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Madison, Wisconsin: Agricultural Literature Department, National
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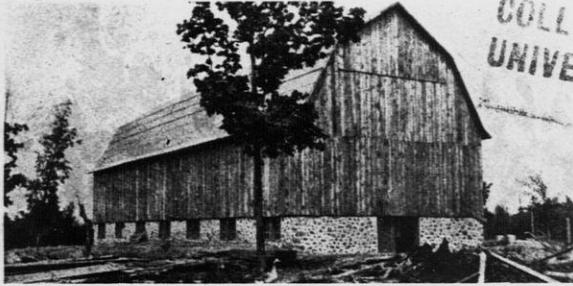
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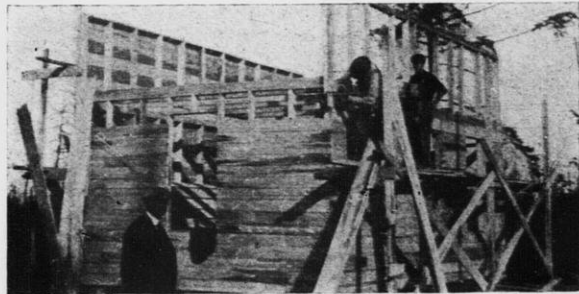
Questions and Answers About Ready-To-Start-Farms



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THIS FARMER PUT UP HIS OWN BUILDINGS

Mr. W. V. Voight from Wisconsin bought an excellent piece of rich gently rolling land, and built a fine barn and a good house on his farm himself. This was an independent transaction. He now has his farm practically cleared, good crops planted, and prices his farm at four to six times what he paid for it.



THIS MAN HAD US PUT THE BUILDINGS UP ON HIS FARM

A few miles further down the road from Voight, another man bought one of our good soil surveyed farms, and asked us to put up his buildings. When he returned, his well built, comfortable house was ready for his family to move into. He made a big clearing and got in a nice crop the first spring. Most farmers prefer to have us get their buildings ready for them.

AGRICULTURAL LITERATURE DEPARTMENT
NATIONAL LAND COLONIZING COMPANY
MAIN OFFICE—MADISON, WISCONSIN

GENERAL QUESTIONS

What is the National Land Colonizing Company?

The National Land Colonizing Company is a large Wisconsin corporation. The company is interested in the sale and settlement of Upper Wisconsin land. It investigates and buys the best tracts of high grade, mellow, clay loam land with well drained subsoil that its soil experts can locate in Upper Wisconsin. The soil on these tracts have to be of exceptional quality—the best there is—and there must be good schools, good towns, and good roads. After the company gets one of these excellent tracts, it lays it out into 40, 80 and 120 acre farms. Then it resells these rich, well located farms to men who want good farms, but who can not pay the high prices required in the older districts. The company sells these farms very cheap, and on very easy terms. The company also will put up new buildings on the farm if the settler wants them, and will loan him money to get dairy cows. The company gives the settler much co-operation to help him with his farming.

Who are some of the stockholders behind the National Land Colonizing Company,

Among the many men who have helped to make this farm plan possible are men known to all farmers in the Central West. Space prevents giving the names of all our prominent stockholders, but a few of them whose names will be familiar to the farmers are:

Prof. Truog, Head of the State Soils Laboratory; Prof. Sammis, professor of Dairy Husbandry, U. of Wis.; Prof. Sommer, professor of Dairy Husbandry, U. of Wis.; Prof. Bewick, State Leader, Boys' and Girls' Clubs; A. R. Albert, Instructor in Soils, U. of Wis.; Prof. Graul, professor of Soils, U. of Wis.; Mr. Dunnewald, Fieldman, State Soil Survey; John Callahan, State Supt. Schools; Prof. Frost, Professor of Agricultural Bacteriology, U. of Wis.; Prof. Macklin, Professor of Agricultural Economics, U. of Wis.



The main office of the National Land Colonizing Company is in Madison, Wisconsin. We are now located on the ground floor of the new Insurance Building, next to the Orpheum Theatre. This is a picture of our map room. However, you do not want to come to Madison to see these farms. Our field managers and development and construction men are located in offices right up at the land, and that is the place to go to see the farms. But, if you ever go through Madison, we would be glad to have you drop in and pay us a visit.

Where are these Ready-To-Start-Farms?

They are located in the very best and richest part of Upper Wisconsin. They are not in the far north. They are in a district of good roads, good schools, good farms, and prosperous modern towns. Space prevents giving a full description of the district here, but the country is described in detail in Bulletin No. 4. Read Bulletin No. 4 for a full description of the country where you can come in and get one of these farms.

