


Success Without a Mortgage.

FIRST PRIZE ESSAY—125.

GOT BALDHEAD HUSTLING ON THE PRAIRIE

To be successful in any occupation in this wide world you must take a pleasure in it, have energy and courage and a determined mind.



I have not done as well as many who live in proximity to markets and can sell anything and everything they raise. In So Dak our staple crop is wheat and the uncertain climate for raising a good crop every year, and the uncertain price we will receive for it, after we do raise it, do not always give it a rosy hue, but I am well satisfied with what I have accomplished. I have often been asked how I got through the hard times so well when so many others failed. To prosper, you must be intelligent, ambitious and attend strictly to your business, get all you can honestly and keep all you get. Of most importance is good management. Never try to do more than you can do well.

It is easy to say, keep out of debt, but whoever knew of a man who began on nothing, as most farmers do, and ever became worth much without going into debt? It is not going into debt for things needed that huts a man, it is for the things not needed. I have found out that a wagon paid for rides easier than a mortgaged carriage, and a yoke of oxen paid for was safer to drive than a high-priced mortgaged team of horses.

I took Horace Greeley's advice and left my home, Rochester, N. Y., in May, 1882, and came west. Was then 21 years old. Settled on government land in Dak. This part of the country was just beginning to settle, and it did not take long, for by the spring of 1883 vacant land was quite scarce. The verdant prairie teemed with activity and soon blossomed like the rose. I had as capital when I started \$100 cash and a yoke of oxen, with a good supply of energy and ambition to back it.

When I began turning the virgin sod, I was obliged the first year to double up teams with one of my neighbors. I broke 25 a of sod that year. The second year I bought another yoke of oxen and broke 90 a. Raised 480 bu wheat on the first year's breaking; the third year raised 1490 bu wheat and 600 bu oats; fourth year 2700 bu wheat and 700 bu oats. After 7 yrs had 300 a broken and into crops. Rented some land, to relieve me of so much work, and farmed about 160 a myself with varying success, according to the seasons. We never had a failure of crops in Day Co, So Dak, on account of drought or hot winds. Providence has been very kind to us in that respect.

The load was heavy and there was lots of up-hill work starting in farming for an inexperienced hand in a new country. If I had to do it over again my success would be far greater. I succeeded without putting a mortgage on the land, for it has turned out to be the curse of this country. As long as some people can buy on time they run in debt, in hopes of big crops and good prices, but when both fail, so do they. Their land fell to the loan company, and they were dashed on the rocks of despair.

I managed to pay cash for everything I have bought the past 7 yrs, so there is quite an item saved. Six years ago I bought 180 a joining my land for \$1000 cash. Four years ago I bought my brother's 160 a and stock for \$1250 cash. That gave me 650 a all clear. I was single, so was obliged to do all the work myself, unless I hired it done—and hired help is poor property in this country.

Four years ago I married and have succeeded admirably well ever since, and now we have two bright boys to make home happy. I always take quite an interest in and have a good garden.

We keep 100 Plymouth Rock and White Leghorn fowls, and find them profitable, for we manage to keep the house expenses from the sale of poultry, eggs, meat and garden. Cans pay well, and in '98 we sold what we raised at \$1 p bu in trade, and last fall received 75c. In '99 we kept the garden and poultry accounts separate, and they amounted to \$127. If I was obliged to pay even that small amount out of my wheat crop it would take over 250 bu.

It is far more profitable to have a diversity of crops, so if one fails you can fall back on another. We see many who call themselves farmers, going to town buying meat, butter and even eggs, and then wondering why they are not better off. It is obvious every farmer ought to raise what he consumes; then he would waste less mortgages.

