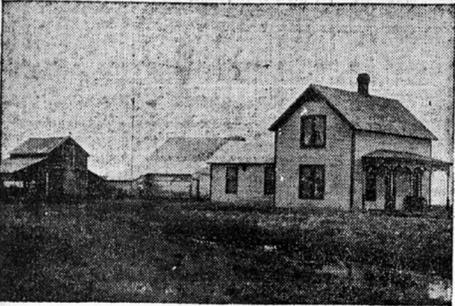


North Dakota---The Magnet Attracting Homeseekers



MR. CAMPBELL'S FARM BUILDINGS.

Buchanan North Dakota July 10th 1904 Wells & Dickey Co., Jamestown N.D. Gentlemen, I came from Canada to North Dakota in 1882 worked by the month on a farm for 4 years. I then decided to start for myself I bought a team pulled some land and in the meantime broke up some land for my immediate cultivation and 115 acres of fenced pasture with improvements also cost about \$1,000 I own 20 horses 70 head of cattle and \$3,000 worth of machinery all paid for except one small payment on a threshing engine all I own I made farming in Dakota North I have 600 acres in crop this year and expect a good yield I have had good success raising wheat oats barley and flax.

We can sell you lands in same locality. Wells & Dickey Co., Jamestown, No. Dakota.

DEVELOPMENT OF THE FINANCIAL AND BUSINESS INTERESTS OF NORTH DAKOTA

Phenomenal Expansion of Trade in Twenty-five Years, Particularly in the Northwestern Part of the State--Mouse River Country Is "Making Good."

The expansion of the commercial and financial interests of North Dakota during the past twenty-five years has been phenomenal and almost beyond belief, unless one is first able to grasp some conception of the wonderful development of the state during this time. The two forces, commercial and financial, have joined forces to keep pace with the development of the new empire of rapidly increasing wealth, but at times have scarcely been able to keep up with the procession. The majority of the early settlers of North Dakota went there to commence life anew without any capital worth mentioning, although generally with large stocks of ambition and energy. In the development of the millions of acres of agricultural land in North Dakota, large amounts of money were required, and this led to the establishment of loan agencies all over the state, sometimes in connection with banks, but generally as separate institutions. The funds were secured from eastern capitalists, trust companies, savings banks, etc. For a long time, however, capital was shy about coming to North Dakota, and it was difficult to secure enough to supply the demand, with the result that interest rates were for years very high.

and farm buildings. Courthouses and schoolhouses, as well as bridges, sewers and other public improvements have been erected with money secured by issuing county, municipal or district bonds. Growth of Banking Interests. Much capital has been needed to carry on the many hundreds of new business enterprises established in the state to meet the requirements of the rapidly growing population. Capital has been required to move the crops in the fall, when many million bushels of grain have been marketed in a few weeks. For these and other legitimate uses the banks have come to the rescue, and institutions, which have thus helped very materially in the development of this state. There has been a very rapid growth in the banking interests of the state in the past few years, and this fact may be taken as largely indicative of the rapid growth of the state in wealth and prosperity as well as its development along different lines. At the call of the controller of the treasury, Sept. 5, 1900, the banks in the state with total deposits of \$93,730,100. There were seventy-five national banks with total deposits of \$13,325,980. The growth of the banks in the northwestern part of the state has been particularly marked. Five years ago there were but eight banks in the Minot land district. Now there are thirty-seven within the same territory, six of which are national banks and thirty-one organized under the state laws. The increase in state banks has been even larger than in the national banks. Wholesale and Retail Business. From forty to fifty million dollars' worth of merchandise is annually sold in North Dakota at wholesale. About one-fourth of the aggregate amount is handled by the wholesalers of the state. With the natural advantages within the state for distributing these goods, these proportions might be reversed. There is abundant opportunity for the successful location of wholesale houses in many different lines. Five thousand retail merchants are doing business in North Dakota and selling an aggregate of forty million dollars' worth of goods annually. The Mouse River Country. A section of North Dakota of which comparatively little has been known hitherto, is the Mouse River country, comprising a large area in the northwestern part of the state. The Mouse, or Mouse river, as it is locally known, enters the state from Canada in the central northern part of Ward county, flows thru a narrow and deep valley for a distance of over one hundred miles in a general southeastern course, and then turns to the east and north, finally returning to King Edward's domain, having enclosed in a loop a large section of North Dakota soil. The soil in the vicinity of the Mouse river is deep and prolific. This section was for years occupied by extensive cattle ranches, and the general impression was that the land was not adapted to general farming--an impression which the cattle raisers were not slow in removing. But when the land farther east had all been taken up by settlers and other landseekers were obliged to come farther west to obtain their "claims," the discovery was made that the Mouse river country could raise grain and farm produce of all kinds abundantly. Development of Five Years. The extension of the railroads thru this section has contributed to the rapid development of Ward, McHenry and western Bottineau counties in the past five years, and now nearly every quarter section of land is occupied by a farmer. The land is rolling and in places hilly, but there is very little waste land in the entire Mouse river country, and the soil is very productive. The surface is drained by the Mouse, Deslacs, and several small streams. Instead of raising grain exclusively, as was the case in the Red River valley in its early settlement, the farmers of this section are raising stock as well, and fine cattle are to be seen everywhere. The Great Northern railway crossing the valley from east to west, crossing the Mouse river at Tower and again at Minot, and the Soo line, reaching the Mouse river at Velva, in western McHenry county, follows the lower valley for more than a hundred miles to the northwest, crossing the Great Northern at Minot. There are numerous thriving towns along both the Soo and the Great Northern railways, and Minot is rapidly becoming an important commercial center and distributing point. Komare, on the Soo, is a fine city of about 1,500 population, where only half a dozen years ago there were only a few claim shanties. Tower, the county seat of McHenry county, is the trade center of a large and rapidly developing section.

