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# The Banker-Farmer

WISCONSIN  
BANKERS'  
ASSOCIATION

## News Bulletin

BANKER-  
FARMER  
EXCHANGE

A Little Journal of Agricultural  
Information for the Farmer

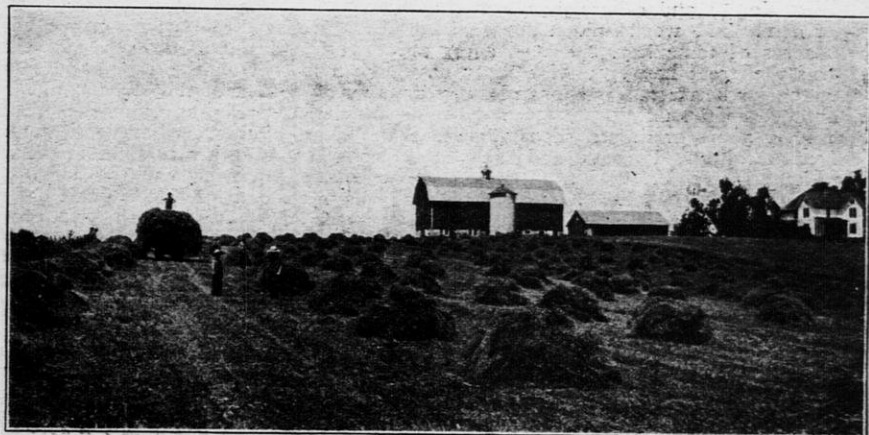
BULLETIN No. 41

FEBRUARY, 1924

### Building Bank Balances With Alfalfa

L. F. GRABER

College of Agriculture, Madison



#### ALFALFA WINS WHEN CLOVER FAILS

While shallow rooted timothy and clover were almost a complete failure on account of drought in the vicinity of W. J. Brennan's farm at Tomah, Wisconsin, his deep rooted alfalfa field (as shown above) yielded four tons of hay an acre in spite of extremely dry weather.

Compliments of

College of Agriculture, University of Wisconsin

MADISON, WIS.

# Building Bank Balances With Alfalfa

L. F. GRABER

College of Agriculture, Madison

Overproduction may be a "thorn in the flesh" of agricultural progress, but a tremendous feed bill is the price we pay for underproduction of a crop most needed on Wisconsin farms. I refer to alfalfa.

The dairymen's feed account is enormous. In seventeen counties of northern and central Wisconsin it was estimated, through data collected from banks, that \$5,000,000 was spent for hay and other "shipped-in" feeds to maintain the live stock of these counties during the winter of 1921-22. Wisconsin has made tremendous progress in her dairy industry. We produce three-fourths of the Nation's cheese and more butter and condensed milk than any other state. Within our limited boundaries we lead in the number of dairy cows, but in producing the feed necessary to maintain our livestock we have fallen far behind in this procession of dairy progress. Every year our farmers are taking out of their hard earned profits enormous sums to buy hay and other feeds necessary to profitably feed their cattle.

## AN OVER PRODUCTION OF TIMOTHY

The two most important feed crops in Wisconsin are corn and hay. The introduction of adapted pure bred varieties of corn such as the Golden Glow (Wis. No. 12), Silver King (Wis. No. 7) and others, has brought Wisconsin to the fore as a corn state in yields per acre. The weak link in our chain of dairy progress is our hay crop. Of the 2,800,000 acres of tame hay, 2,000,000 acres are devoted to mixed timothy and clover. Clover was the great hay crop of pioneer days, when it grew like a weed and failures were few and far between. In more recent years this old friend of the Wisconsin farmer has succumbed to the unfriendly soil conditions which have resulted from the cropping strain of forty years or more. The result is that clover failures are far more common than clover successes. To see a good field of clover is becoming a rare sight in the older sections of the state. We sow timothy and clover mixed, but what will the harvest be? Mostly timothy, and timothy is one of the poorest hays we can offer to a good dairy or beef cow. And yet, in addition to this 2,000,000 acres of mostly timothy we produce 500,000 acres of nothing but timothy! When it comes to the feeds we need most—the hays that put the milk in the pail and the dollars in the bank—that build up the soil and would take the place to a large extent of the enormous feed bills—we are only producing a mere handful of some 200,000 acres of clover and 150,000 acres of the greatest hay crop in all the world—alfalfa.

