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UNION ...  
MEETS ...  
W. N. RICE, ...  
ANDOVER ...  
MEETS ...  
E. D. SMITH, ...  
ANDOVER DAIRYMEN'S LEAGUE ...  
MEETS ...  
B. S. BRUNDAGE, ...  
ANDOVER GRANGE NO. 1008 ...  
MEETS ...  
H. E. ROBINSON, ...  
MRS. JENNIE SMITH, ...  
AMES L. ROGERS, ...  
MUTUAL TENT NO. 16 ...  
MEETS ...  
RALPH O. BURGETT, ...  
B. S. BRUNDAGE, ...  
J. LOUGHLIN, M. D. ...  
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OF INTEREST TO FARMERS

HOW TO KILL THE FARM MORTGAGE

Federal Land Bank System Helpful to Some of the Farmers.

The method for painlessly killing off the farm mortgage offered by the federal land bank system is proving very effective. A typical case is offered, the name of course disguised, of a farmer-borrower from the Federal Land Bank. This farmer, Mr. Allen, has recently received a loan of four thousand dollars. In order to secure this loan he gave a first mortgage on his farm which he bought in 1917.

When Mr. Allen purchased this farm it was in very poor condition; the buildings needed repairing and the land was so run out that only hay enough to winter ten head of cattle was cut the first year. During the seven years he has had the farm, Mr. Allen improved his land, so that today this farm is carrying thirty-five head of stock. He has repaired the buildings and added a new cement stable, put electric lights, modern plumbing, and a hot air furnace in the house, and built a milk-house. Last year his receipts from his farm were over \$5,000.

Mr. Allen owed an individual who held the first mortgage about \$3,000. He owed a national bank \$700, his bill to his grain dealer was nearly \$200. He wished to put all his obligation in one place and borrowed \$4,000 from the Federal Land Bank securing a non-callable mortgage which will be paid up at the end of twenty years. He will pay \$170 every six months and will never be asked to pay any larger amount so long as he keeps up his payments promptly. His rate of interest is only five and a half per cent. By paying this \$170 every six months, he not only keeps his interest paid but also pays off all of his principal in twenty years.

This is the way provided by the Federal Land Bank for farmers in New York State to kill off their farm mortgage.

DOBBIN FARM MOTOR STILL EFFICIENT

Horse Power Not All Replaced by Motors on New York Farms—Care in Spring Advised.

The farmer who uses the old reliable Dobbin make of farm motor has no carburetor trouble and little depreciation over a long period of time. The department of animal husbandry at the New York state college of Agriculture points out that, popular as motors and trucks have become, they have by no means replaced all the horse power on the farms of New York, nor are they likely to do so.

One warning given by the college is against starting the horses on too heavy work in the spring after a winter of more or less idleness. Good farmers find that a gradual adjustment of the horses to working conditions will fit their muscles and shoulders to hard work and will eliminate much early season trouble. It is better to break in colts in the fall when there is more time, and therefore the trainer is likely to have more patience.

Too much attention cannot be given to the horse's collar and the care of its shoulders. Every horse should have its own collar just as much as every human being should have its own toothbrush. Both the collar and the shoulders should be sponged off at night after the work is done.

There are three good points for farmers to remember in considering horses and horse breeding. The New York authorities quote them from Dr. H. E. Bemis of the Iowa State College.

"Start with the best blood and conformation possible.

"Keep the horses straight in feet and legs and free from disease.

"Provide plenty of water and good food."

BEANS DON'T LIKE TO BE PLANTED TOO DEEP

Next to Using Good Seed, Shallow Planting Called Most Important Thing to Insure Good Crop

Don't plant beans too deep. This is the warning given by the state college of agriculture at Ithaca. An inch in depth in heavy soils and not over two inches on light soils is about right.

E. V. Hardenburg of the college staff says that next to good seed, shallow planting is probably the most important thing in successful bean growing.

"The best soil temperature range for beans is higher than that for most field crops except corn," says Dr. Hardenburg. "Being sensitive to cold and wet soil conditions, which frequently prevail at planting time, bean seed is subject to rot; to slow germination and uneven germination, or at best to the production of weak seedling plants. Such uneven and uneven germination is often

ALLEGANY COW IS AT HEAD OF ROLL

The Topa List of Dairy Improvement Association for January, With 1947 Pounds of Butter Fat

A new step cow for better fat production appeared in the dairy improvement association armament during the month of January, the report of G. W. Talley, Jr., state supervisor, indicates.

This cow is number 24, owned by J. E. ... and Sons of ... Creek, in the Allegany association. She is a six-year-old Holstein-Friesian. Her production was 168.7 pounds of butter fat from 3,162 pounds of milk.

Her nearest rival was another Holstein-Friesian, No. 118, owned by the Houghton Farms of Mountaineer, in the Orange Association. The Orange cow produced 162 pounds of fat and 2,876.4 pounds of milk.

Orange county, by the way, carried off three of the five honors for the month.

Third place in butter fat went to No. 63, a grade Holstein from the Orange County Association, owned by E. M. Hall of Monroe. She produced 95.2 pounds of butter fat, but dropped to fifth place in milk, with 1221 pounds.

