

WONDER TALES OF FARMERS

Series of Interesting Letters Collected by Edward Atkinson.

LOTS OF MONEY AND COMFORT

Nowhere Else in the World Has the Tiller of the Soil Such Opportunities—Works Hard But Lives Well.

The American Farmer—There are now about five million of him, the greater number dwelling on their own land in the great grain growing states of the Mississippi valley. Who is he? What is he doing? What is he thinking? Who can answer these questions?



THE OLD AND THE NEW HOME OF A FARMER WHO DEVELOPED THIS SPOT ON HAVING SET OUT THE TREES HISSELF.

roads. Whether or not that gift of land will in the end have proved to be a permanent benefit is an open question. In 1884 it occurred to me to start an inquiry. How to do it was the problem. I thought I would adopt the chain or snow-ball method. I knew a few men of high intelligence to whom I could send circulars of inquiry. I had a thousand circulars printed. I put them in packages, I think of twenty each. I sent one of these packages to each man of my acquaintance whom I thought would be sufficiently interested to distribute them among farmers, who might reply. The rest I distributed in other ways. The replies have remained in my hands. A trained observer, capable of taking down what has once been called the "eclogistography" of each man, might well be delegated to deal with this great subject. The center of power now rests in the Mississippi valley. As these men think, so will be the future of this country. What more important question than to realize more about them? Who among us in the east who even among the men of the west, really knows the American farmer of the present day?

The replies tell an interesting story. Geographically they range from Vermont to Texas and Montana. The farm holdings run between nine acres and 120 acres, with enough the largest farm represented is not in Texas, but in Sangamon county, Illinois, and its owner is of Kentucky breed. Of course only a small number are here given.

Points of Likeness. Every farmer either went in debt for his farm, or where it was inherited, inherited a debt along with it. About half the debts were secured by mortgage. The extremes of interest paid are 2 1/2 to 8 per cent. The lowest rate is more exceptional than the highest. A very small percentage cling to the one-crop system and farmers have found that working with better tools give better returns. Tools and machinery are reported to cost from one-half to one-third less than twenty-five years ago, and by their betterment to have reduced the labor cost of many crops by nearly one-half. Farm wages have fallen very little; in many cases not at all. In a few they have even risen slightly. A fair year's work averages at \$20 monthly without board, but with house, garden ground, fuel and cow pasture, or \$13 a month, with everything found. Day hands, in the stressful times of harvest, threshing, etc., receive from \$1.50 to \$5, according to the work and the correlation of demand and supply.

But while labor has held its own, with the products of labor it is quite another story. From 1873 to 1894 every sort of farm stuff declined in value one-fourth, one-half, even two-thirds. Orchard, pasture, meadow, arable land, have yielded abundantly, yet put little money in the purse. Living expenses meantime have not suffered a corresponding fall. Clothes, necessary clothes, that is, are reported 20 per cent cheaper. The rising standard of living, however, makes a greater outlay imperative. Small wonder then that to the question as to whether the decrease in the prices of what he bought did not offset the fall in prices of what he sold, the answer is No, emphatically it is unanimous. Another negative, likewise unanimous, is full of hopeful human interest. These farmers do not work so hard as of old. Some give as a reason, falling strength, or increasing affluence, but on the whole there is an under-recognition of new ways better than the old. In line is the recognition of the work of agricultural colleges and experiment stations, also of the fact that given a good brain it can be turned into competence, and consequently among men, as readily in the fields as in the market, or the farm.

From a Farmer Professor. On the question of farm mortgages here is new light. Eugene Davenport of Woodland, Mich., sometimes a farmer pure and simple, now an agricultural professor as well, writes: "You are right in holding that farm mortgages do not represent by that much a loss of farm property. We have had all over the country an era of building upon open farm lands, such as I have not seen, or known, in any other country. Whether wise policy or not, this one outlay represents millions of dollars, and our farmers are better housed than any farmers on earth. Times now are close, and the shiftless farmers must go to the wall. But close times and narrow margins will compel better stock and better methods. Our farmers are poor just now, not from failure of crops, but rather from overabundance."

Dollar wheat may possibly have induced Mr. Davenport to revise that last sentence. H. B. Battle, director of a North Carolina agricultural experiment station, writes: "Our people are raising very largely their home supplies, and with the rest of the land raise a money crop. Thus they can live in comfort though there is but little money in hand. Farming is becoming to be a learned profession. Those that combine headwork with handwork, and are properly equipped, find results successful. Diversification and brain work are essentials for success."