Are the farms in a good neighborhood?

It is hard to find a better class of people any place than lives on these Ready-To-Start-Farms, and on the older valuable farms adjoining these new farms. They are good American farmers of all types. Many are from Iowa, Indiana, and Minnesota. There is also a scattering of Norwegians and Germans.

Have many men taken Ready-To-Start-Farms?

In the past men have applied for Ready-To-Start-Farms just as fast as we could manage to put up buildings for them. Many more have put up their own buildings. We are now ready to take care of more than ever, and they are coming faster than ever.

Are these farms near good towns

Yes. The country is fully described in Bulletin No. 4. There are good towns of 4000 population and up within the trade

areas of these farms, where you can trade, shop, send your children to high-school, and enjoy all the advantages of a modern town.

Are there good roads?

Yes. Some of the famous patrolled Wisconsin trunk lines pass within only a few miles of the colonies. Patrolled county trunk lines go through one colony and along the edge of the other.

Are there good markets?

It would be difficult to find a country better situated as to markets. High freight rates have taught farmers what it means to live very close to the big markets, like a farmer does in Wisconsin. Locally, there are creameries and cheese factories where a farmer can sell his milk. The big markets of the Central States are all within a night's ride. Chicago, Milwaukee, St. Paul and Duluth offer four of the best markets in this country, to say nothing of the many large towns right at hand in Wisconsin, where poultry, fruit, vegetables, and cordwood can be sold.

Are there churches and schools?

There are good schools, and there are both Catholic and Protestant churches in the towns. Your children can get an education in a good Wisconsin school, and your family will be within easy driving distance for services at either Catholic, Lutheran, or Protestant Churches.

GENERAL QUESTIONS

Is the soil good?

We have the best soil that we could find in Upper Wisconsin, and the men in this company have been buying Wisconsin lands for years. The country is just gently rolling, with perfect drainage. There are no hills. There is no sand land—absolutely none,—and no poorly drained areas with tight subsoils. This clay loam is a chocolate color, works nicely, and never bakes. The big crops you can see are the sure proof of the richness and productivity of this virgin land. Covering all the land you will find a three to four inch layer of black leaf mold that has lain there for thousands of years. Think of having a farm, that you can get so cheap, covered with that kind of fertilizer.

Is the land well drained

Yes, fresh creeks and rivers drain every farm. The subsoil runs into gravelly and sandy clay, with no hard pan that makes wet land. None of these farms are in drainage districts, but all have good natural drainage. Every farm is high, dry, and beautifully located.

What about fuel? Do people suffer from cold?

Every farmer can get all the fuel he needs right off his own place. Do not think that these farms are in a cold northern country. Some of our farms lie a little north of an east and west line through St. Paul, and some of them are considerably south of the line. These farms lie entirely south of North Dakota, and south of South Dakota and Minnesota. The climate is not harsh, and no one will feel or notice the cold a bit more than in Northern Illinois or Iowa.

Can I get a farm without having to live at a distance from neighbors?

You can get a good farm right along side of good neighbors if you wish to come and pick one out.

Are there any new farms located in this district?

Yes, hundreds. You can talk to the men who are already there when you visit the colony.

Are there any old developed farms in the colony?

There are no old developed farms, but there are many farms that were settled a few years ago and which are now fully developed. The visitor can see these developed farms when he comes to the colony to investigate.

Are there any schools outside the towns

You will probably see better schools at the colony than the ones in your own home country. The schools are excellent. Schools have been built in ahead of the settlers.

Is there any timber on the farms?

Some of the farms have stands of beautiful hardwood timber. Part of this can be kept for a woodlot, and the rest can be cut and sold for saw logs, bolts, or cordwood.

Is this a good dairy country?

There is no better dairy country in the world. The dairy farmer makes more money than any other type of farmer. Of course, there is money in potatoes and grains, and these can be grown on our lands, but a dairy herd is what makes the big steady income right from the start. Dairy farmers did not suffer like the other farmers when prices dropped after the war.



Root Crops, Cabbages and Pickles

This is a picture of a man who came to get a farm and two of our men in a garden. It did not take him long to pick out a place when he saw such crops.



Hundreds of Bushels of Potatoes to the Acre

You can raise big, smooth, uniformly sized potatoes like these to sell at the warehouses in town. There is big money in a few acres of potatoes.



Dairy Cows Make the Biggest Money.

