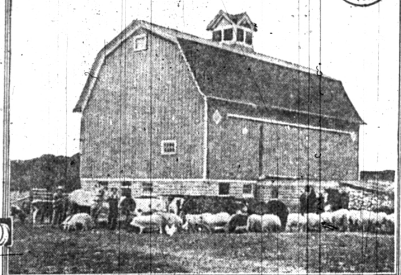


# MORTGAGE FARM MORTGAGES

By R.A. SHAW,  
DEAN OF AGRICULTURE, M. I. C.



ADVANTAGE CROPS OF FAY ARE THE RULE IN MICHIGAN



COAR IS FAY'S MORTGAGE SINGLE

From "Michigan Farmer" Editor of Liberty

THE total number of farms owned in whole or in part by the operators in Michigan, including a total of 172,310 in 1910, 13.1 per cent were found to be free from mortgages and 48.2 per cent mortgaged. These percentages do not differ materially from those presented for some of the richest agricultural states in the country, in fact the percentage of mortgaged farms is higher in two of the richest agricultural states in the country. The percentage of similarly owned farms mortgaged, in the United States in 1910, was 25.6 per cent. Farm mortgaging should not be regarded as an ill omen, providing the indebtedness has been incurred in a legitimate way from proper motives. It is regrettable when resulting from disastrous crop failures, losses from disease, fire, flood, etc., and is deplorable when the result of poor management, questionable speculation or dissipation. If, on the other hand, however, reasonable indebtedness is incurred, as a result of land acquisition, equipment, improvement, etc., the act is commendable and stimulates the young man particularly to increased effort and the employment of better business methods. Under these conditions the burden of indebtedness should be carried with the head erect, looking the world square in the face without any trace of shamefacedness. The ratio of mortgage debt to farm value in Michigan is not a burdensome one being only 30.3 per cent in 1910. It is true that the financial indebtedness may be one of two chief causes standing in the way of agricultural improvement, unless the individual is at least an average business man, favored with a series of years of normal crop production. The necessity for a substantial, continuous yearly cash income, to meet interest payments and reduce principal, may prevent the farmer from providing adequate equipment, introducing live stock, establishing the best rotation and practicing various other improved systems, which he himself would like to do if he had the means. It is unfortunate that recent mortgage reports contain under the contract system, tempt me to assume far too great financial obligations.

## MORTGAGE LISTINGS

Crop	Area	Value
Corn	1,309,582	\$29,569,282
Wheat	80,237	10,526,368
Barley	20,996	2,132,341
Rye	410,203	3,941,428

## Rating in acreage, production and values

Crop	Area	Production	Value
Corn	1,309,582	104,110,000	\$29,569,282
Wheat	80,237	11,111,000	10,526,368
Barley	20,996	2,132,341	2,132,341
Rye	410,203	3,941,428	3,941,428

The above figures are given in detail, being of general interest. With the exception of two of the corn crops listed above, the valuations run into the hundreds of thousands of dollars.

In order of total acreage and valuations, the leading cereal crops rank as follows in order of importance, viz: Corn, oats, wheat, rye and barley. Corn included one-third of the total area, all cereal crops, for the year, by 40 per cent, barley by 10 per cent, and two-fifths of their value; it was reported on 161,901 farms and the corn growing area, hitherto limited to the southern part of the lower peninsula, has gradually worked its way northward, even to the shores of Lake Superior. The acreage of wheat is about 80,000 acres, and includes 2,700 acres of spring variety and 61 acres of the macaroni. Increased live stock production, with the ensuing application of stable manure and use of suitable crop rotations, will extend, rather than retard, wheat production in Michigan. Michigan is notable for rye production, because of its usefulness in procuring new seedlings of clover and other legumes and grasses.

All of these crops are of great value and feed and bedding, and also because of its adaptability to the lighter types of soils. Suitable soil and climate conditions would permit of a marked extension of the barley growing industry. Oats are reported by 70 per cent of the farms of the state, wheat by 60 per cent, barley by 25 per cent, and rye and beans by about 25 per cent. Southern Michigan soil and climate conditions have proven well adapted to buckwheat production; it has a promising future in the state.