Against these officials hear a plain farmer, D. B. Walker, who came from Taunton, Mass., to settle in his present habitat, Odell, Ill. He had a wife, a baby and \$400 when he came west in 1886. Now he owns 240 acres worth \$75 an acre, and still rising. He has brought up nine children "who take kindly to farming." "I have never seen hard times," he writes, "but worked hard until I got a start. At present have mortgage of \$3,000 on farm. Loaned my son \$5,000. I have grain, cattle, horses, sheep, and hogs. These with growing crops will more than pay my mortgage, besides notes and accounts. Many have done better, some not so well as myself. An Irishman came here some year, has raised eleven children, and has 1,600 acres of land, good buildings as any in the country. I took the census of the town in 1890. Many farms mortgaged. I could name several wealthy farmers that have mortgage because they keep buying land, and others retire from farming and sell to the boys or let the boys take over the mortgage."

When Debt is a Blessing. So it appears some of these canny agriculturists agree with the British statesman who found in the national debt a national blessing. Still another view of mortgage indebtedness is furnished by William F. Cox of Ste. Genevieve, Mo., who writes: "When money is borrowed and a deed of trust on the land is given, it is recorded in the circuit court clerk's office and the full amount of the loan is stated, but no account of the partial payments is kept until the whole amount is paid and the deed of trust entirely satisfied by the trustee." Mr. Cox says further: "About thirty per cent of farms in this county are mortgaged. * * * For perhaps 90 per cent of their value. Partial payments are not taken into consideration, still the amount of mortgage indebtedness is less than two years back." Mr. Cox is not himself a farmer, but has a heap of opinions regarding them. Among these the one that strikes me most pertinently to their business and who do not spend too much of their time around saloons are, if not making much money, doing moderately well."

Grant De Witt of Convenience, O., a haler and shipper of hay, who knows many farmers, seems to share Mr. Cox's view of them. "The farmers are a great class of people to complain," he writes, "and few of them like to admit of their success. True the price of grain is poor, but the yield is greater. * * * the expense of raising less. Some farmers in ten will argue that our lands and climate are becoming better adapted to the growing of wheat. They forget that they are improving the seed every year, and that the modes of sowing, reaping and cultivating their lands are quite different from what they were a few years ago. In 1873 my father harvested a field of wheat averaging fifteen bushels to the acre and it was thought little less than miraculous. This year's nearest neighbor harvested a field averaging forty bushels per acre. What makes this great difference? It is the improvement in seed, sowing and reaping. The self-binder does not waste five bushels to the acre, as was the case in the old way of handling wheat."

Thus Sudduth of Sangamon county, Illinois, has this to say: "Central Illinois is an exceedingly fine agricultural country. If wise national measures could prevail we would have a very prosperous people. It was brought here a child from Mt. Sterling, Ky., started in life a poor boy, and by dint of perseverance, he has been enabled to accumulate a property worth even at present depression in

prices \$90,000, but I do not know of any others who have equaled it. There are but few mortgages, not one in ten, on the farms of this section. First-class men have no trouble to get all the money they need at 6 per cent without any security whatever. Second rate names borrow at 7 per cent on security. These plans of money, or nearly so, for all practical purposes, I have given no security for bank funds in the last thirty-five years, and have always got all the funds I needed."

Erza F. Stephens, born in Maine and college-bred, went to Orest, Neb., in 1871 with \$1,300 to help him start in life. In 1894 he had not very much more. In between, however, he had rated himself and been rated by others high up in the thousands. This is his story in detail, a story so wholly American as to make it entirely typical. He took up pre-emption alone. Bought 240 acres B. & M. land near Orest—\$8 per acre—rough land, supposed to be all right for orcharding. Spent \$45,000 on it in planting and improving in the collapse last May. "72. Substituted 187 acres for B. & M. railroad and planted next spring, on contract, 750,000 trees, in wind-breaks on north side of track. Cultivated that contract three years; cultivated wheat and corn to open and fit land for nursery and orchard. '74, '75, '76 and '77 grasshoppers ate my nursery stock, fed out all the money I had and all my friends were willing to lend the grass-

hoppers. * * * Owed \$8,000 more than I could work. * * * '79 had paid off debts and accumulated \$20,000. Began in '80 planting tree claims—set 7,000,000 trees on contract and cleared \$25,000. Ran nursery, farm and orchard; put \$47,000 in stock farm in northwestern part of state. Weathered '83 at such heavy loss and sacrifices in meeting obligations the dry winter and spring of '94 finished me. Banks wanted their money and losses were heavy in realizing. Had \$50,000 of property and \$44,000 of debt. * * * Owe now \$10,000 to \$12,000 more than an worth; expect to dig out about 1902."