Building up a dairy herd makes the biggest money. Cows bring a steady monthly income and help clear the land. Scatter clover broadcast and you have the finest kind of pasture and hay without even needing to plow.

WHAT DO I GET WITH A READY-TO-START-FARM?

Can I get buildings on my farm?

You can get a good new house and a small barn built on your new farm by the company if you want them, or else you can get either the house or the barn alone.

Is there more than one kind of a house?

There are two kinds of houses. One is the four room, two story house shown below, which costs \$850.00. The other is a one story house, which is built along the same style of the larger house, but costs only \$550.00.

What kind of a barn can I get?

The barn is a shed barn, as shown below, and is big enough for a team and two cows. It can easily be enlarged later.

How do I pay for the buildings?

The cost of the building is simply added to the cost of your land, and you pay for it after you have paid for your land.

Do many farmers put up their own buildings?

Yes, many men buy the land only, and put up their own buildings on their farms.

Can I get building material from the company?

Yes. If you want building material from the company, we will let you have at cost as much building material as the amount that you paid down on your land, and we will add the cost of the same to your contract, and you pay for it after you have paid for your land.

When will the buildings be put up?

You can come and pick out a farm, and you can then see the kind of buildings you can get, then you can tell the fieldman when you will be back with your family, and they will have the buildings built ready for you at the time you return.

What about a well?

It is easy to get good pure water any place in the colony without going very deep, and you can dig a well or drive a well by hand when you locate. You can get good water at from twelve to thirty feet. Wells are not serious problems.

Can I get cows?

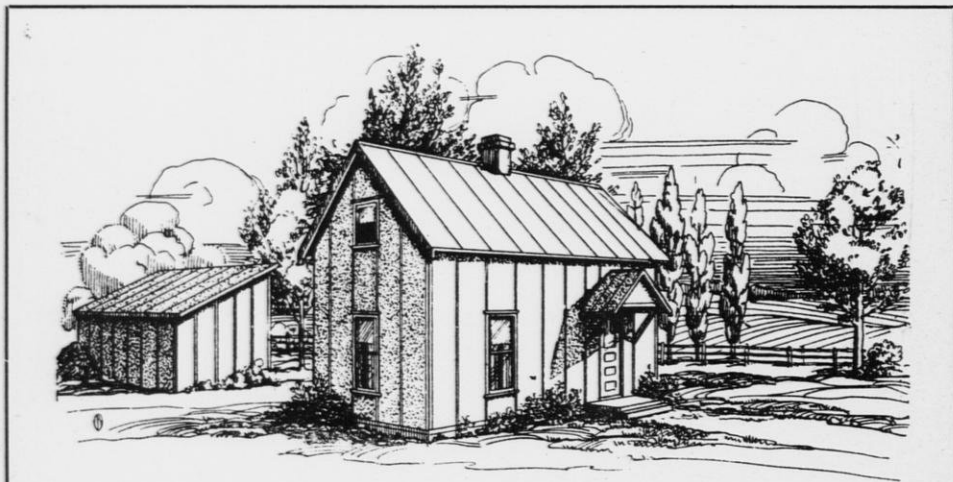
Yes. We will let you have one good dairy cow as soon as you move on your farm, and then we will make you a loan for one more good dairy cow every time you brush five acres and plow two acres. This allows you to build up a dairy herd very rapidly.

Does it cost any more down if I get buildings?

No. We will let you have buildings if you want them without any extra down payment. We add the cost of them to your contract, and you pay for them after you pay for your land.

Do I have to move on the farm I buy?

Yes. We will not sell any of this valuable land to a speculator. If you buy a farm, you must agree to move on it within one year from the time you buy.



The New Buildings You can Get on a Ready-To-Start-Farm

This neat well built house will do nicely for any one at the start, and we will build it on your farm for you if you want us to do so. It is not a tar paper shack, but is a substantial house built by good carpenters. Downstairs there is a 12x12 kitchen with a rear door, and a 12x12 living room. The down stairs has 8 foot ceilings and is finished with plaster board, attractively striped into panels. The stairway is enclosed. The floors are double, with paper and lath between, and hardwood on top. The upstairs is unfinished, except for a floor, but with a few dollars worth of wallboard, this long 24 foot room upstairs can be finished into as many rooms as desired by the owner. The house is sheeted on the outside, and then covered with heavy roofing that is coated with slate chips that give it much the appearance of stucco. It is striped with 1x4 strips to give it a finished appearance, and the eaves are finished in bungalow style. The outside woodwork is painted white. This makes a warm, comfortable home, that can cheaply and easily be enlarged, as shown on the opposite page.

