foot or more below the level of the feeding-floor, and if this is supplied with straw, sods, weeds, potato vines, &c., you will get manure enough from half-a-dozen pigs for another acre before the year is out, and with the arrangement I recommend the pen can be kept from ever becoming offensive. Next you will want to keep chickens, and they will pay in manure as well as eggs and fowls for the table, and can be kept confined to a small lot if you give them such care as you should. They may be let out half an hour before sun-down for exercise and to find some animal food, and they will do little if any damage in the garden, and even if you forget to shut them up at night they can be readily called into their yard in the morning.