From the Lone Star State. Texans are all loyal to the Lone Star State. "I came here thirty-eight years ago with two dollars and a half," writes R. P. Butler. "Have raised a family of eight children and now own a home worth \$5,000 and have paid out over \$12,000 on homes for my children. I can name hundreds who have done as well or better." It is somewhat an achievement for a man who came out of the confederate ranks with only a ragged gray uniform to own 7,000 rich acres and raise on them 2,000 old bales of cotton. That is the experience of B. W. Marston, Bedford, La. "After the surrender," he writes, "I began on my brother's

place, cutting cord-wood for a living. Next year borrowed a thousand dollars on my good name and went to planting cotton, working harder than any 'free nigger' in the county. Made a little money, bought a small stock of goods, mixed merchandising with farming." James H. Camp, also an ex-confederate, lives in Georgia on a 500-acre farm bought "by hard work and economy. I have never bought for my own use one pound of bacon, one bushel of corn, one sack of flour, or one out early that anything that could be raised on a farm was much cheaper raised than bought. * * * The negro is the best laborer in the world, easily controlled, reasonable, never will strike unless led by turbulent whites. Thank God Georgia has but little of the foreign element. I hope it may never have it."

Victor J. Spear, Baintree, Vt., has proved by works the faith he thus states: "Have always contended that the man with brains would find a way to succeed on the farm." Mr. Spear inherited some 700 acres along with a debt of \$6,000. It came to him in 1876. Since then he has paid the debt, spent \$2,000 for additional land, the same amount for repairs and betterments, doubled the farm's production of everything, and does not owe a dollar, but is a creditor for several thousand. "My income has been mainly from the sale of orchard products," he writes. Apples, peaches, plums, and pears. Have also sold Merino sheep for breeding purposes. Have had a trade for several years with the ranchmen of Montana. * * * Also run a cider mill and jelly manufactory in connection with orchards. This has been very profitable."

Reclaimed a "Hopeless Farm." A. F. Noyes, born and bred in his home town, Beaver Dam, Wis., knows all about adopting an abandoned farm. It was "covered with burdocks and stones. A renter had starved out. No fences worth naming, but good house and barn. The neighbors said: 'It would not raise white beans.' My father: 'Boy, you will never pay for that farm.' Only regret that he did not live to see it done. Little by little we cleaned the fields and roadsides. Very few acres now in fields; they are sixty and eighty acres in extent, besides pasture. Raise corn, clover, shorthorns, Silesias and grade sheep, Poland China pigs, barley, potatoes, corn, oats, clover and timothy. We never run bills; make it a rule to pay as we go. If we needed things, borrowed money and bought where we chose. Also made it a rule to borrow always in the same place. * * * Always paid the day a debt was due, or arranged for it. When we had money and owed it, made it our business to pay instead of waiting for a creditor. Farmers are to blame in great measure for the slight out on farm work. We also grumble too much at dry weather. For instance, instead of remembering that it may raise prices, every

man, after he had reclaimed a neglected farm in his own country, felt a strong ambition for a life in the states. So about 1888 he set up his household goods in what was then the territory of Dakota. Drouth made his first wheat crop a failure. The second was something miraculous as to yield but did not much more than pay pretty heavy expenses. Two more years of such dry springs brought him to 1890, when a magnificent crop on 500 acres put him ahead, although "the high wages" * * * and general neglect of everything but having a jolly good time made it difficult to get it taken care of and thus the net profit was small." In 1891 he sowed but 200 acres to wheat, and planted potatoes, which grew magnificently, but could not be sold for enough to pay his freight. The grain yield was fine, but a cold and early fall set the threshing for the most part over into next summer, making the larger part of it a total loss. In 1892 six acres of wheat gave him profit. The next year he had a magnificent crop of heavy weather, hail storms, frosts and so on it did not pay expenses.

