

Success Without a Mortgage.

A THRIFTY NORWEGIAN'S WAY.

FIFTH PRIZE ESSAY.

In the spring of '93 I bought a 40 a farm for \$2000. I was then 43 yrs old and worth 1750; my estate is now worth fully 6000. Paid 1200 cash and gave a mortgage for 800. Paid the mortgage in the fall of the same year and have never had a mortgage on my farm since. Wife and myself started to work with an old horse, a cow, one pig, one hen and a rooster. I got a 3 mos old calf from my sister as a birthday present, and from that one we have raised all our stock. We did not know much about farming, but we had made our minds to go slow and take care of everything, whether big or little, and we should sell as much as we could without making the soil any poorer. Have bought all the manure we could get in the town. Found I could not get along without farm papers, and finally got hold of F & H and it has been a very valuable aid.

My farm is a light sandy soil, but by plowing under green clover we can raise a good crop of any kind every year. The soil never becomes too wet, and if very dry we keep the cultivator going to hold moisture. Plow in manure in fall and winter on level land, on hilly land I turn it under in the fall so the ground there will not freeze so much, or wash the manure down. I then plow again in the spring. I drag it nearly every week when dry until planting time. It pays to be sure that the soil is finely pulverized. Plant as soon as danger of frosts is over and the soil is warm for corn and potatoes, and as soon as the rows can be seen I go over with a spring tooth drag with lever having the teeth to slant back to avoid clinging. Weeds are thus kept down and moisture retained. Cultivate each week if the soil is dry. I find a spring tooth cultivator is best by far for this soil. Cultivate shallow and keep the ground as level as possible. Have made the most money from potatoes, selling them in spring with profit.

When I bought the farm it was very much run down and the only house was an old log hut about 20 yrs old standing in a little apple orchard of 2 a. There was an old barn, but the silos had rotted from under it, also a couple of sheds. We kept house in the log house for 2 yrs. I planted 200 peach trees the first spring. They brought us a good crop of peaches last year. Have planted peach, plum, cherry, pear and apple trees every spring and have now a fine orchard. Have removed all old fences along the road leading to town and planted apple trees on the fence line.

In the winter of '94-5, bought the right to get logs for a new house at 25¢ M ft for hemlock and 22¢ for pine, oak and maple. Had it cut into lumber that winter, prepared it and got it well seasoned for the fall when the house was built of which an illustration is shown herewith. It is the finest farm-house in this neighborhood. Have also built a packing house for fruit in connection with woodshed. This was built so it can be used for storing wood during winter. Have moved the barn up to within eight rods of the house, put new silos under the stone foundation all around it. Have also put up a first-class windmill with water for house and barn. Built a wagon and carriage house on the end of barn.

I now have five head of cattle, two horses, four hogs and a flock of fine chickens. I feed ground feed such as bran, meal and cornmeal mixed and slightly moistened with swill. When clover is green I get some of that and when I have sugar beets I chop them fine and feed them with the grass. Our money crops are potatoes and fruit. I never sell straw or hay. Have sold some gr. a. but after this I shall feed it to enrich the soil. I am going to make my land rich enough so the farm will be worth \$10,000 before long. I am going to have good-sized straw stacks scattered all over my barnyard and stable my stock and let them have a run over in a while in the yard.

Have lost lots of money in clover-seed by sowing in between wheat and rye. Sometimes I had a good catch, but as soon as the grain was cut the weather generally became dry and the sun burned and killed the seed. I find it pays better to seed down to clover in wheat or rye stubble, running over with



A Wisconsin Farmer's Home.

a straight tooth harrow after sowing. Have pastured the hogs and other stock in the apple orchard, but shall not again, as I do not think it pays to take anything from the orchard except the fruit and trimmings. I can go anywhere and get anything I want on my name. I have often borrowed money but never do so unless I need it badly. I keep an accurate set of books including all expenditures, income and the profit. I believe it pays well to expend freely for books, papers and reports so as to keep well posted. Cleared over \$1000 in '97 on that account. I hire a boy by the year, and we put in about 16 a of potatoes, 8 of corn 3 of beans and some carrots. Have cleared 400 from 4 a of peaches. Potatoes have brought 600 in one season.

