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# The Banker-Farmer

WISCONSIN  
BANKERS'  
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## News Bulletin

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BULLETIN No. 48

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### What Dairying Has Done for Wisconsin

By B. H. HIBBARD



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MADISON, WIS.

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# What Dairying Has Done for Wisconsin

By B. H. HIBBARD

Dairying in Wisconsin is no accident. In the early days of the state dairying was incidental. There was no possible market for dairy products other than at the local towns and small cities, a market easily glutted. Thus it was not strange that butter often sold for twelve, ten, even eight cents in the early summer, when production was at its best, and facilities for handling and storing at their worst. Farmers kept cows in order to have milk and butter for home use, and also in order to have a few cattle to fatten for sale as meat animals.

The cash crop in Wisconsin from the time of the earliest efforts at farming, and farm settlement made little progress until after 1835. This crop was wheat. Wisconsin ranked third and fourth among wheat producing states in 1860 and 1870 respectively. In 1880 Wisconsin ranked ninth in wheat production. The transition was rather sudden. As wheat declined in importance, the cow took its place. During the transitional years, say from 1870 to 1890, the talk of depleted soil all but vanished. There had been newspaper discussion of the worn-out wheat lands of Rock and Walworth counties, and how to bring them back to their old-time productivity.

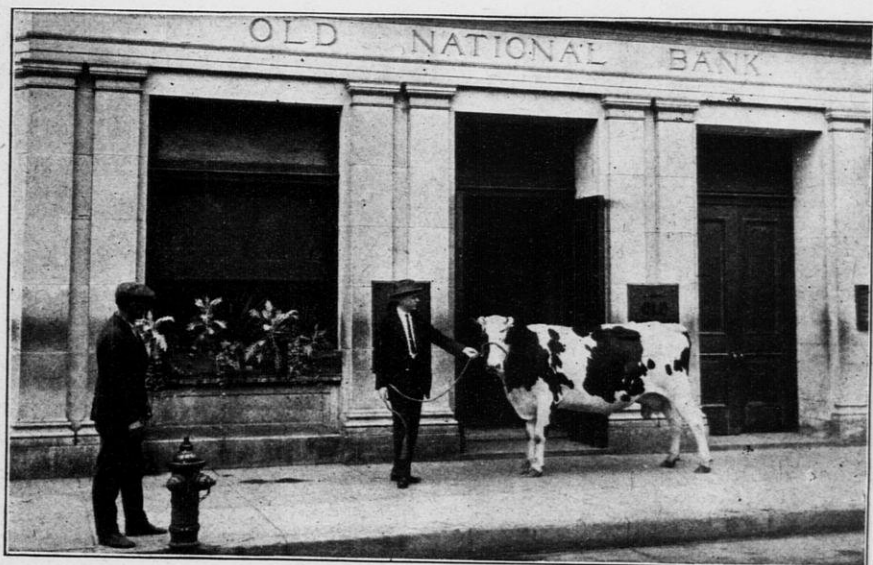
The chinch bug was the deciding influence in Wisconsin's transition from wheat to dairying. This insect made almost a clean sweep of the wheat fields of southern Wisconsin in 1864 to 1866, and after a short pause in operations came back during the seventies and finished the job. Not being strictly within the corn belt it was not so tempting to go into corn, hogs, and beef cattle as was done in Iowa.

While Wisconsin could not compete against the newer prairie soils of the Middle West after they were supplied with railroads and improved agricultural machinery, the opportunities for turning Wisconsin into beautiful pastures and meadows was unexcelled. Many farmers were already engaged in the dairy business. The venture was not entirely unknown.

It is hardly possible to over-emphasize the situation which had developed with respect to the soil. For a quarter of a century wheat had been the main crop. None of our Midwestern soils will stand cropping by cereals much longer than this without a pronounced decrease in yield. The Wisconsin wheat fields were weedy and worn, and the crops of wheat were disappointing nearly every year following 1866. In fact, they would have been so after 1860 had it not been for the high prices due to the War.

### Dairying a Soil Saver

From the standpoint of permanent soil fertility it must, of course, be kept in mind that dairying is not necessarily the solution of all the problems that arise. However, it is a practicable way of preventing rapid deterioration. Immediately it is a means of substituting a very slow soil depletion for a rapid one. This means that the difficulties of soil maintenance are greatly lessened. When problems arise is the time to settle them, and that of soil fertility is a much less acute problem in dairy farming than in grain farming.



THE DAIRY COW IS THE BASIS OF SOUND BANKING IN WISCONSIN

The dairy business is never in danger of being so disastrously overdone as is the case now and then with the cereals, cotton, or meat animals. The reason is that the dairy is so definitely limited by the labor supply. Two men in the West have produced with added help in harvest and threshing, over 800 acres of wheat. They prepared the ground, sowed the seed, and hauled the crop to market without help. Nothing comparable with this can be done in expanding the dairy business. Dairying has given employment, at reasonably remunerative rates, to the farmer and his family for the whole year. It has given us a farm of 120 acres in size, not 300 or 400 acres such as is found in the grain producing states. This means more people on the farms, more towns, and a better setting for industrial companies in the neighboring cities.

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### **Insures Better Credit**

Dairying has almost automatically settled the farm credit question as far as short-time credit is concerned. With a check coming in every month there is not so much need for credit as in the case of annual sales, and furthermore, when credit is needed it can be had because of the prospect of prompt payment. Dairying is not a business in which quick fortunes are made. The gambling element is reduced to very low terms. The amount of produce per farm is not subject to great fluctuations, and the prices are at least more stable than in most other farm crops.

Wisconsin is a state in which the average returns per farmer are well above those for the country in general. During the present period of depression Wisconsin farmers are said to pay their debts the most promptly of any in the Union. Farm tenancy is lower than in any other North Central state, and the percentage of mortgage debt to the value of the farm, while high, is not alarming. It means that farmers owe three-eighths of the value of their farms, but believe this is a better situation than to rent. Dairying is undoubtedly responsible for the use of the mortgage in place of the lease. It gives an independence which but few renters can hope to have.

### **Not Easily Overdone**

One rather hopeful prospect for Wisconsin is that dairying is not likely to be greatly overdone. This is due to the very important fact that labor is such a necessary factor in the dairy business. The greater number of farmers prefer to raise grain, beef cattle, or hogs, and so will go out of dairying, even after once getting into it just as surely and as soon as the balance turns slightly in favor of these other lines. Wisconsin was made for dairying. The business is here to stay. The people engaged in it are assured of a good living, and with modern equipment, are able to live as good lives as any other class of country people.