RANSOM COUNTY A WINNER

Special Correspondence. Lisbon, N. D., Sept. 29.--Your correspondent again making his trip thru the northwest, visited Ransom county, North Dakota, and in his drive sees the thrashing machines dotted all over the country, turning out the golden wheat and other grains just as they raise them in Illinois and Indiana, seeing these farmers harvesting their crops, running all the way from twelve to twenty-five bushels to the acre, crops that would pay for the lands the first season. And in all this he is reminded as he looks back over the years of his traveling over the great northwest of what was enacted in the states of Illinois and Indiana in his younger days. It does not take one to go back many years to see the early settlers in the middle west, and when he hears them recount the experiences and trials and discomfitures and hardships that the early settlers in Illinois had to go thru, and then see the ease and comfort that the farmer has today, he is reminded that "the sun do move." Here is a country, Ransom county, North Dakota, that has a soil whose productivity is unquestioned, the fertility is a matter that will not permit of argument, for the most experienced

Crop Payments

One Good Crop Pays for a Farm

We offer 10,000 acres of choice wild farming lands in Wells county, North Dakota, price \$10 to \$18 per acre; soil rich black loam, subsoil clay, water excellent; on the crop payment plan. Terms are \$1.00 to \$3.00 per acre down in cash, balance half the crop until the land is paid for. Reliable agents with good references wanted.

Wheelock & Wheelock

20 Waldorf Block, Fargo, N. D.

If You Want a Good Investment You Should do as These Men are Doing and CONSULT with J. B. FOLSOM

- No. 712--A VERY CHEAP farm of 160 acres, located less than four miles from Village of Ayr, Cass county. All under cultivation but 10 acres of meadow. Good house, barn, granary, henhouse and good well 85 feet deep. Price, \$22.00 per acre, upon a cash payment of \$2,500. No. 858--A FINE HALF SECTION of Red River Valley land, only five miles from Gardner, Cass county. All under cultivation and ready for crop, excepting 30 acres of timothy pasture. Good house of 8 rooms, and barn, all in good condition. Price, \$30.00 per acre. Terms, one-third cash and remainder upon one-half crop payments at 6 per cent interest. No. 861--Quarter section farm, about 8 miles from Village of Buffalo, Cass county. 100 acres under cultivation, and plowed ready for crop. No buildings, but is easily rented to a good tenant for one-half of the crop. Price, \$25.00 per acre. Cash payment of \$1,500 and the remainder upon half crop payments. No. 879--270 ACRES located only 2 1/2 miles east of Buffalo. Practically all under cultivation, with 40 acres of pasture. New six-room house, barn for 16 horses, granary for 2,000 bushels. Good well. Price, \$32.00 per acre. Terms, \$3,500 cash and remainder on reasonable terms. No. 887--A beautiful farm of 320 acres, six miles from Village of Buffalo. Excellent soil, under good state of cultivation. Small house, good barn and well. Very desirable. Price, \$25.00 per acre. \$3,000 cash payment, remainder on easy terms. No. 915--320 acres of heavy, black soil, close to the Village of Argusville. All under cultivation and ready for crop. No buildings, but the present owner will take lease for two years, and deliver one-third of crop in the elevator, free of expense. Price, \$27.00 per acre. Easy terms. No. 916--THIS IS A SNAP in 480 acres of rich Red River Valley soil. About seven miles from railroad station. All under cultivation, with fair set of buildings. This farm is worth \$30 per acre, but if taken at once, can be purchased at \$25.00 per acre, with half cash down. Free livery with which to examine these lands, and railroad fare refunded if purchase is made. J. B. FOLSOM, 618 Front St. Fargo, N. D.