## ALFALFA, A Surer CROP THAN CLOVER

The surest, safest and easiest hay crop which can be raised on the average Wisconsin farm is alfalfa, provided we have plenty of lime in the land to sustain this lime hungry crop. It takes from six to ten times as much lime to produce a good season's yield of alfalfa as it does to produce the average yield of timothy, oats, barley or rye. The years of cropping and the annual leaching of 300 or more pounds of lime out of the surface of every acre, has left many of our fields so deficient in lime that neither alfalfa or clover is readily started. Once a good generous application of lime is applied on top of plowed land and worked in as the seed bed is prepared, alfalfa is a surer crop than clover. Why? Because of its deeper root system which makes it far more resistant to the annual siege of summer's drought that takes such a heavy toll on our shallow rooted timothy and clovers.

## LIME OPENS ROAD TO BETTER TIMES

Perhaps no greater service has been rendered to the Wisconsin farmer to help the feed situation and to bring about better times than the development of local sources of agricultural lime. An alfalfa-lime demonstration on the Green County Farm a few years ago, resulted in the initiation of a plan of grinding limestone, at local quarries in the limestone districts of Wisconsin which has brought about the production of over 70,000 tons of home ground limestone at a saving in cost of at least \$140,000 when the elimination of the long haul of "shipped-in" lime and other factors are considered. In the past two years through the work started in Portage County several million tons of marl, (a form of lime found along the edges and at the bottom of lakes and river beds and in marshes in central, northern and eastern Wisconsin), have been located by county agents

and extension workers who have facilitated the installation of excavating machinery in many places, where necessary, to make this material available for soil use. Lime by-products of sugar beet factories and paper mills are being applied to heavy black soils and to light sandy soils to make successful alfalfa a possibility. Lime in its many forms paves the way for alfalfa—the hay crop most needed in profitable livestock farming.

## BUILDING OUR ALFALFA ACREAGE ON FACTS

Through over 3000 cooperative trials carried out by the members of Wisconsin's state alfalfa growers' association, the Alfalfa Order and ten special trial areas, involving over 1400 alfalfa experimental plots, personally supervised by the writer, we have during the past ten years determined the basic facts which will make alfalfa a success on practically every farm in the state. Facts—not fancies—lead to the highways of alfalfa success and while space will not permit a detailed discussion, seven main keys to successful alfalfa culture are, herewith, presented with as much abbreviation as possible.

### SEVEN KEYS TO GOOD STANDS OF ALFALFA

No. 1. Choose a field that is sloping or one that at least has good top and under-drainage and one that has grown a well cultivated crop the previous year. If your soil is not fertile—put on a good dressing of manure—especially with sandy soils. If quack grass infests the field badly kill it out as much as possible by cultivation during the dry weather of the preceding year.

No. 2. Growing alfalfa is often a choice between buying feeds for the soil or buying feeds for livestock. Have your soil tested. Find out if it needs lime and how much. Your county agent can test it for you or you can send a half pound sample taken from four or five average places in the field to your Experiment Station. Use lime if your land needs it.

No. 3. There are several ways to sow alfalfa, but one of the surest is to use one bushel of an early grain as a nurse crop and **cut this grain for hay just after it has headed out**. Many a good stand of alfalfa and of clover is ruined by the summer's drought. Grasshoppers are very serious in some years. There is a way to play reasonably **safe** on this. Sow your alfalfa with one bushel an acre, of Kherson (Wis. No. 7) oats **or** pedigree barley. Cut this grain for hay just after it is headed out. This saves soil moisture used up by the ripening of grain, and gives the alfalfa a strong growing start and a good deep root growth to prepare itself for summer drought as well as grasshopper injury. Cutting the nurse crop for hay is not always necessary, but is essential when grain lodges, otherwise alfalfa may smother. Canning peas make an excellent nurse crop because they are cut and hauled off the land early. Other methods can be used, but late summer or fall seeding should be avoided in Wisconsin.