Oneida county took fourth butter fat honors with Premier Glista Nancy, a four-year-old Holstein-Friesian, owned by F. H. Thomson of Holland Patent. She produced 91.5 pounds of butter fat from 1,905.8 pounds of milk, putting her in fourth place for milk production.

Ollie Roxie Korndyke, an Orange County Holstein-Friesian, owned by the Laurel Stock Farm of Goheen with her 82 pounds of butter fat dropped to fifth place; but she walked off with third position in milk production with 2,343 pounds to her credit.

HOE HANDLE HOMILIES

(By Bob Adams)

New Zealand spinach, hard to rhyme, Is good to have in Dog Day time. When planted in our garden rows, The more it's picked the more it grows.

New Zealand spinach is not a true spinach but it has much the same flavor and is an acceptable substitute. It thrives in hot weather and is very productive, giving a supply of greens all summer. The objection is made that it loses its shape and texture when boiled but if it is boiled only fifteen or twenty minutes it retains its shape. New Zealand spinach should not be planted too early. Corn planting time is right for it also. The seeds germinate rather slowly and should be soaked in warm water twenty-four hours before they are planted. Allow plenty of space between plants, a foot or more in rich ground as it spreads widely. When wanted for use the young branches are pinched off as far back as they are tender and broiled with their leaves. Other branches quickly appear and the supply is maintained thruout the season.

Homespun Yarn

The small boy who defined salt as "what makes things taste bad if you don't put any in" was wise.

A household schedule that does not find some place for a little time out of doors is likely to be a poor schedule.

People who get fussy about their digestion and assume personal control of their nerves have "nerves" and are apt to have no digestion. Happiness is health.

An aluminum tea or coffee ball which can be purchased for ten or fifteen cents, will save the trouble of tying whole spices in cloth bags, when they are being cooked with pickles or fruit.

Use your strength but don't waste it. How to save it in doing the household tasks is told in a bulletin issued by the state college at Ithaca. So many women want it that a new edition has been issued. Your copy is ready. Ask for H 138, on a postal card.

associated with the production of what are termed 'snake-heads,' plants so-called from the fact that they never develop true leaves but assume something the appearance of snakes.

"Every phase of seeding and soil preparation which will facilitate germination and come-up is important. Rolling or otherwise firming of the seed bed just before and just after planting is now quite common, and planting only deep enough to cover the seed well and yet insure good germination is recommended.

"The actual depth of planting will naturally vary with soil type, but it might well be about one inch in heavy and not over an inch and a half to two inches in light soils."

Do you know how to care for the ...  
Farmers now are just at the beginning of the season when electricity is to become the servant of agriculture.

Annuals may well serve as experimental plants to help determine where low shrubbery should be set permanently.

Better cultivation means better crops. And it's still a fact that the best crop—not necessarily the largest—gets the best return.

Doan's Pills ...  
Doan's Pills are for weak kidneys. Andover citizens testify. Ask your neighbor.

Mr. A. L. Terberry, 34 Maple Street, Andover says: "I had a pain in my back and when I stooped over I was hardly able to straighten my back. I was lame and dizzy all over. I had dizzy spells and ... appeared before my eyes. My kidneys acted too often. Doan's Pills had been used in the family so I tried them. Several boxes of Doan's cured me entirely and I have had no trouble since."

Price, 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Pills—the same that Mrs. Terberry had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

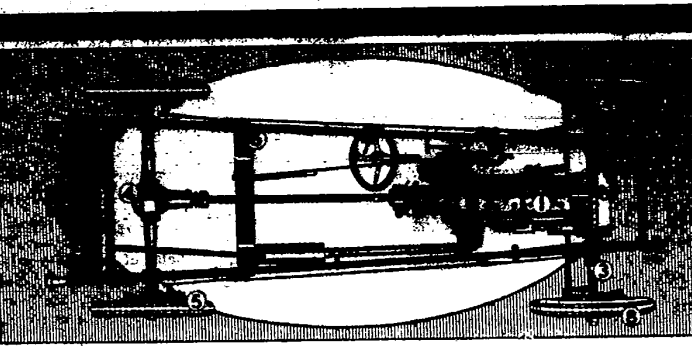
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- 3 The rugged, drop-forged, "I" beam front axle was purposely designed for this car. Its correct construction insures easy steering and safe driving.
- 4 Oakland's semi-floating rear axle is the last word in axle design. Its nickel steel gears, Hyatt and New Departure Bearings and spiral bevel gear drive make it silent and efficient.
- 5 Oakland's four-wheel brakes are built into the chassis. Many months of service by tens of thousands of owners prove conclusively that this construction is most necessary and desirable.
- 6 Oakland's frame is of pressed steel, 5-32 of an inch thick and is rigidly braced with five cross members. In comparing frames, do not neglect the fact that the thickness of the steel is very important.
- 7 The steering gear is unequalled for easy and convenient driving. All engine controls, as well as horn button and lighting controls, are mounted on the steering wheel, an exclusive feature.
- 8 Demountable disc steel wheels—five of them—are standard equipment on all models. On most cars you pay extra for them.

Long, easy-riding springs; Harrison radiator with heavily nicked shell; completely enclosed universal joints and tubular drive shaft are other important features.

Examining the Oakland Six yourself. You will then understand why the True Blue Oakland is being chosen by so many who have decided to get the most and the best for their money this year.

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