WHAT TERMS WILL I GET ON MY FARM?

What do I have to pay down to get a deed?

If you pay down one-half the cost of your land, we will give you a deed and abstract at once.

What if I can't pay down one-half?

You can pay down what you can, and we will give you a contract on your land calling for a deed when you have made certain payments.

What is the least you will take down?

\$500.00 down per forty is the least we like to take. This is our standard proposition on our Ready-To-Start-Farms. Sometimes, however, where a man is short of cash, and has machinery and stock, we will let him have a farm for a little less.

When do I get a deed if I just pay \$500.00 down?

You have nothing more to pay on your principal for three years, and then you pay an installment of \$100.00 a year. When you have paid one-half, we will give you a deed. We also will give you a deed just as soon as you have cleared and plowed five acres, and will then take back a mortgage for all payments due on your contract.

When and where do I make out the papers for a farm?

Go up to our field office, and look over these excellent farms with our fieldmen, and then, if you pick one out, the men will make out a contract for you, and you can make your payment, sign the papers, and you own the farm.

Does my wife have to sign?

She does not need to sign if you buy a place, but the law requires that a man can not sell any property without her signing the papers with him. You want to talk things over with her before you go up to look at a farm, so that you have her consent to buy in case you find this land so valuable and productive as we say it is. Then you can sign up the papers alone at the field office.

Can I make a small down payment and have a farm held for me?

Yes. You can pay down \$100.00 or so, and we will hold the farm for a few months until you can make the balance of your payment. However, we prefer to have you make the full down payment at the time you pick out your farm, provided you can do so.

Do I have to pay taxes on the land?

The state exempts a new settler for three years on forty acres. You have to pay taxes on any land that you get over forty acres. The taxes are low in this country.

Do I have to pay interest on my farm?

Yes, but if you want to use your cash for other development up until the time that you get a deed, we will take your note for your interest each year, provided you have brushed five acres and plowed two acres every twelve months.



A Shed Roof Addition Can Be Added in the Rear

This sketch shows how the settler can build a lean-to on the rear of the house that we will provide for him on a Ready-To-Start-Farm. The cost is small if the farmer does this himself, and this addition will make two extra rooms, thus giving him a comfortable six room house. We build the house high enough to allow a man to add a shed roof addition, which will come under the eaves of the original house. This addition can be used for one large kitchen, or a kitchen and a bed room. Later, the original house can be sided over the 1x4 strips, as shown in this picture, thus giving an air space for extra warmth.



Or a Bigger Wing Can Be Built at the Side

This sketch shows another suggestion for enlarging the first house. Here the original house on the left has had a large wing added to the right. If a farmer has a large family, he may want to build a large eight or ten room house at some later date, and this can be done in a number of different ways, all without much cost. However, the original house, with no additions at all, makes a comfortable, permanent home for any small family. With a few flowers and shade trees, the farmer has a home to be proud of. If the farmer has a little timber on his place, he can get the lumber for these additions sawed from his own logs for a very small figure.

WHAT KIND OF CROPS WILL I HAVE?



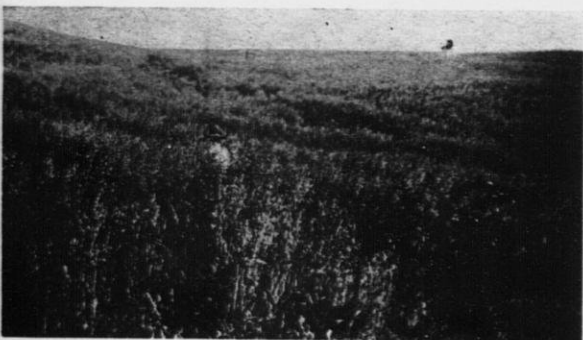
The Greatest Clover in the World

Clover grows wild on most of this land. You can get a wonderful crop by sowing it any place without even plowing. These farms are in the heart of the clover belt.



Good Corn Crops Also

Many farmers from other states often think that we do not get good corn, and they are surprised to see the big yields when they come to investigate. Corn is a valuable crop on any farm, and big yields can be secured on our rich, mellow, clay loam soil.



All the Small Grains Yield Heavily

This is a typical oats crop. The straw is heavy and the heads are full and firm, as shown by the fact that the boy in this picture is almost hidden. This country excels in all crops.

What crops grow the best?

