respects, worse off, for your farms are loaded with mortgages that are piling higher and higher each year, and you will soon be buried out of sight unless you do something different. I would most earnestly urge you to make a start in dairying now. Build a tank, set it near your well, make a shelter over it, get a few cows, and you are started; all this will cost but a trifle. Get a few more cows; but if you don’t feel able to do that, take good care of and feed well those you have, and in a few years you will raise some good ones. But the most important thing is to learn the business. You must read and study and find out what others have learned. Lay out $10 in dairy literature. Ten dollars is a very small sum; you have only to leave off an occasional cigar, or some other useless luxury, and you have it. Learn all you can and do the best you can. If you have 100 or 120 acres of fairly good land, you will, in a few years, be able to add $1,000 net to your yearly income, and be making your farm better all the time. Your wives will help you, I know they will, and be glad to do so if you will only give them a chance and furnish some conveniences. What does an added $1,000 a year mean? It means paying your debts, educating your children, improving your surroundings and, if you choose, laying something by for a time of leisure and rest, or old age. I know you can accomplish this. If you ask me how I know, I can give you the best of evidence: Because I have done it. You have just as good ability, if you will only use it, and most of you are able to do three times the manual labor that I am.

ECONOMY ON THE DAIRY FARM.

By S. B. MORRISON, Jefferson County, Wis.

Eighth Paper.

Capital and Credit Needed.—In these times of low prices and poor crops we hear so much about economy, and the farmer who has obligations to meet must practice it rigidly, that we dislike to hear even the word mentioned; but the economy which I shall discuss is not the penny-wise and pound-foolish plan so often pursued, but the wisest distribution of forces for the accomplishment of certain ends. It is nearly impossible for the poor man to economize, for he must do as he can, not as he would like.

It requires the combination of capital and good credit to manage the farm economically; and how foolish it seems to see one go deliberately at work to destroy his credit, which, when once lost can not be regained.

Such an one is controlled by circumstances, whereas he should, in a certain measure, control them.

Use Business Methods.—The far-
mer's only hope is to use the best business methods in the management of his business; we can't form a monopoly or a trust, for it is such hard work for us to get trusted.

**Experience the Best Teacher.**—
The few thoughts which I shall endeavor to present are suggested mainly through the line of experience. Experience is a dear school, but it is said that a certain class of persons can learn in no other. The lessons that I have learned in this school are very dear to me—some of them cost me a hundred dollars, and I prize them highly because they were so dear.

About five years ago my father gathered me about his knee and called my attention to the desirability of my possessing the ancestral acres. He said he would sell the same to me and take my note, provided I would pay him an interest equal to the amount invested in government bonds. I remarked that the bonds were about 12 per cent. above par and my note, with liabilities $10,000, and assets $2,000, would be about 25 per cent. below, so that the latter would be the better investment. Of course, being a shrewd business man, he saw the advantage, and the farm was mine.

**Marketing Butter.**—The farm being well adapted to dairying, I determined to make the butter product a specialty. Learning that the parties who supplied the Tremont House, Chicago, were not sending them enough, the steward, after trying a sample tub, said he would take all I made; but there are two dull seasons in the hotel trade, and during these times I was obliged to send to commission merchants. This was quite unsatisfactory. So I went down to Chicago, among the employees of Lyon & Healy's music store and fixed it so that when I did not send to the hotel I could pack in 25 lb. tubs and send to them, charg-
then turning them adrift, is a vicious one, and so long as we do this we will have trouble enough.

How to Secure it.—Bring dependent upon hired help, we soon found ourselves at their mercy, and that if one was dissatisfied, he could not leave without stirring up a rumpus among the others. We were on the ragged edge most of the time. A tenant house seemed the most feasible way out of the difficulty, so we built a small one, and the tenant is now on his third year. His wife helps milk and is always ready to assist in the house when the festive hired girl skippeth out. This plan has worked so well that we think strongly of building another tenant house, and doing away with the girl altogether. It costs nearly a dollar per day to keep one, and when they are needed the worst they have business at home. A large number of tenant houses have been built in our vicinity, and I have yet to hear of a person who is not pleased with the system. Hire a good industrious foreigner who has been here long enough to get the smart off, and he becomes attached to his little home, is always there, takes an interest in farm matters and is worth two ordinary hands. There are more parties wanting houses than there are houses, so it gives a man a chance to pick his men, and hire none but who can give a good recommendation from the place he has left.