I have kept a diary for 17 years, so I know just what I make and pay out and every bu of grain I raised. The last 11 yrs I raised 23,712 bu wheat and 2520 bu flax. I had one good man on my farm all those years, who has watched everything closely and made his time count. I just made him get right out and hustle at times early and late. I have tried and succeeded fairly well in posting him on farming; made him read agricultural papers instead of novels, attend state fairs, also the Chicago world's fair. He can now retire and take it easy after 18 yrs of hard work and experience, while by economy, perseverance and care I accumulated about \$10,000. I also carry \$7000 life insurance. What success I have attained I attribute to keeping out of debt and by putting business methods into my work, for successful farming requires brains as well as muscle.

A Mortgage Lifter's Advice—Do not buy a farm unless you like farming. For to be successful you must have a fondness for it. Do not buy unless you like the location, for if you are dissatisfied and wishing to move to parts where you think you will be more contented, you will find yourself handicapped. But if when buying a piece of property it is necessary to give a mortgage you should regard it as your worst enemy, and one that will vanquish you if you do not use every means in your power to annihilate it. To pay the mortgage, choose some special branch, let your situation and inclinations decide what it shall be. If it is cattle, resolve firmly that the whole proceeds from this branch shall go to the mortgage; regard it as money set aside for a distinct purpose, and money you should not touch unless in a case of dire necessity. If you choose cattle, you will find it both economical and convenient to keep a few hogs and some poultry. These with other means to add a few dollars should buy groceries, clothing, etc. If you choose hogs as a specialty, keep a few cattle and some poultry—the cattle to eat fodder and rough feed that would otherwise be wasted, the poultry to eat grain that that will be scattered more or less about every farm where grain and stock are kept. These, with other means, should keep up expenses. I always plant a small piece to melons, and realize enough from it to nearly supply a family of four with sugar and flour the year round. Every farmer should have a good garden, so the family can have plenty of vegetables and some to spare. A farmer should never buy anything he does not need, because it is cheap, he should not incur a store bill to be paid some time in the future; he should not spend his time foolishly, but should do something each day to more than pay expenses, not forgetting to take some recreation for himself and family.—[R. E. Thorp, Fayette Co, Ia.

Let There Be Light—The average farmer in this country does not yet squarely believe in that principle as an aid to himself and his farm. He has too little sympathy for agricultural schools or for organized methods for a better agricultural education. This is seen in the fact that, as a class, he spends thousands of dollars to educate his children to be lawyers or doctors, where he spends one dollar to especially fit them to be intelligent farmers. This strange indifference to the advantages which a trained use of knowledge imparts, is difficult of explanation. But few farmers believe that there is such a thing as a science of agriculture. The great mass do not believe that the

thing we call farming can be taught to their children from books or schools. The American farmer will admit the necessity of a special intellectual training to be a lawyer, doctor, preacher, editor, merchant, or mechanic, and his sacrifice for the education of his children in everything but farming is without parallel in the history of any other nation. He sees clearly that if his boy

is to understand the principles of law, of medicine, of mechanics or of banking, he must look into books and read there the record of the experience and judgment that have gone before him. That boy's intellect must be trained to discern a principle on the printed page and then, by practice, learn how to apply that principle to produce material results.—[Ex-Gov W. D. Hoard,

AN OHIOAN'S REMARKABLE ACHIEVEMENT.

Our Recent Investigation of this Article was so very Satisfactory,
We Have no Hesitancy in Endorsing the Same as

"JUST WHAT ALL OUR READERS NEED."

A genius of Cincinnati has placed on the market a new bath cabinet, whereby anyone resting on a chair within, enjoys the famous Turkish, hot vapor or medicated baths at home for 3 cents each, heretofore enjoyed only by the rich at public bath rooms, health resorts, hot springs and sanitariums. These baths are celebrated for their marvelous cleansing, curative, purifying and invigorating effects upon the human system, and this invention brings them within the reach of the poorest person in the country. Clouds of hot vapor or medicated vapor surround the entire body, opening the millions of sweat pores, causing profuse



perspiration, drawing out of the system all impure salts, acids and poisonous matter, which, if retained, overwork the heart, kidneys, lungs and skin causing disease, fever, debility and sluggishness.

