

FARM MORTGAGES.

A correspondent at Vancouver, Washington, sends us the following clipping from a paper not identified, and asks its publication:

"Farm mortgages are considered the cream of risks by one of the large influential insurance companies of the East. This company has about 100 agents in Iowa, Kansas and Illinois, that do nothing but loan money on first class farms in those states. Loans are made for only one-half land value, not including buildings. This company already has \$30,000,000 outstanding in these cream of risks. Losses have been almost nil. Our farms are in more ways than one the backbone of the nation."

Upon the foregoing the sender's comments are as follows:

"I would like to tell the farmers to let such companies and agents alone. I used to own a farm and a loan company took a 'cream of a risk' on it. Times got hard and the company took the cream and the farm. I took the risk and a job of working by the day. If a farmer is going to let somebody have a written claim against his farm for half the value of it by all means let it be by deed, and let him get a place that he can pay for, because interest and taxes and his living will often be all that he can make, and after he has stinted himself and family for years and paid the debt and interest he loses all and has to start penniless. The borrower is the servant of the lender. Here is a point the farmer never considers, and it ought to be printed in large letters: 'The borrower runs all the risk, the lender none.'"

A great many men have found themselves in precisely the same situation which this correspondent describes as his own. At the same time it is also true that a great many other men have placed mortgages on their farms in order to obtain money for some profitable use, and have found their ability to get money in this way a very decided business advantage. From the earliest time it has been true that "the borrower is the servant of the lender," but many have taken on the servitude, have been able to throw it off in due time, and have come out of it better, stronger and richer. We have been told by scores of men who have made money that the only way in which they were ever able to make it was by going in debt. By this they meant that the fact of having money to pay, drove them to an economy which, but for the debt, they would not have had the constant, steady, moral courage to practice. They went in debt wisely, economized to make their payments, and when they were made the property for which they had gone in debt was their savings during the period of their struggle, which they would not have made at all but for the necessity to struggle. On the other hand hundreds of men have placed mortgages on their farms with the final result that they lost their farms. Every question of borrowing or mortgaging rests upon its own circumstances. Whether it is a wise thing to do depends upon the man and the purpose to which he applies the money. If he is going to spend it simply for greater comforts or luxuries, the day of reckoning will come, and the probabilities are that he will not be able to meet the situation. On the other hand, he may mortgage to make an investment that turns out profitably and enables him to pay his debt and have money over. One feature about placing a mortgage on one's farm that should

always be borne in mind is that times may change. Things may look prosperous when the obligation is incurred, yet a period of depression may come and last so long that the borrower cannot tide over. Farmers should be very chary about placing a mortgage on their farms. They should feel quite certain that they know what they are doing. Fortunately the times for the past two or three years have been very favorable to the farming interest. Its prosperity has been very flattering. Instead of giving mortgages farmers are paying them off largely, and many farmers are becoming lenders of money rather than borrowers. We rejoice that it is so and we hope that it may long continue.—Iowa Homestead.

TURKESTAN ALFALFA.

A successful effort to propagate the seed of Turkestan alfalfa has just been concluded by Milt Evans and H. N. Leckenby, at Walla Walla, acting under federal government contract.

Mr. Leckenby said: "The seed we have just threshed is the only bulk of this variety in the United States. Fake seed is being advertised in the east as the genuine Turkestan. Every atom of the seed just threshed by us goes to the government, and will be replanted for more seed next year. I want farmers to understand that no Turkestan clover seed can be secured anywhere this season, and probably none next year. In two years it will be possible. This is to prevent farmers being taken in by cheap fakes, and it might be well to add that when the genuine does come out it will not probably go out at less than \$1 a pound.

"We are prepared to make the important statement that Turkestan alfalfa will grow wherever wheat will, that it will flourish wherever wheat will, and further that it will grow where wheat will not. The experiment of the present year ordered by the government was made on dry wheat uplands, dryer than ordinary. Smaller experiments near Yakima show that the clover will do pretty well even on the semiarid soil of that county.

"On semiarid soil two good crops will be the general run without irrigation, and on irrigated soil as many as other varieties of alfalfa cut. Because the yield is finer, heavier and the crop immune from gophers, and seed can be planted on any soil, we predict it will be the only kind of clover sown as soon as the government is in a position to allow seed to go out.

"On the 40 acres sown this season by us the stalk grew 4 1-2 feet on the lower parts and 2 1-2 on the higher, and the higher parts were pretty dry. The fact that Turkestan will grow where wheat will not is shown by its success on Rattlesnake flat in Yakima county, where enough was produced to count the experiment a decided success."

Under a contract with the government similar to that of this year Messrs. Evans and Leckenby will sow the 40 acres again for government seed purposes.

A good cow is a good cow the world over, whatever breed she may be. No animal should be kept for milking purposes that does not produce 200 lbs. of butter fat per year, or more. The expenses of feeding and caring for the animal will barely be met by the production of 150 to 175 pounds of butter fat per year; the profit is therefore found in the production above expenses.

FREDERICK & NELSON
Furniture

MAJESTIC KITCHEN QUEEN

\$4.85 DELIVERED

To introduce the Majestic Queen, we will send it to any one direct steamboat or railroad point in the States of Washington and Idaho for \$4.83.

MAJESTIC QUEEN (patent applied for), the railing and legs are made of selected kiln dried fir; the top and drop leaf are made of thoroughly kiln dried spruce; joints are perfectly made and the top sand papered down perfectly smooth. The top can be washed with soap and water without in any way injuring the table. Has two large, easy-working bins, each large enough to hold 50 pounds of flour. One bin is divided into two separate compartments. Above the two large bins are two smaller bins, conveniently arranged for kitchen cutlery and other small kitchen utensils. Has two kneading boards, double faced, that can be taken entirely out of the table.

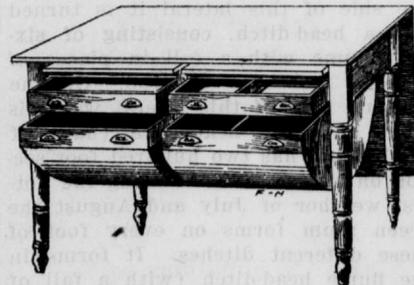
The main feature of the table is the fact that it can be converted without trouble from a kitchen table into a dining table large enough to seat 6 people. The top rests on grooved hardwood slides and is placed on in such a manner that it is utterly impossible for it to bind or get out of order.

For a more detailed description see cuts Nos. 1, 2, 3.



This illustration shows the Majestic Queen, with the leaf down, occupying the least possible space. For use as kitchen table and kitchen cabinet. The size of top when leaf is down is 27x46 inches. When leaf is up the top is 46x48 inches.

This illustration is a sectional view of the Majestic Queen, showing the arrangement of flour bins, drawers and kneading boards. Attention is called to the fact that we have castors in the back legs only. This is done with a view to having the table stand perfectly soolid and at the same time be easily moved out from the wall, thus making it easy to transform the Queen into a dining room table.



This illustration shows the Majestic Queen converted into a dining room table. The drop leaf raises to a position horizontal with the top, after which the entire top slides forward, bringing the table directly under the center of the top. Simply the pressure of one finger will move the top forward or backward.

MAJESTIC QUEEN

Price \$4.85

Base Finished Golden 50 Cents Extra

(Patent applied for). Sole right to manufacture and sell in the states of Oregon, Washington and Idaho controlled by Frederick & Nelson, Seattle.

"Mention the Ranch when ordering."

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