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?
$50.00 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 $50.00 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 1 x 4 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.