

Success Without a Mortgage.

EXPERIENCE ALL MAY FOLLOW.

Sixteen years ago we came into possession of a 100 a farm. The buildings were old and very much run down, it having been rented for 40 or 50 yrs previous to our purchase. It seemed like a useless task to try to make the house and surroundings look as they should. Husband was 45 and myself 33; we had three small children. Our stock consisted of six heifers and six hens. We had a small amount of furniture. Husband had no bad habits and by economy and hard work we were enabled, in the course of a few years, to remodel, repair and paint the buildings, set an orchard, shade trees and shrubbery. We also added to our stock, having 12 cows, horses, buggies, wagons and all necessary farm implements. The house, which is large, was well furnished at the end of 3 yrs from the time we started. We had also saved some money.

About this time a very desirable piece of land was offered for sale, adjoining our farm, and as the money we had saved was half enough for the purchase price, we decided to buy it and mortgage for the balance, \$800. Then came 3 yrs of drouth and low prices and it began to look as though we were not going to cut down our debt very fast. Everything was made to count, very few unnecessary luxuries were indulged in, and every spare dollar was laid away. In 4 yrs the note was paid. To-day, besides being out of debt, we have a small bank account, 18 cows, 30 head of young cattle, horses, pigs, chickens, etc., and improved farm machinery.

During these years our children have grown to young men and women, have been educated, the two oldest going away to school and the girls taking music lessons. We have done our share toward the support of the church and society, always intending to be found in our place at the village church on the Sabbath unless prevented by sickness; we consider this a necessity to success and right living. Take several papers, keep buildings insured, but not our lives, preferring to trust to our savings to provide for us in a rainy day. We take an outing for a few days each year as one or the other can be spared.

Our method of farming is to get and keep as much of the land as possible in grass, thereby lessening the amount of labor necessary for cultivated crops. Have a silo and during dry years make up for shortness of hay with ensilage. Raise what roots and grain we may need for home use but not to sell. Make butter at home, using a separator and selling at our nearest large town. Raise all the calves and a few more if we can get them, keep a few hogs, and hens enough to furnish eggs for the table, and to buy all the groceries we need. Generally raise from 50 to 100 turkeys. We never ask credit for anything; in other words, we never buy anything we have not the money to pay for. We have one common pocketbook and do things on the plan of "what's yours is mine, and what's mine is yours," always holding a family council over any new venture.

Have always done the housework, with the help of my daughters when out of school, including sewing, butter making, poultry raising, papering and inside painting. We dress with the average, always trying to appear well and wearing our old clothes about our work as long as they are clean and neatly patched; when too far gone for wearing apparel, they serve another useful life in the form of carpets and rugs. Our table never lacks for the good things that the inner man craves, being bountifully supplied with fruits, honey, maple syrup, pickles, etc., of our own make and raising. Our children have been trained never to spend money foolishly and the youngest will stop and consider a long time before investing her small savings. We always aim to make home the pleasantest place on earth for our family, and with their music, books and innocent games, they have no desire for the common "loafing" places. To farm successfully without a mortgage, one must avoid contracting debts, live within their income no matter how small it may be, always bearing in mind that it is easier to make money than it is to save it.—[Mrs A. J. C., N. Y.]

Have taken F & H 2 yrs. There is no paper like it. It is up to date in everything.—[Mrs E. Faganine, Morris Co., N. J.]

Patrons of Husbandry.

BENEFITS OF CO-OPERATION.

Business men in other lines find it advantageous to co-operate. Why should not farmers? Fertilizers, mill feeds, coal, machinery in act all implements can be purchased in car lots, sometimes 40 per cent below retail prices. Conversely, when farmers by co-operation can market their produce in car lots, they can again eliminate middlemen's profits. When a committee of farmers can go on the exchange and deal in goods in lots of several carloads, they more readily obtain advantageous quotations than can the individual farmer from the village retailer.

While co-operative stores have many good features, it is oftentimes better to obtain discounts from existing stores. Thus: Send proposals to the several boot and shoe dealers, grocers, clothing and dry goods merchants, etc., to bid for the trade of your organization. For instance: Say to them, "We control 100 families; our trade in your line will probably amount to from \$5000 to 10,000 annually. What discount from regular prices will you allow our members if we divert our trade to your store?" Competition usually prompts them to bid low for a block of trade like this.