Hire in the Spring.—If we hire the man in the spring, he can't leave in summer, for he must then forsake his garden, potatoes and corn, and in the fall, with a long cold winter before him, what else can he do but stay? Think of this oh ye men who chase from Dan to Beerseba for hired help, and see if, by using a better method, you can not have plenty of help the year round! It takes a large burden off the farmer's wife, who has enough to do to raise the family without running a boarding house beside, and that without sufficient help.

Farmers' Wives Work too Hard. —The young farmer with a mortgage on the farm thinks that he can't afford to keep help in the house; so the wife and mother is compelled to rear the family and do all the work besides. Now one or the other is neglected, and the good doctor's bill tells better than I can whether it is economy. It sometimes looks as though farmers' wives were harder worked and poorer paid than any other class of women whose husbands are worth what the farmers are. The farmer has one method by which he can curtail expenses, and that is by the plea of "hard times;" he can always fall back on that.

Make Your Wife an Allowance.—In dealing with the city people, we found that most of them allowed their wives a certain amount for household and personal expenses. We have found that this works just as well on the farm as in the city. With a certain amount of ready money at the beginning of every month, the good wife can take advantage of bails thrown out by enterprising merchants and can run the house 25 per cent. cheaper, than in the old way. Then everything is squared up, and we don't get as many statements as we used to, and if she does her work alone, she receives the benefit. She also learns how to handle money, and going to town to spend it is a change from the ordinary routine of house-work.

Buy Feed in the Fall.—We have also found that it is economy to purchase feed in the fall for winter's use. Bran could be purchased last fall for $12, and in three months it was $16. Now this is a saving of 33 per cent. for three months by purchasing early, or that much loss by
waiting. A year ago last fall I bought bran for $10 per ton, and in four months it was $16, a saving of $6 per ton, and the interest (33 cents) for the four months. A merchant, by paying cash saves a small per cent. by so doing, and it is accounted the correct business method, and the one who can't do it can not compete with the one who does, margins in trade being so small; but the farmer who has a chance to save from 33 to 50 per cent., and often more, by buying early, and then grumbles at the hard times, would grumble if he were to be hung.

Ensilage Corn.—Two years ago I planted about one acre of ensilage corn, and thought last year to plant about five; but the pastures began to dry up with no prospect for hay, and I kept planting until I had in twelve acres. I did not tell anyone for fear they would call me a fool. This may seem strange, as I live only two miles from the center from which emanates all dairy intelligence, also headquarters for the ensilage corn, and a truer example of the truth of the scripture which says that, "a prophet is not without honor, save in his own country among his own people," could not be found, and while orders came in for hundreds of bushels from abroad, I was ashamed to say anything about my little patch.

Most of the farmers did not take any stock in "this institute talk." Some of them had farmed it "nigh on to forty years," and they did not want Hoard and John Gould to tell them how to farm it. About July, when it became apparent that the fine field of corn was ensilage corn, even my enemies admitted that for once I had done the proper thing. I began in July and fed 75 cattle and horses, 40 being milk cows, nothing else but bran and a little North Star corn, until January. I had hay enough till April 1st and enough corn to carry me till grass comes. It being equal to tame hay for feed, at prices for hay this winter, it would have taken $500, and where could I have borrowed the money to pay for the hay?

Feeding Corn.—I feed considerable corn to my cows, but do not husk it—just bind and stack it and cut when needed, and in this way save from 12 to 15 cents per bushel over the old way of husking and grinding. I refer to common field corn. The ensilage corn was drawn from shock as needed. It would have been more economical to have placed it in a silo. By running stalks through the cutter, I made them eat up every bit. The cutter and tread power have more than paid for themselves this winter.

I used to pay 40 cents for my 60 lb. tubs and 30 cents for tub staples, but by looking around some I was enabled to get tubs for 25 cents and staples at 14 cents per pound.

I have tried to show that the judicious use of ways and means at the right time is the greatest economy, and that to withhold them results only in loss. We are prodigal in the use of our muscle, but when a problem presents itself which requires mental effort, we shirk from it as a dairy editor from milking cows.