Strong and Representative Interests of North Dakota Who are Offering Splendid Investments to Homeseekers and Investors. Wells & Dickey, Jamestown, N. D. and Minneapolis, Minn. J. B. Folsom, Fargo, N. D. William H. Brown, Chicago; Mandan, N. D., and Richardson, N. D. Lund's Land Agency, Minneapolis, Minn. and Lakota Branches, Adam & Fries, Lisbon, N. D. Walter Williamson, Lisbon, N. D. Hackney, Boynton Land Co., St. Paul, Minn. Wheelock & Wheelock, Fargo, N. D. Commercial Club, Minot, N. D. Barnes & Shaffer, Wahpeton, N. D. L. W. Torgeson, Minot, N. D. A. J. Williams, Riverdale, Mich. Frank P. Root, Lakota, N. D. J. S. Murphy, Minot, N. D. Morton & Co., Fargo, N. D. Ransom Co. Immigration Association, Sheldon, N. D.

AN EYE OPENER FOR ILLINOIS. Special Correspondence. Wahpeton, N. D., Oct. 4.--One of the astonishing things to Illinois men who first see Richland county is the fact that the farmers there raise large fields of the most healthy kind of red clover. Timothy literally lines most of the roadsides. Frequent fields of corn are being found, which in this backward year look good even to the Illinois men, for they have well-matured, good-sized dent ears. Potatoes are to be dug and put in their own hands in our fields anywhere, and the changes are that an Illinois man never in his life elsewhere has seen so large fields of potatoes as he can find here. Barnes & Shaffer, the leading real estate men of Wahpeton, say that they can take men to farmers in Richland county whose homes are surrounded with beautiful groves containing Dutchess and Wealthy apples, tame plums and sweet crabapples. They can show men fields of as good-looking bluegrass as can be seen in Illinois.

A BUDDING FINANCIER. New York Press. The 7-year-old son of a prosperous publisher had come to town with his father. The journey had been devoted largely to a discussion over the purchase of a desirable pony, just the right size for a 7-year-old, and the plan had been vetoed by the stern parent with a discussion explanation about business uncertainties in a presidential year. When they reached his father's private office the boy stood in the open doorway and studied the double line of clerks, bookkeepers, stenographers and helpers which extended the length of the floor. Finally he crossed to his father's desk. "Father," he said earnestly, "do all these people work for you?" "Yes," replied the father, not looking up from his mail. "Do they pay their salaries?" "Yes." "Well, say, if you'd take a dollar out of each of their salaries this week, wouldn't that money pay for my pony?" "For several of them," replied his father dryly. "Very well; I think you'd better take it out. Each one of 'em wouldn't miss the one dollar much, and it would make a lot for us. You can have what's left over from the pony."

100,000 Acres for Diversified Farming in Central North Dakota.

Rich, black loam top-soil, clay sub-soil. Prices range from \$7.00 to \$12.00 per acre. Terms of Sale: One-fourth to one-third cash, balance in five equal annual payments, 6 per cent interest. This is easier than paying rent, and the crops will enable you to pay for your land the first year. Wheat 25 bushels per acre, oats 30 bushels, flax 18 bushels--any one of these crops will leave a margin after paying for a farm. The following extract was clipped from the Napoleon "Homestead," a local paper published at Napoleon, county seat of Logan county, North Dakota, dated September 16th, 1904: "Kidder county is blessed with another bumper crop this year. Near Steele (county seat of Kidder county, North Dakota), Bruce Miller has 600 acres of wheat that is yielding 20 bushels per acre, and he is selling it as threshed for \$1.12 per bushel. P. J. Lyon's macaroni wheat near Steele went 27 bushels per acre."

I have over six hundred quarter sections to select from in the following counties in North Dakota: Stutsman, Kidder, Burleigh, Emmons, Logan and McIntosh. Three railway systems, viz., the Northern Pacific, Soo Line and Milwaukee, have recently expended nearly \$4,000,000 in extending their lines in this territory to get the increasing business. Settlers are coming from eastern states by the thousands into the six counties above mentioned, and present low prices of land will soon be a thing of the past. North Dakota climate is unexcelled. The average rate of mortality for the entire state is less than six per thousand, while the average for the United States is fifteen per thousand. Homeseeker or investor will profit by getting particulars about my holdings. Free livery to show the land, and railroad fare allowed to purchasers. For further information address, JOSEPH M. HACKNEY, 604-611 Germania Life Building, ST. PAUL, MINN.

NOTICE. Land interests wishing representation on Journal's weekly page devoted to North Dakota, write Ward D. Williams, manager Northwest advertising.

OUR LANDS Scene taken August, 1904, showing a part of Sections 27, 22, 23, 26 and 21, Township 134, Range 91, Hettinger County, North Dakota. Prices \$8.50 to \$12.50 per acre. Every section of this land has LIVING WATER. The land is owned by Wm. H. Brown Co. Who have offices at 131 La Salle St., Chicago, Ill.; Richardson, N. D., and at Mandan, N. D.

MAIN OFFICE. Lund's Land Agency, 1st Ave. So. and 3d St., Minneapolis, Minn.



Home of the largest land agency in the world. From this "hub" 500 branches cover the great states of North and South Dakota, Minnesota and the middle states, controlling one million acres of the best farm lands in the country.