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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. 29

JANUARY, 1923

What Shall The Harvest Be?

By Professor A. L. Stone,
College of Agriculture, U. of W.



Quack grass in a grain field. Some of the quack grass seeds are sure to be harvested and threshed with the grain. The use of such grain for seed without proper cleaning would be a crime against the land.

Compliments of

BANKER-FARMER EXCHANGE

1823 Chadbourne Avenue,

MADISON, WIS.

What Shall The Harvest Be?

By Professor A. L. Stone,
College of Agriculture, U. of W.

Profitable and hence successful farming requires the expenditure of greater combined physical and mental effort than any other vocation known to man. Longer hours and more perspiration go into the production of the crops to feed a hungry and, in some cases, famine stricken world than into the making of any manufactured product or into the scientific and other investigations which have been so valuable to humanity.

Hence the farmer is not in business for his health alone, though his experience in the last ten years has led him to wonder what else he was getting out of it. The farmer, like any other producer, has a right to expect a fair return on his investment. In other words, he is entitled to a reasonable profit above the cost of production and overhead expense. Whether he obtains it or not may be due to several factors, among which are the condition of the domestic and world markets, weather, location, and good judgment or management on his own part.

Good management consists in taking advantage of every means to improve methods of getting his products to market in addition to producing maximum crops. Methods of marketing having been perfected, success lies in maximum production per unit of land at the lowest possible cost.

Of all the factors affecting the production of maximum crops, the use of good seeds is one of the most vital.

IMPORTANCE OF GOOD SEED

The importance of using pure, good quality seeds can not be over-estimated. Other things being equal, the crop harvested depends upon the character of the seed sown to produce it. In fact, the time and labor required for the plowing, disking, harrowing and pulverizing required for the preparation of a good seed bed may all be lost if the seed fails to grow or contains the seeds of weeds which compete with the crops for food, water and sunlight.

WHAT CONSTITUTES GOOD SEED?

Good seed must be pure seed of its kind and must germinate well. Some seeds are much more difficult to clean than others. Certain seeds will germinate quickly and give excellent results; others require a longer time and do not give as high germination tests, even under the most favorable conditions. Hence different standards of purity and germination are established for different seeds. Good seed should be equal to or better than the standards of purity and germination which have been established for it.

WHAT IS PURE SEED?

To be pure, crop seeds must be free from other crop seeds or weed seeds. Noxious weed seeds are especially undesirable. If crop seeds contain more than one noxious weed seed to three thousand of the crop seeds, they cannot be sold in Wisconsin without rendering the seller subject to fine and prosecution. The noxious weeds are: Quack grass, Canada thistle, perennial sow thistle, wild oats, wild mustard, Indian mustard, clover dodder, field dodder, alfalfa dodder, corn cockle, buckhorn, ox-eye daisy, and snapdragon. Mixed seeds often contain numerous weed seeds. It is best to buy each kind of seed separately and mix them at home.

WILL THE SEED GROW?

There are farmers who assert that they can tell by looking at seed whether or not it will grow. Seed analysts with years of experience in testing seeds for germination just as emphatically assert that it is impossible to tell from appearance alone whether seed will grow properly. It sometimes occurs that very poor appearing seed germinates well and very fine appearing seed fails to germinate at all.

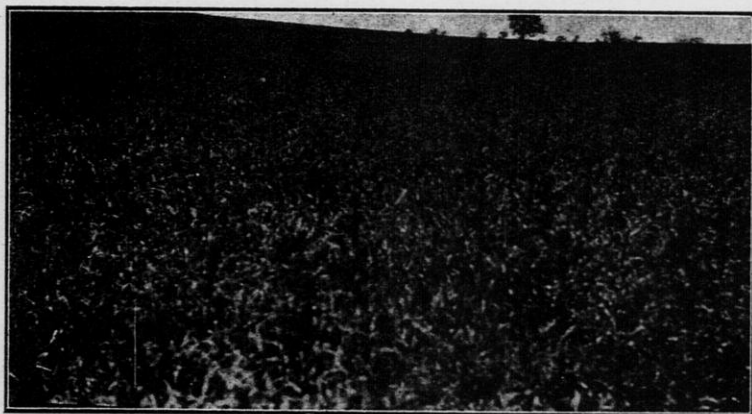
During the spring of 1922 a certain Wisconsin dealer bought a carload of seed oats which had been produced in Canada. They had been harvested and threshed without exposure to rain and were beautifully white and plump. It was late in the spring and the farmers had their ground all prepared. They took the oats directly from the car without waiting for a germination test and sowed them, the whole carload being disposed of in forty-eight hours. In spite of their beautiful appearance none of the oats grew and every farmer who used them had to reseed his field. The dealer was compelled to provide enough more good seed to replace the other, and wherever the fields had been seeded down had to supply clover and timothy seed for reseeded. It was a costly lesson for both farmers and dealer, but demonstrated how all of them could be deceived by appearance of the seed. No seed should be sown until it has been tested for germination.