Astonishing is the improvement in health, feelings and complexion by the use of this cabinet, and it seems to us that the long-sought-for natural method of curing and preventing disease without medicine has certainly been found.

The makers inform the writer that more than 107,457 of these cabinets have been sold since August, and showed letters from thousands of users, who speak of this cabinet as giving entire satisfaction.

Since this invention bathbaths have been discarded, for it gives a better bath for all cleansing purposes than soap and water, and as there are millions of homes without bathing facilities, it seems this would be a good article for our readers to take the agency for.

Thousands of remarkable letters have been written the inventors, and to our knowledge persons who were full of drugs and nostrums, and have been given up to die, have been restored to perfect, robust health, to the astonishment of their friends and physicians.

Dr Franklin Moore of New York, Dr E. L. Eaton of Kansas and hundreds of our best doctors have given up their practice to sell these cabinets, because they say they benefit humanity more than drugs, and are all that is necessary to get well and keep well.

Congressman John J. Lentz, Mrs Senator Douglas, Rt Rev Bishop J. L. Spalding, Peoria, Ill, Rev John A. Ferry, Brooklyn, N Y, Rev C. M. Keith, D D,

editor Holliness Advocate, and a host of our most eminent people recommend it.

J. A. Hagan, Itchenfield, Mo, afflicted 15 years with rheumatism in its worst form, was cured in six days. L. B. Westbrook, Newton, Ia, afflicted 45 years, was cured in three weeks of catarrh, asthma, heart and kidney trouble. An old railroad man, O. P. Freeman, Sparta, O, afflicted 17 years, unable to walk, was cured of urinary and kidney troubles, piles and rheumatism. A lady in Mayaville, Mo, Mrs J. Coen, was cured of woman's troubles and recommends it to all suffering ladies.

After examination, we can say this is a genuine cabinet, with a door, hand-somely and durably made of best materials, rubber lined, has a steel frame, and should certainly last a lifetime. It folds flat in one inch space when not in use, can be easily carried, weighs but 10 lbs.

IT IS IMPORTANT

to know that the makers guarantee results, and assert positively, as do thousands of users, that this cabinet will clear the skin, purify and enrich the blood, cure nervousness, weakness, that tired feeling and the worst forms of rheumatism. (They offer \$50 reward for a case not relieved.) Cures sleeplessness, neuralgia, headache, piles, dropsy, eczema, malaria, all blood and skin diseases, stomach, liver, kidney, bladder, nervous troubles, and all ailments peculiar to women. It cures the worst cold in one night and breaks up all symptoms of la grippe, pneumonia, fevers, bronchitis, and is really a household necessity—a god-send to every family.

To please the ladies, a face and head steaming attachment is furnished if desired which clears the skin, beautifies the complexion, removes pimples, blackheads eruptions, and is a sure cure for skin diseases, catarrh and asthma.

ALL OUR READERS

should have one of these remarkable cabinets. The price is wonderfully low. Cabinet complete, with heater, formulas and directions only \$5. Hand steamer, \$1 extra, and it is indeed difficult to imagine where one could invest that amount of money in anything else that guarantees so much genuine health, strength and vigor.

Write to-day to the World Mfg Co, 1273 World building, Cincinnati, O, for full information, or, better still, order a cabinet. You won't be disappointed, as the makers guarantee every cabinet, and will refund your money after 30 days' use if not just as represented. We know them to be perfectly reliable. Capital \$100,000. The cabinet is just as represented, and does all they claim, and will be sent promptly on receipt of remittance.

Don't fail to send for booklet anyway. This cabinet

IS A WONDERFUL SELLER

for agents, and the firm offers special inducements to both men and women upon request, and to our knowledge many are making from \$100 to \$150 per month and expenses. It is certainly an opportunity, not to be neglected.



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