

## THE COST

We do not believe that a farmer can get as good land located in such a fine community as cheap any place else in the United States as he can buy it from the National Land Colonizing Company.

There are millions of acres of cut-over land in Upper Wisconsin. Some of it is worthless sand land, some of it is fair land and will grow pretty good crops, and some of it is gently rolling, rich, mellow, clay loam land, and will grow bumper crops.

The sand land and the fair land can be bought at around \$25.00 per acre. But it never will go to a high value like the best land, and never will grow bumper crops.

Our farms are *the best cut-over land that we could find*. Much of it has cost us more than some of the poorer land is priced at to the farmers. But this is the finest and richest that we could find. It will make a farmer rejoice just to come and look at this land.

All the National Land Colonizing Company figures on making on this land is a small profit that will give the men who have put their money behind this company a decent return on their investment. Our help in farm making costs the settlers nothing. We sell thousands of acres each year, and make only a small return on each acre. Our principles are many sales with only small profits on each farm.

You can get one of these exceptionally valuable farms on our very easy terms for only \$30.00, \$35.00 and \$40.00 per acre, and we will add the cost of the buildings to your contract if you want them, and will give you our valuable service free. When you come to see this land, you will say you have never seen richer, better laying land any place.

You can perhaps buy poorer land a little cheaper than this, but you cannot get such good land as cheap as we are able to sell it to you. Cheap land will never go to \$100.00 to \$250.00 per acre. *but this land will*, just as soon as it is cleared. Considering its wonderful value, we believe these fine farms are the cheapest that a farmer can buy any place.

And remember that we make a hard and fast guarantee to buy any one of these Ready-To-Start-Farms back at \$100.00 per acre just as soon as it is cleared and plowed, if the settler will sell it back on the same terms that we turned it over to him in the first place. Get on the farm, have a good place to live, take the crops off it in the meantime, and when it is cleared and plowed, *you can sell it back to us for \$100.00 per acre if you want to do so*. As a matter of fact, we know it will be worth a great deal more than \$100.00 per acre, but this guarantee is your proof of the value of this land.

## THE EASY TERMS

It is very simple for you to come and get one of these fine farms for yourself.

All you need to do is to come to our field office. (Do not come to our Madison office to see the land.) At our field office you can look over our soil surveys and pick out the farm plan that you think you will like the best.

Then our men will take you out, free of charge, to show you the farm and you can go over it carefully. Our men will also take you around to see the dozens and dozens of men already located on their Ready-To-Start-Farms, so you can see exactly what they are doing.

If you want to get a farm of your own, you return to the office and our men will make out the papers for you. You can pay down whatever you like. If you pay down one-half or more, we will give you a deed right away, with abstract showing clear title, and you give us back a five year mortgage for the balance.

If you do not have enough money to pay half, you can pay less, and we will give you a deed and take back a mortgage for all the balance you owe when you have cleared and plowed five acres.

All we ask is that you pay down at least \$500.00 per forty. This \$500.00 down per forty are our regular terms if you buy on land contract. This contract calls for nothing more on the principal for three years. Then, after three years, you begin paying small yearly installments. But remember that we will give you a deed and take back a mortgage for all you owe, and cancel your contract and the remaining payments on it as soon as you have cleared and plowed only five acres. This means that you can easily get a deed to your farm long before your yearly installments will be due.

If you can not pay down \$500.00 per forty at once, you pay down what you can to hold the farm, and then pay up the \$500.00 per forty before you move onto your farm.

You may want us to put buildings on your farm for you. You do not need to make any bigger down payment to secure buildings on your land. If you want buildings, tell the men, and they will give you the costs, and they will add the cost of the building on top of the cost of the land on your contract. Tell them when you want them built, and they will have them ready for you when you move back to your farm with your family.

It does not take any larger down payment to get us to put the buildings on your land. It is just the same, \$500.00 down per forty for a farm without buildings, or for a farm with buildings.

If you get 80 acres, it is \$1000.00 down. If you get 120 acres, it is \$1500.00 down.

If you are a good farmer and have some stock and machinery and are short of ready cash, you can talk things over with the field men, and they can give you a little better terms than \$1000.00 or \$1500.00 down on an 80 or 120 acre farm, especially if you put up your own buildings.

We do not like to sell 40 acres for less than \$500.00 down, but we will even make exceptions here sometimes if a man is a good farmer and has some stock and machinery, but is short of ready cash.

The state will exempt you from taxes on 40 acres for three years. On amounts over 40 acres, you get no exemption, except on the first forty.

On interest, we will take your note each year, up to the time you get a deed, provided you have brushed five acres and plowed two acres each year.