## Other Grains and Seeds.

The following statement includes the amounts of "Other grains and seeds," produced in Michigan in 1909, viz: Dry edible beans, 5,282,511 bushels; clover, 128,289 bushels; timothy seed, 10,652 bushels; flax seed, 2,943 bushels; millet seed, 2,276 bushels; peas, 1,211 bushels; alfalfa and timothy seed, 10,652 bushels; other tame grass seed, 203 bushels; sunflower seed, 40 bushels; and ginseng seed valued at \$662. The total value of these products of this class amounts to \$12,025,622, of which sun beans alone make up \$9,716,315, while dry peas were worth \$1,237,430, clover seed \$194,484 and timothy seed \$19,466. The opportunities for extending the production of seed peas, clover and alfalfa, within the state are exceptional, and as the future development of northern lands will add very materially to the products of crops. (The census reports contain the number of trees, vines, etc., rather than in "impassable," as some of them are in rainy weather.

Hay, Forage, Sowing and Root Crops. Hay, forage, sowing and root crops (not including sugar beets) are reported from 170,956 farms, including 1,991,618 tons, valued at \$3,175,223. Timothy alone stood second, producing 4,622,239 tons valued at \$38,180,087. Timothy and clover mixed included 1,625,229 acres, which produced 1,991,618 tons, valued at \$3,175,223. Timothy alone stood second, producing 4,622,239 tons, valued at \$38,180,087. Timothy and clover mixed included 1,625,229 acres, which produced 1,991,618 tons, valued at \$3,175,223.

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Sugar Beets. In 1909 Michigan produced 78,739 acres of sugar beets, yielding 70,639 tons, worth \$4,014,123. It is reported that the sugar manufactured from this crop was worth \$10,476,576. Michigan has an enormous area of soil suited to sugar beet production, distributed throughout all parts of the state, which, combined with suitable climate conditions and possibilities of suitable crop rotation, offers splendid opportunity for the extension of the industry.

## Sundry Crops.

The value of the sundry crops in 1909 was \$10,176,284, including 212 and sweet potato, tobacco, hops, broom corn, ginseng root, chertory and pepper mint oil. The potato area alone comprised 265,483 acres, yielding 23,248,828 bushels, worth \$9,913,718. During this year the state grew 6,232 acres of hops, valued at \$1,200,000. Michigan produces about three-fifths of the world's peppermint oil supply and 88 per cent of the total output of this country. In 1909 this state produced 1,584 acres of chertory, amounting to 19,204,000 pounds, valued at \$7,020,000. The order of Michigan's sundry crops according to their value from 1909 was as follows, viz: (1) Hay and forage, \$36,040,000; (2) corn, \$29,569,282; (3) wheat, \$10,526,368; (4) timothy, \$3,175,223; (5) potatoes, \$9,913,718; (6) beans, \$9,716,315; (7) sugar beets, \$4,014,123; and (8) rye, \$3,941,428.

The following table gives Michigan's shape, or "impassable," as some of them are in rainy weather.

The modern cheap machine, or motor, when used in spring, has great things for roads and the farmers who have to use them. More than this, the road drag can be used after each year's work, and the results are satisfactory wherever used, and of course, applies to earth or gravel roads. A drag keeps them in fine shape throughout the year. What else some of our dirt roads do not that they are inherently bad, but

that nobody takes care of them; if they are properly looked after they drag, they won't be the but of so many a farmer's tongue.

Thousands of miles of them are going to be with us for a great many years; might as well see that they are good as drag can make them. Even a macadam road, if not looked to much in a few years it isn't taken care of.—La Porte Herald

# SIGNS AND OMBENS

By ISADORE BENSINGHAM.

"Now you've done it, Abner!" exclaimed the Post.

"Done what?" demanded her husband crossly, giving the hammer in his hand a last vicious bang across a nail.

"Killed a purple moth—see, with the head of the hammer, and it's a bad sign."

"Nonsense, nothing!" growled Abner, but wrathfully. "The only sign I'm interested in at the present time is the sign I'm nailing up right here and now, and it says 'No Trespassing,' and the first one who questions it gets a dose of salt and pepper."

"You think you're quite right, Abner," insisted Mrs. Post gently.

"I know I'm right!" stormed her better half. "See here, Maris, no milk-and-water sentiment! This creek was on my land when I bought it, and it says 'No Trespassing,' and the first one who questions it gets a dose of salt and pepper."

"Yes, Abner, but it's crooked and cut in on the other side that ought to be there!" cried the Post.

"Let him keep it, let him keep it!" that's all right," shouted Abner. "I've no objection, but when he sets his sisters to deluging over it, and his cows wading in to muddy it, and intrudes on my land, let him look up. I'm going to stake it out and set up a barbed wire fence. Then let him and his crowd enjoy the two or three feet of shallow water to their hearts' content."