No. 4. Alfalfa wants a firm but well-prepared seed bed. Fall plowing is generally best as it gives the soil time to settle and become firm. Spring plowing should be comparatively shallow. Alfalfa sown on spring plowed land—especially loose sandy soil—is greatly benefited by rolling with the corrugated roller once before and once after seeding.

No. 5. Try this mixture at 18 or 20 pounds an acre on heavy soils:

- 15 lbs. of alfalfa seed,
- 2 lbs. of alsike,
- 2 lbs. of timothy.

Where alfalfa is easy to grow a mixture of other seed is often not desired, but for beginners on all but the light soils, a little alsike and timothy mixed with alfalfa is worthy of trial.

No. 6. While such varieties as Grimm often live through hard winters where the average common kills out, there are farms where common seed grown in the Dakotas, Montana and other northern states has given fairly good results. The hardy varieties are high priced and caution may well be used to secure the hardiest strains of carefully and officially certified seed.

No. 7. Two crops of alfalfa cut in the full bloom stage have yielded considerably more and have lasted much longer, than three crops cut in the early bud or tenth bloom stages. Of course, the later you cut alfalfa the coarser and poorer the quality of hay, but too early cutting weakens and thins out alfalfa, while later cutting strengthens the plants against winter-killing, weeds, low yields and blue grass. With favorable weather, alfalfa should be cut for hay as near the full bloom stage as possible without sacrificing too much on the quality of hay. Two cuttings a year is best for permanence and yields.



## **BIG WEEK FOR FARMERS**

Wisconsin farmers and bankers will have a chance to hear a man who has distinguished himself in the lines of work they are most interested in, when Walter Head, president of the American Bankers' Association, a farmer also, and a widely read writer on agricultural subjects, comes to Madison to speak on Tuesday, February 5, during the Farmers' Course which is to be held at the College of Agriculture February 4-9. This day on which Mr. Head will speak has been chosen as Banker-Farmer day, and it will be one of the outstanding features of the Farmers' Course at the College. A full schedule of events, entertaining talks, demonstrations, luncheons, and banquets has been planned, and all the farm organizations in the state will be represented at the meetings and on the program. It is expected that the first week in February will prove a grand rallying time for the enthusiastic farmers and bankers of our state.

The Banker-Farmer Exchange will have an exhibit on display in Agricultural Hall during that week. The display is being arranged in such a way that it will show what the Exchange is doing and trying to do, and how the Exchange and the college of Agriculture cooperate in several activities. It will show in interesting fashion, specific examples of agricultural work which is being done by Wisconsin banks, work that has been done with boys' and girls' clubs, cow testing associations, promotion of farm accounting, marketing of dairy cattle, and various other activities.

## **A. R. HIRST WRITES NEXT ARTICLE**

The head of the Wisconsin highway commission, A. R. Hirst, a widely recognized authority on highway construction, will contribute an article on "The Wisconsin Roads Idea" to the next issue of the Banker-Farmer News Bulletin. As Wisconsin is famous for her good state highways, no doubt many readers of the Bulletin will be glad to read an article by the man who directs the building of these roads, and to learn something about the policy back of the work that is being done now, as well as the plans for the future.

## **ARTHUR BENNETT BACK ON JOB**

A. F. Bennett, Banker-Farmer Exchange field man, and star salesman in the Waukesha county district, has just recovered from an operation, and has returned to his home in Pewaukee after being laid up at the Waukesha hospital for about ten days.

## **VISITS EXCHANGE FOR A DAY**

Miss M. M. Grobben, secretary to Mr. E. A. Reddeman, president of the Wisconsin Bankers' Association, spent a day recently at the office of the Banker-Farmer Exchange in order to obtain some detailed information concerning the work of the Exchange.