All general farm crops do well in this country. This is all explained in full in Bulletin No. 4, which you should read carefully. It is the greatest clover and grass country in the world, clover growing wild every place. All the small grains produce especially heavy, and corn is a very good crop. All garden produce will grow in this fertile land in abundance, and can hardly be equalled any place in this country. Potatoes will grow two and three hundred bushels to the acre and better, and all root crops, such as rutabagas, mangels, and sugar beets produce equally well.

Are there crop failures?

These farms are in a crop proof district, crop failures being unknown. There has never been a single general crop failure, and a farmer can count on a sure income each year.

Is there plenty of rain?

The rainfall averages in the neighborhood of thirty-five inches a year, and comes in occasional showers throughout the growing season, and is followed by bright, warm sunshine. This is what produces big crops.

Is the growing season long?

Potatoes, grain, corn, and all general crops are planted and harvested just the same as in any other district in the Central States, and all produce heavily, and all have a sufficient growing season, as you can easily see when you visit this rich territory.

What are the best crops to raise first?

The best plan is to brush the land and plant clover and timothy right among the stumps. You will get a tremendous yield year after year without even plowing the land. In this way, you can make money, and carry lots of cows even before you have your land cleared. You also can get in a good crop of potatoes right at the first, for there is a good cash market for these fine Wisconsin potatoes in the warehouses in town. You can raise tons of rutabagas and mangels from a couple of acres the first year also.

Can I raise crops the first year?

The best answer to this is for you to see what dozens of other men have done the first year. You can get in clover and timothy fields, and can get in a big garden, plant a big patch of potatoes, and brush up a bunch of land the first year and get it into pasture and root crops for the stock.

Is there any work in the winter?

A nice thing about a Read-To-Start-Farm is that a settler can go right ahead and make money in the winter by clearing his land and getting out cordwood, bolts, and saw logs off of his land, which he can haul to town and sell for cash.

Can I join a Farmers' Club?

Yes. There are Farmers' Clubs organized among the new settlers, and they have a meeting at least once a month where they talk over the best farming methods among themselves, and where they have outsiders come in to explain farming methods to them. They also meet to have dances and parties, and the company will see that both you and your wife will meet these men as soon as you arrive, and they will get you a membership in the Farmers' Club.

WHAT ARE THE FIRST STEPS TO TAKE TO GET A FARM?

Can I make my farm into a place that I can sell at a higher figure?

This rich land will go up in value very quickly as you clear it, and you can sell it at any time that you want to do so, but it would be a great mistake to sell a farm in this country, for it is doubtful if you could find another farm any place else as productive and that you can make as much money on. Many farms in this district are worth \$200.00 an acre and more, and the National Land Colonizing Company guarantees to buy back your land at \$100 an acre when it is completely cleared and stumped and plowed. This guarantee is made to give you proof of the value of this land.

What is the first thing I should do if I want a farm?

You should talk this proposition over with your wife, and decide if you want to come up to this splendid country where you can get a fine farm for yourself at such a cheap figure and on such easy terms. You should figure out if you can get ahead as fast as you want to where you are now, and figure out if you will be better off if you get one of these fine farms for yourself. Read all our literature and decide with your wife what you want to do.

What is the next thing to do?

Open Bulletin No. 4 to the middle pages and study the map showing the railroad connections to our big colony. Figure out the best connections. Also, it would be a good idea for you to see your local passenger agent in regard to connection, and in regard to rates. Many railroads are now giving Home Seekers' rates. Or else write us, and we will give you railroad connections and tell you whether or not you can get Home Seekers' rates.

When is the best time to come to your field office?

Farmers are coming to our field office at all times and picking out many new farms, and we always have men with cars at our field office to take you around free of charge and show you the country and the farms that you can pick out. The best time to come is just as soon as you can, because we will show you the land at any time when you arrive. It is a good idea, however, to drop us a line or a wire before you leave, and we will have someone at the depot to meet you when you arrive.

How can I find your field office?

Ask anyone in the town the location of the office of the National Land Colonizing Company and they can direct you.

Will I be under any expense while at your office?

The only expense you will have will be for meals and room at the hotel if you stay over night. Our men will take you out in cars free of charge to see the country.

How long should I stay?

You can stay just as long as you wish. Some men want to stay a good while and others can spend only a day. One train arrives early in the morning, and by going out in a car with the men all day, you can see the country, can look over the farms and pick one out if you want one, and you will then have plenty of time to make out your papers in the evening before taking one of the trains that leave at night. Most of the men take only one day to go over the country and buy, because it is so good that it does not require a very careful investigation after they see the many valuable farms, and with an auto at their disposal they can see a great deal in one day.