No organization should omit the advertising board, which should be hung in the meeting room. When any farmer wishes to buy or sell horses, seeds or any of the various supplies that farmers obtain from each other, he can jot it down and thus form a miniature "board of trade," which will prove a source of mutual benefit. A small assessment would supply all the best agricultural and scientific papers and magazines. It would also permit the chartering of a train or steamboat and provide occasionally a day's outing at seashore or mountain.—[Arthur B. Smith, Salem Co., N. J.]

FARMERS AS LEGISLATORS.

Although nearly 40 states elect local legislators this fall, several of whom will elect U. S. senators and all the states will elect congressmen, how many actual farmers will be sent to Washington? The probabilities are that the number can be counted on one's fingers. Farmers all over the country complain against congressional extravagance—legislation in favor of all other interests than the farmers. Yet they have themselves to blame mainly, for it is their votes that will send the lawyers to the national capitol. We hear it on every side that farmers must have sufficient representation in Washington of their own fellows to make known farmers' needs and exert the power that will effect legislation, but farmers will nominate lawyers and "fall all over themselves" in their efforts to secure election of the lawyer candidates.

The claim is made that the farmers' national congress has more influence with congress than any other agricultural association. This may be true, yet the actual results have been so meager that the writer who has been a delegate nearly every year, beginning with 1890, has failed to find the actual crystallized legislation resulting directly from action of the farmers' congress. We want \$10,000,000 appropriated the coming winter for free rural mail delivery; we want oleo taxed out of the realm of genuine butter; we want domestic parcels post; we want better rural schools; we want the Morrill and Hatch funds strictly applied to agricultural and mechanical education and experiment work; and there are some other things we want. Yet how far will farmers petitions receive attention? They may get into committee rooms. Farmers will say we have not competent men among farmers to represent us. A man who has had 4 yrs in an agricultural college and has kept up his general reading afterward of course is not as competent as the young fellow who has taken the 2 yrs course of law. The latter can "talk," yet the first probably has a grasp of affairs in general that would astonish the latter.—[W. S. Delano, Custer Co., Neb.]

Pennsylvania State Grange legislative committee, in a report ordered read before all the granges of the state, urges Patrons and all good citizens to unite, irrespective of party affiliations or factional associations in the support

of fusion members of the senate and house of representatives in districts where the rights of the people have been persistently disregarded by local leaders of the dominant party. It urges that members of the general assembly be chosen from the most competent and trustworthy citizens, who will exert every honest effort to redress the wrongs under which farmers have suffered through the present autocratic state administration which has openly defied the rights and demands of farmers.

A Grand Picnic Occasion was the 24th anniversary of the Johnson Co. Patrons co-operative ass'n. Over 2000 farmers met together for a warm handshake and social pleasures. George Black made some pointed statements as to the workings of the co-operative store, which during its existence has sold goods valued at \$5,125,000 on a capital of \$125,000. It paid back to farmers after paying yearly interest on stock 8 per cent dividends and to stockholders \$219,800. The Johnson Co. store has saved tens of thousands of dollars to farmers by getting goods at reasonable prices. State Lecturer A. P. Reardon also delivered an interesting address. There was splendid music and other good speeches.—[W. T. McClure.]

Enjoy Life—Farming should not be made so hard as to drive away from it all of the best young men of the country. Farmers should not give themselves up to a life of unrewarded toil. They should take time to improve their lands and buildings and they should take an occasional holiday. In short, farmers work too much and think too little. What they need is development of mind along with development of muscle. It is not the strong hand and hard muscle that will bring success, but the intelligent brain along with these other things. The farmer of the future should give a large part of his time to study, thought and recreation. [J. D. Wixom, Seneca Co., N. Y.]

A Farmer's Mistakes—Lack of care in keeping fowls free from lice during summer and failing to give feed in warm weather that was best suited to produce eggs. By testing my cows, have found some of them were being fed good rations that were not giving milk enough to even pay for grain rations, say nothing about coarse feed; these were sold for beef as fast as possible, and replaced by more valuable stock. I have bought bran in winter and paid from \$2 to 5 p ton more than it would have cost in the fall. I tried to get along with cheap horses instead of investing more money in good, stout ones. Too much land under cultivation has been one of my greatest mistakes, because I could not fit my ground well, thereby reducing the yield and could not cultivate hood crops at proper time, thus failing to get the best results. My wheat crop was a failure one year because, after putting it in well I failed to ditch all surface water off, made ditches too shallow. At first I had too long rotation of crops and sometimes used poor seed, with the natural result of poor crops. Last of all and greatest, is the mistake of buying too much fertilizer instead of saving all the stable manure. There is no occupation that requires more study, forethought and good, sound judgment than farming. Without them, failure is inevitable.—[F. G. Close, O.]