To the lay mind that appears to be an experience to warrant the least bit of exclamation howling. Mr. Wallace is another sort. "Such is the experience of nearly every farmer here," he says, "let I do not think we have any great reason to complain. * * * With all the natural drawbacks I doubt if there is another country on the face of God's earth where farmers can live with so little work, such a reckless system of farming and money. With a few years of the industry of our fathers practiced forty years ago we may all be independent of the loan agency or the banks." So the tale runs through scores of mouths. Finance is evidently as vital among them who live by the land as in Wall street itself. In the matter of land values and fluctuations there are notable differences. Western farmers who are worked on crutches. Then, in eastern lands either stationary or falling, middle-west acre steady at high prices and lands down south stationary or very slowly rising. Local causes, however, determine values much more than geographic.

EDWARD ATKINSON. Tom Gould, probably the most famous of New York's live cowboys, is now earning \$1.50 a night as a night watchman at an unfinished building. All the money he ever earned, or perhaps "acquired" would be the better word, is gone. There is a careworn look about his face, he looks old, and has lost all his old-time spirit. In the great New York March blizzard of 1887 Henry O'Donnell had his feet frozen so badly that both were amputated. Until a few weeks ago he walked on crutches. Then he had a pair of artificial feet made, but his clumsiness with them caused his friends to laugh. Mr. O'Donnell at once offered to bet that he could walk 1,000 miles with them. A heavy wager was laid and O'Donnell is now on his way, having reached Baltimore. He bets he can walk to New Orleans, 1,200 miles, in five months.

The Baltimore & Ohio railroad is pursuing a wise course in rewarding employees when by quickness of thought or otherwise, avert loss of life or destruction of property. The engineer of a passenger train which had just stopped at Connelleville Station the other day heard another train coming and immediately sprang into his cab and started his train at full speed. The engineer of the other train struck the rear car, but without serious results. A gold watch and chain, suitably inscribed, was the engineer's reward.

Christian Scientists are watching with interest the course of the trial of a suit for damages brought against the Edison Electric Illuminating company of Paterson, N. J., by Berthold Frankel, who alleges that he was struck by a falling arc light wire of the company and seriously injured. As a result he was in the hospital for three months. The defense of the company is that he only thought he was hurt, constituting himself at once the subject and the operation in a feat of hypnotism. The hospital physicians, who have been called by the defense, say that while Frankel showed all the symptoms of that or otherwise, his body was unmarked, and other doctors testify that in their opinion as experts the illness was the result of hypnotic suggestion. Georgia is furnishing many ideal objects for a correspondent of the Atlanta Constitution has found a county in that state, Union, way in the Blue Ridge, whose people are all native born Americans. Seventy-five out of every 100 farmers own their own farms and take everything they consume except coffee, sugar, salt and tea. In the county seat, Blairsville, there is only one family living in a rented house. There is not a barroom in the county and hasn't been for thirty years. The county has no cotton, but there is no corn as in the rest of the state. The mountains are densely covered with oak and hickory, and it has gold, iron and marble. Its people now are excited because a railroad running from Chattanooga to Wallalla, S. C., will soon pass through their section. Union county may not be so ideal when it becomes part and parcel of the outside world.

Orehard & Wilhelm Carpet Co.

The economic and artistically inclined home furnisher will find there never was quite so good a time as now, "or place," to correctly furnish the home as on this occasion.