One of my neighbors became discouraged and rented me his farm. I borrowed \$75 of a neighbor, paid 40 on rent and gave a note for 35. This was just after the two bad years of '86-6. This investment paid me well. To be a successful farmer it takes study and planning, and considerable reading, one that isn't afraid to work or get up early in the morning. This year I have rented my farm to a nice farmer. Wife and I are going to take a trip to our old home in Norway, and at the same time take in the World's fair at Paris.—[S. O. Field, Oceana Co, Mich.

A TOUGH EXPERIENCE.

Forty years ago I bought a farm in La Crosse valley of 20 a and mortgaged for \$2000 at 12 per cent. Paid interest three years and then the mortgage holder sold the mortgage to his father-in-law. This old pharisee made my life a burden, he even required 5 per cent extra on one payment because I did not have gold as the bond called for. Finally the old man died and the son-in-law again took charge of the mortgage, he was like a devouring famine.

I raised wheat, but drought, bugs and grubs took the crop, but old 12 per cent stuck by me and I was at last ready to throw up the sponge when the war came on and every kind of produce and stock went up. Greenbacks were made a legal tender for all debts. I now had old skinflint where I could make him howl. Greenbacks were worth only 40¢ on the dollar. I sold some land, paid him off and made a good farm and a good home. I have good stock and about all a man can ask for in this world. After my experience, I would say never sign a mortgage. It is a death grip on you and your wife, children and stock, and will never let go until the last cent is paid. Many lose the work of a lifetime and never raise the mortgage. I have seen hundreds cleaned out by money sharks. One mortgage was enough for me and took the best part of my life to wipe it out.—[S. R. McK., La Crosse Co, Wis.

A plant is a huge feeder and a hard drinker.

The Handy Mechanic.

STAINING — POLISHING FLOORS.

Few explicit rules can be given for this work, on account of the diversity of woods used for floors, the length of time the floor has been in use, color desired and whether one wishes to buy the stain or make it.

A floor of soft wood will absorb much more of the stain than a hard one. A light colored floor will require a darker stain and an old floor needs more preparation for the work than a new one. All cracks should be filled with a paste of flour and water thickened with pieces of newspaper, or plaster of paris and water. Uneven spots should be planed off and all rough spots sandedpapered, after which the floor should be well washed and allowed to dry.

What is called wood filler can often be used to advantage on a new floor, there are light and dark shades, the latter being preferable. It comes ready for use, is very durable, filling the pores of the wood completely instead of coating it over like paint. As a general rule 1 qt of any stain will cover 15 yds of floor, and one can have a choice of mahogany, walnut, maple, rosewood, ebony and oak in several shades.

That which comes ready for use is preferable to the homemade article, besides being so much less trouble. A very dark stain, except when used on light-colored wood, will be found more difficult to keep in order than that of a medium shade. It is applied with a large brush, except around the edges where a small one is needed; it should be applied sparingly and well-rubbed in, as it is intended to be absorbed as much as possible, and several light applications will make a much better appearance than one heavy one.

Stained wood should always be varnished to preserve it, and the varnish must not be applied until the stain is very dry. If a final polish is to be given, it is best to wait several days after the last coat of stain or varnish is applied. To give the floor a fine polish, take a strip of flannel 2 yds long and 2 in wide, roll tightly, then lay the roll into a double fold of the same; grasp the two loose ends of the fold tightly for a handle and use the roll to rub with. Dip its lower part into boiled linseed oil and drop a few drops of shellac varnish on it, rub in circles and a fine polish will result.

If one prefers to prepare the stain at home, for a walnut stain take asphaltum in liquid form, and thin it with turpentine until it spreads smoothly; apply as recommended above. For mahogany, take nitric acid and dilute with 10 parts water, wash the floor with the solution, using a sponge on a stick, as it is bad for the hands. Apply until the color suits. A good floor for bedroom or bathroom is made by first cleaning and drying the boards thoroughly, then applying a heavy coat of boiled linseed oil. When perfectly dry,

give a coat of brown shellac varnish and a few days later another should be given. It will remain in good condition for a long time.—[H. M. W., Ill.