A grange is not unlike an individual. When working for an object each is strong and active. With no motive in view they become weak. Patrons who always occupy a seat in the most remote corner of the hall invariably entertain the poorest opinion of the grange. The most active member of the order is its most steadfast friend.—[Deputy G. R. Drake, Hillsboro Co., N. H.]

We are "new folks" on a farm, having lived all my life in the city, consequently I have much to learn. I have a Jersey cow, a flock of hens, a few pigs, a large orchard and garden and a 4 a field. I say I, for my husband follows another business altogether; he is a commercial angel or a knight of the grip. F & H has been my friend and I have been agreeably surprised at the continual and timely hints I have found in it. With best wishes for continued success, I congratulate you.—[Mrs C. B. Wood, Tenn.]

Plants and Flowers.

HOW I RAISE PANSIES.

There is no flower grown, either in my greenhouse or out of doors that brings more money or gives patrons more pleasure than the pansy. Entertaining farmer's boys and girls living near towns could not fail to find a profitable and pleasurable pastime in this direction. In hope that I may lead some of them to try it, I give them my experience in pansy culture. A poor little girl gave \$2 to a missionary. Knowing her circumstances one said "you cannot afford it." "I can," she replied, "for I made it off of my pansies." If it is so easy that little girls can do it, I thought, why not I. So I studied up the subject.

The first week in September, I sowed some pansy seed in a shady place. It came up poorly, but I took up the plants and transplanted them to a rich, sunny spot, putting them about 4 in apart. This was done Oct 15. I put a frame around the bed and when the ground froze, covered the plants about 2 in deep with leaves, throwing on some brush to keep them from blowing away. In March, when the ground thawed, I raked the leaves off and covered the frame with glass sash and in 2 or 3 weeks the bed was covered with bloom. Without advertisement the people found it out and the plants went in a hurry at 25c p dz.

Profiting by my experience and mistakes, I went at it in earnest for the next season. Planting in shady places I found was not best. I selected a rich sunny place and planted Sept 1. I put a frame around it and covered with muslin sash for shade. The ground was kept wet constantly until plants were up and then moist until ready to re-plant. By Oct 15 I had a crowded bed of fine plants.

I then made a lot of frames and transplanted. They were covered with leaves as before and in March I put on glass, on some I put muslin sash, others were left uncovered. In about two weeks those under glass bloomed, a week later those under muslin and about 10 days later those left uncovered. When in bloom I took away the frames and had one great pansy bed. Scarce a visitor but what uttered surprise and pleasure as soon as his eyes fell on it. Some said I never could sell them all, but the last one was sold by the middle of May at 20c p dz.—[W. L. Anderson, Montgomery Co., Ind.]

Wintering Dahlia Bulbs—I have always found that in a cellar where potatoes keep well dahlias usually do the same. I lift the plant and tubers, shake off the soil and set them on potato bins or barrels.—[E. M. Dunham.]

Oleander Cuttings will root readily at almost any time of the year in Fresno Co., Cal. When the ground begins to warm up well in Feb is perhaps the best time, but by giving shade and finding moist ground near an irrigation ditch they can be started now. Dec and Jan are perhaps the worst months because of lack of heat.

Winter Violets—Early last summer a cold frame was planted with young violets of the single California variety. The soil is a moderately rich loam, and the frame is in a well-drained place, with southern exposure, protected from the north winds by a steep bank. During the summer the plants were watered and hood, but were given no special care. By autumn they had made a vigorous growth, completely hiding the soil with their leaves, though planted 10 in apart. When frosty weather came the bed was protected with hotbed sash, and all during the winter it has given an abundance of large, long stemmed blossoms. During severe weather the sash has remained on all day, but on all but the coldest days air has been admitted by raising the sash at one side during the heat of the day. Little watering has been necessary, because of frequent rains. Anyone may have violets throughout the winter at very little trouble or expense except the first cost of frame and plants. The single varieties succeed better in cold frames than the double kinds, and the California seems the best variety for bearing large flowers and leaves.—[Prof A. Ketter, Tenn. Expt. Sta.]