- \$12.00 Dining Table—made of select oak—highly polished—with heavy fluted and tufted legs—heavy, rich design—42x42 inch top—a most remarkable value at only 8.00
\$16.50 Dining Table—made of select quarter-sawn oak—highly polished—has heavy grooved rim and heavy, massive turned and fluted legs—mounted on ball bearing castors—large 48x48 inch top—an unmatchable bargain at our price—only 12.50
\$12.50 Dining Chairs—made of solid oak—well braced and embossed—cane seat—full size chairs—all nicely finished—five patterns for this special offering—they are only, each 1.00
\$2.50 Leather Seat and Back Solid Oak Dining Chair—nicely beaded and finished—well braced and extra good value at our price—only 1.90
\$15.00 Sideboard—made of select oak—nicely figured—double serpentine top and top drawers—rich carving and nicely finished—has large French bevel mirror—good quality and our price extremely low at 11.50
\$23.00 Sideboard—highly hand polished and carved—24x48-inch top—in every way a first-class article—well top and top drawers—our price—only 19.00
Plate Racks and Hanging China Shelves and Cabinets—a very large and choice selection—A very choice Plate Rack—in golden or Flemish oak or imitation mahogany—polish finish—we offer you at only 2.50
\$10.00 Morris Chair—frame made of select oak or imitation mahogany—full size—has reversible cushions—covered in high grade velour or corduroy—a most comfortable and popular chair which we offer at 7.50
\$8.00 Couch—made with good springs—has button tufted top covered in high grade velour—choice of colors—full spring edge and end—a great bargain—only 5.75
\$27.50 Davenport Sofa—full size—6-ft. long—mahogany finish frame—hand polished—very choice design—overed in best velour—the greatest Davenport value offered at our price—only 17.50
\$15.00 Colonial Divan—choice upholstery—hand polished frame—mahogany inlaid back—artistic rich piece—only 11.00
\$45.00 large Turkish Leather Rocker—the best make—we offer you special this week only 35.00
\$45.00 Genuine Leather Couch—one that we can guarantee—extra well made—choice of colors of leather—pleated—tufted—mahogany finish frame—only 37.50
Carpets, Linoleums and Oil Cloth Headquarters. We can supply your wants at remarkably low figures—quality guaranteed. Never before have we shown such a large assortment of really choice floor coverings as now—from the cheapest rug to the rich orientals, with delicate, handsome and lasting colors—from the inexpensive ingrain to the finest Wiltons. Ours you'll find the most complete and best assorted stock in the west, at money-saving prices.

Orehard & Wilhelm Carpet Co. 1414-1416-1418 Douglas Street.

It will soon Be cold enough : : How is your office? Are you beginning to shiver already, thinking how you will keep your overcoat on to keep warm? The Bee Building is the best heated building in Omaha, as well as the best kept building. You can get offices there from \$10 up. MOVE WHILE IT IS WARM. R. C. PETERS & CO., GROUND FLOOR, BEE BUILDING. RENTAL AGENTS.

DOCTOR SEARLES & SEARLES OMAHA. NERVOUS CHRONIC & PRIVATE DISEASES OF MEN SPECIALIST. When others fail consult SEARLES & SEARLES OMAHA. NERVOUS CHRONIC & PRIVATE DISEASES OF MEN SPECIALIST. We guarantee to cure all cases curable of WEAK MEN SYPHILIS SEXUALLY. Nightly Emissions, Lost Manhood, Hydrocele, Venereal, Gonorrhoea, Gleet, Syphilis, Stricture, Piles, Catarrh and Rectal Ulcers and All Private Diseases and Disorders of Men. STRICTURE AND GLEET CURED AT HOME. Consultation free. Call on or address DR. SEARLES & SEARLES, 119 So. 14th St. OMAHA. HUMAN EYES 25 Cts. a Pair. Uncle Sam's Cough Medicine, The Best in the World PREVENTS GROUP 25c at all Drug Stores.

"JUST DRAGGING AROUND." How many thousands of women understand the meaning of that simple phrase: "Just dragging around." Women everywhere who have a work and a mission of womanhood to accomplish in this world will appreciate instantly the disheartening spirit of Mrs. Mattie Lenhans, of Tioga, Hancock County, Illinois, who had been sick for seven years, she says: "not in bed, but just dragging myself around. At last I took three bottles of Dr. Pierce's Favorite Prescription and five of Golden Medical Discovery, and it is impossible to describe in words the good these medicines did me. My husband says 'Golden Medical Discovery' is the best medicine he ever saw, and a cough, No. 1, is too high for Dr. Pierce's medicines." Another lady, Mrs. R. F. Moffatt, of Lebanon, writes to Dr. Pierce: "I think Dr. Pierce's Golden Medical Discovery the finest medicine on record. I have taken a number of bottles and it is the only medicine that relieved my terrible headaches." Women who suffer should write to Dr. R. V. Pierce, of Buffalo, N. Y. He will send them the best professional advice that can be had anywhere in America, and entirely without charge. Neither the "Golden Medical Discovery" nor the "Favorite Prescription" contains any alcohol to inebriate or create a morbid craving for stimulants. Every woman should own a copy of his splendid book "The Common Sense Medical Adviser." It is the grandest medical book for popular reading ever written. It contains a fund of knowledge of precious value to women. It has over a thousand pages, elaborately illustrated with engravings and colored plates. The first great edition of more than half-a-million copies was sold at \$1.50 each. The profit from this induced Dr. Pierce to carry out his cherished intention of issuing a free edition one copy of which in paper-covers will be sent for the bare cost of postage and stamps, or a heavier cloth-bound copy for 31 stamps.