BEWARE OF "BARGAIN" SEEDS

Every spring advertisements appear in the farm and other papers and periodicals extolling the merits of certain "mixtures" and even of supposedly pure seeds at much lower prices than the average price for seeds of the same kind. Examination invariably shows these seeds to contain many undesirable kinds of crop seeds, common weed seeds, and often they contain noxious weed seeds. Almost always they fail to germinate up to standard. No seeds of this kind should be purchased until a sample of them has been obtained and sent to the Experiment Station for examination.

WHY PAY EXORBITANT PRICES?

Every year comes the report that farmers in one or more sections of the State have bought seeds for which the agent has made extravagant claims. Certain seed firms in the eastern states employ agents to sell their seeds in Wisconsin. The agent is supplied with fine appearing samples of the various seeds and asks the farmers to sign an order for such seeds as they may need. Usually the farmer neglects to read what is printed on the order. Later he finds that he has signed an agreement not to countermand his order and to call at the depot for the seed when it arrives. When the seed is received it is usually found to be inferior to seed produced in Wisconsin and which could be purchased at much lower prices. In one case farmers paid \$4.00 a bushel for barley and potato and \$2.50 a bushel for oat seeds when pedigree barley could have been bought at \$1.00, certified seed potatoes at \$1.00 and pedigree oats at \$0.75 per bushel. None of the purchased seed yielded better than Wisconsin seeds would have done. Such seeds should also be sent to the Experiment Station for examination before these high prices are paid for them.



How can pure seed be grown on fields so badly infested with Canada thistles as this? It is almost impossible to completely separate the thistle seeds from alsike clover seeds. The only remedy is to destroy the thistles.

BUCKHORN AND DODDER

These two weeds are playing havoc with the market for clover seeds in certain sections of the State. Indeed buckhorn is becoming well established in practically all parts of the State where red clover seed is being raised. The law requires that clover seed containing the seeds of either of these weeds must be labeled to that effect.

If there is more than one buckhorn seed to 1,000 clover seeds or more than one dodder to 3,000 clover seeds, the law prohibits the sale of the seed. Farmers should examine very carefully the labels attached to sacks, boxes, barrels or bins containing seeds to see if they contain the seeds of either of these troublesome weeds, and if they do, refuse to buy them. The difference in price between pure and infested seeds is not to be compared to the cost of getting rid of one of these troublesome weeds. Wisconsin seeds should top the market and bring in a maximum income, but to do it they must be kept free from noxious weed seeds.

PEDIGREED SEEDS VALUABLE

Pedigreed, improved and certified seeds of small grain, corn and alfalfa are the result of careful work on the part of experiment stations. They have been bred for disease resistance and high yields. Wherever possible such seeds should be used in preference to common seeds of the same kinds.

BANKER-FARMER BRIEFS

The month of November was a good month and ranks high in the records of the Banker-Farmer business. A large number of cattle were shipped out of the State, besides which sixty head were shipped from Waukesha County to Kenosha County, two registered Guernsey heifers were purchased through the Banker-Farmer Exchange by Congressman J. D. Beck of Wisconsin, and four grade Guernseys were purchased for Senator Robert M. LaFollette who has his farm at Madison.

Quoting from a letter recently received from a prominent breeder in Winnebago County, "We wish to commend the class of stock you list."

A banker who inquired for stock for his patron says: "I am sure that this service is indeed very satisfactory and has offered our customer a much wider choice than he otherwise possibly would have. Personally it occurs to me that the service of your department is excellent indeed."

* * * *

The Banker-Farmer Handbook is just off the press. Much effort was put forth to make it useful to the busy farmer, and many banks have sent in their orders for it. One party writes "The Handbook is fine. It is interesting and forceful in stressing the relations that should exist between the banker and the farmer." Banks are distributing this little book to their patrons.

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The Banker-Farmer News Bulletin which makes its appearance each month has a mission to perform. Subjects of interest to the farmer and others interested in the promotion of more and better dairying in Wisconsin in all of its phases, constitute the reading matter. We want the bulletin to be YOUR bulletin. Copies are available through your local bank, or the Banker-Farmer Exchange, 1822 Chadbourne Avenue, Madison, Wisconsin.

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The Banker-Farmer Exchange is beginning to receive listings of seeds for sale. All parties who have purebred seeds for sale can list them for sale by writing us.

Our seed sale list will be issued soon. Your local bank will have a copy as soon as it appears. Last year many who ordered seeds late in the season were compelled to pay higher prices and in many cases could not obtain what they wanted. We urge you to order your seeds early! You'll find it will pay.

Incidentally, this comes from a banker: "Farmers who purchased seed through the Exchange are more than pleased with the results they are getting. One farmer informed me that his crops never looked better and in comparing his results with neighboring farmers who did not use the same seed, he finds that his crop is much better in every respect. I believe he will be a permanent customer for your seeds."

* * * *

The time for New Years Resolutions is here. Put your resolution to keep farm accounts at the top of the list. Farm accounts kept, mean half the battle fought. Think it over—then talk it over with your banker. He will order you an account book that is recommended and sold by the Wisconsin Bankers' Association, Milwaukee, Wisconsin.