Good Stables and buildings are the great need of many Canadian farmers: If they had better and warmer stables they could carry on winter dairying more successfully and their young stock would grow much better. The stable should be well ventilated and contain plenty of windows to admit sunshine. Another need is better and improved stock in all the animals of the farm, because there is more profit in improved stock than with scrubs.—[A. E. Carson, Grenville Co, Ont.

Helps for Farm and Home.

CHAT WITH THE EDITOR.

Several Subscribers: Gasoline engines are sold by the Webster Mfg Co of 1075-1077 W 15th St, Chicago, Ill.—J. I. G: To run a one-horse Elias threshing separator, a 2½ h p Webster gasoline engine is sufficiently large and can be bought for \$125.—A Subscriber: The Belgian Hare, by P. O'Brien, a new book and complete treatise on the subject, is sold by the Orange Judd company of 52 Lafayette place, New York, at 25¢, postpaid.—Subscriber: I never heard of a combined corn husker and sheller. Huskers are usually called shredders; they do not shell corn, but deliver the clean husked ears into a wagon. The objection to them is that 25 per cent of the corn is shelled off in husking and drops in a pile on the ground through a sieve in the straw stacker. There is a very valuable corn thresher made and on the market that cuts fodder all up, ears and all, then a cylinder shreds and shells the corn off of the pieces of cut cobs, separates and cleans it in first-class condition, even taking out all small and cut kernels, delivering into the wagon or sack corn fit for seed. They may be run by steam power or with a 3 h p, using two 3000-lb bulls or 3 1400-lb horses on a tread power. A machine in a barn will thresh at rate of 10 tons cut stover per day, or about 5 a.

HORTICULTURAL QUERIES—Me Subscriber: There can be no benefit in leaving trimmings piled under apple trees, while considerable injury may result by weeds growing, insects breeding and laying eggs, and escape of moisture. It will pay to keep up a steady shallow cultivation of the soil until August under your apple trees.—H. E. H.: Joseph Schack of 22 W Division St and Henry Nelson of 60 Milwaukee ave, both Chicago, Ill, are makers of artificial flowers.

FOR WORMS IN CATS, either white, wire or tape, take 2 dr asafetida, 1 dr calomel, 2 dr safin and 2 dr fluid extract of the male shield fern. Give in ½ pt of raw linseed oil at one dose on an empty stomach. In 12 hours after give 1 qt raw linseed oil at a dose as a physic.—[Dr D. McIntosh.

SINGLE TAX—J. H. Rusby, N J, notes that F & H believes in keeping natural resources open to all, and in co-operation, and he says these objects can be attained only by means of the single tax on land values. "How," he asks, "can we say that man has the right of life, while he must pay to another man for the privilege of access to enough land to support life?"

POLITICAL ISSUES—This being strictly an agricultural and home paper, I can't print letters about our colonial policy or other political questions. I think the Philippines ought to be treated like Cuba, and at the proper time be made "free and independent" under our protectorate. I believe the "will" to be the final upshot of the affair, as that is the simplest way out of the moral, constitutional and political aspects of the case. I don't believe in giving national banks a monopoly of the currency. Nor do I believe the farmers' chief work is to produce greater crops, but he should produce at less cost. More especially should he reduce the cost between producer and consumer. My idea is that politics and law can help some in doing this, but businesslike co-operation is the main thing. Farm and Home will stick to its job of helping the farmer and the occupants of the home, leaving party politics to the party papers, of which there are enough, heaven knows! Especially in a presidential year, I think most folks will be glad to find in Farm and Home one paper at least that is free from "politics."

"People expect an editor to know a great deal more than he can hold. This often corners him and hurts his status. He can't be cornered if he has a World Almanac." So writes the editor of the New York World in reviewing F & H its wonderful almanac, which is about as complete an affair of the kind as could be imagined. It sells for 25¢.