"I think you're wrong, Abner," protested Mrs. Post seriously. "It didn't do this way, but all neighbors will be pleased. I do hope because Mr. Dodd crooked over you a bit, you insisted about there being no likelihood of a war, and it came, that you won't harbor up a wicked grievance."

"Never mind about that," snapped her husband. "Dodd can't lord it over me. The sign goes up, and the fence goes up."

"And what about the young people?" voiced Mrs. Post, gravely.

"I don't care," retorted Abner. "I'm not going to get into a row with them. I'll just give 'em a good talking."

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lectures for the township his nephew, Dodd, was chosen and he was re-elected. It was clearly explained to him that this was done to give the township a fair representation, but Post would not have it that way.

"Underhand work—mean, sneaking tactics somewhere!" he insisted on believing.

Therewith he no longer spoke to Dodd when he met him, and forbade Nell to keep company with that young sprig of amaranth. Both Dodd and Nell were mortally offended.

Once started on a career bolstered up by unworthy prejudice and hatred, the old man began to grow high and the old man began to grow high and the old man began to grow high.

One day Post ran to the house in a great fuss and worry, grabbed up his gun and made back for the brook. He had discovered that a high water was so serious in it, fishing well over the side of the stream. But when he returned he was ashamed of himself.

The intruder turned out to be a girl visitor at the Dodd home. He was uneasy and unhappy, although he tried to appear outwardly firm and satisfied.

"I hope Dodd enjoys his three feet of water front?" he chuckled, coming to the door. "I hope Dodd enjoys his three feet of water front?" he chuckled, coming to the door.

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## Don't Poison Baby.

Forty years ago almost every mother thought her child must have PARROT BRAND or LINDSEY'S to make it healthy. These drugs will produce FROM WHICH THERE IS NO HARMING. Many of the children who have been killed or whose health has been ruined for life by parrot brand, Lindsey's and medicine each of which is a potent poison. These are prohibited from selling either of the narcotics named to children at all, or to anybody who is not a doctor. The destruction of "parrot brand" is a "modifying" which relieves pain, "poison." The destruction of "parrot brand" is a "modifying" which relieves pain, "poison." The destruction of "parrot brand" is a "modifying" which relieves pain, "poison."

## Time and Trial Prove

the unequalled value of Beecham's Pills as the best corrective of ailments of the digestive organs so common—and the best preventive of lasting and irregular action of the stomach, liver or bowels.

## Beecham's Pills

Have acquired a record. For over half a century they have benefited with entire safety in thousands of cases. A few doses will give relief to all suffering from serious sickness or indigestion. Beecham's Pills will give relief to all suffering from serious sickness or indigestion. Beecham's Pills will give relief to all suffering from serious sickness or indigestion.

## An Invaluable Aid to Health

The Largest Sale of Any Medicine in the World. Sold everywhere. In Cases, 10c, 25c.

## YARB DOCTAH WAS TO BLAME

Second Mistake That Medical Adviser of Negroes Had on Record Against Him.

Guy Hoerner, South Philadelphia apothecary, was abruptly despatching a postal card to a "fapper," when an Amazonian beauty, dressed in a sailor suit of mourningly pattern entered and bulked herself against the counter.

"I want a 'description' file for half-dozen five-ounce quinine pills," she announced.

"Why, woman, that pill would paralyze you," said the doctor. "I've got a better one," she asked the astonished chemist.

"Nothin' do mater' wif me," she answered. "It's for my little daughter, and only this mornin'." "What's she taken afix me, Mah, husband's ben-ched and insignificant."

"Dut, quinine comes its grains, not our," she said.

"Well," was the scornful rejoinder. "It's just another mistake of dat fool yar doctah. Last year, when she had only this mornin' in her stomach, she got her to yallow a spoonful of bird shot; said her lights was in and she had to wiggle 'em out."

"Gold Douches." President Wilson tells of a famous Princeton professor who supplied the pills which saved his life in the hospital of Penn's.

He preached his finest sermon and thrilled the congregation in the little country church. As he had never been thrilled before. At the close of the service he was feeling particularly well satisfied with himself when the leading cleric approached and asked him:

"Well, doctor, what's the damage?" "Pa, what's a dose up?" "It's a mechanical device used for altering the way you eat."

Let it go. Faith Funder in front of my row. I'm not a new sign in my window. I'm not a new sign in my window. I'm not a new sign in my window.

Proprietor—I know it. I was going to have it changed, but the sign contained me in my way of selling. The sign was more suggestive. Faith Funder—More suggestive. "Great Scott! Why not?" "For minding my own business." Ram's Horn.

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