Buy Your Land Cheap and Develop a Valuable Farm Like This

If you come to look this country over, you will find many beautiful and valuable farms that men have built up in the last few years. The farm in this picture is no better than dozens that we can show you right in the same neighborhood as our ready-to-start farms. This is a wonderful country for a farmer to come to develop a good farm for himself.

WHAT ARE THE FIRST STEPS TO TAKE TO GET A FARM?

Will you allow my railroad fare if I get a farm?

Yes, we will allow the railroad fare of one trip to the colony for one man, and will credit this on his farm at the time he buys. This saves you your railroad expense in case you buy.

Should I bring money for a down payment?

Yes, because there are many men at the colony all the time picking out these new farms and starting on them, and we do not hold a farm unless a man makes some payment on it at the time he picks it out.

Will I be pestered to buy?

No, sir. You are the judge. You know what you want. You can come and look over these valuable farms, and we will do all we can to show you around the country, and will show you what you can make by starting on one of these places,

but our men will not do anything to pester you to buy. We have hundreds of men come in each year to look at these farms and pick out places, and unless they are absolutely satisfied, and unless they feel that the best thing for them to do is to take one of these farms, we in no ways urge them to make the move. You are just as welcome if you do not buy as if you do buy, and we are glad to show this wonderful country to anybody who comes up to our field office to see our Ready-To-Start-Farms.

Who will make out the papers if I buy?

The men in the field office will make out all the papers for you if you pick out a farm, and after you have told them whether or not you want buildings, they will figure out all the payments for you, and you can sign the papers to buy the farm right at the field office, and from then on you are the owner of your good new farm.

THE NATIONAL "INCREASE IN VALUE" GUARANTEE

We guarantee to buy back your farm at \$100.00 per acre when you have cleared and plowed it, if you sell it back on the same terms that we turned it over to you.

The cost of clearing this land will average about \$25 per acre. This includes your own labor. You can verify this cost of clearing when you come to investigate, and you will find this figure about right. If you brush your land first, and put it in hay, thus letting all your hardwood stumps rot out, it will cost you less than \$25 per acre to clear. Therefore, you can see that you make a

tremendous profit by clearing this land, and we make this written guarantee to prove the value and the quality of this land to you. We know that your farm will be worth more than \$100 per acre when cleared and plowed, and that you would be foolish to sell it back to us at \$100 per acre, but at that, at only \$100, this guarantee absolutely gives you assurance of a big increase in value profit.

There has never before been such a chance as this to get a farm—we doubt if there ever will be again.

The National "INCREASE IN VALUE" Guarantee

This is to certify that Mr. John Doe of Parkburg, Iowa has today applied to the National Land Colonizing Company to purchase a Ready-To-Start-Farm consisting of 2 1/2 acres, the legal description being as follows:

1/2 Sec. 14 and 1/2 Sec. 14 of T. 14 N. 14 E. S. 10, Township 27 North, Range 8 East

This is to certify that the National Land Colonizing Company after acceptance of this application agrees and guarantees to buy back this land from Mr. John Doe, or his heirs, at \$100.00 per acre, when he has cleared and plowed the entire acreage.

The farm must be entirely cleared and plowed. (No matter how quickly this farm is cleared and plowed, this guarantee to buy it back at \$100.00 an acre holds good. But it must be completely cleared and plowed, every acre of it, so that it will show up as a fully developed farm.)

The conditions of this agreement are that this guarantee is not transferable, and in case the farm is sold to anyone else, this guarantee ends and is void. And it is further agreed that this guarantee is void after one year after the date that the farm has been completely cleared and plowed if the National Land Colonizing Company has not been requested to repurchase the farm at \$100.00 an acre. And it is further agreed that if the National Land Colonizing Company is requested to repurchase the land at \$100 when fully cleared and plowed, Mr. John Doe must resell it to the company on the same terms and for the same down payments on which he bought the farm in his original transaction. The deferred payments will be of a same amount per year, but because of the total amount being larger, the payments will have to be spread over a greater number of years.

Mr. John Doe does not need to sell back his farm, and can always keep it for himself if he wishes, or he can sell it to anyone else at a higher figure if he has a buyer.

There is no red tape about this guarantee and there are no strings tied to it, except the fair conditions outlined above.

NATIONAL LAND COLONIZING COMPANY

By R. S. Cross