NATIONAL REALTORS AT ATLANTIC CITY

Paul C. Murphy Reports on Convention to Realty Board.

PROBLEMS ARE DISCUSSED

Own Your Own Home Campaign Great Success From Every Standpoint and Is Nation-Wide.

BY PAUL C. MURPHY,
President Portland Realty Board.

The convention of the National Association of Real Estate boards held at Atlantic City was unusually interesting this year on account of the great amount of work done by our association for the government during the war period.

The programme of the convention was participated in by a number of the prominent realtors having charge of government work at Washington. Irving B. Macomber, vice-president of the housing corporation, took up the subject of "Does real estate pay an adequate return? If not, how can realtors help the situation?" Mr. Macomber, realtor from Toledo, O., is doing a great deal towards solving this problem in the department of labor at Washington, D. C.

J. B. Tracey, realtor from Louisville, Ky., and manager of real estate division of United States housing corporation, spoke on the question of "Some real estate problems of the United States housing corporation." Mr. Tracey explained the general policy of the housing corporation and its difficulties in instructing the various projects throughout the country.

Government Housing Discussed.

William E. Shannon, realtor from Washington, D. C., and ex-manager of the real estate and commandeering division of the United States housing corporation, spoke on "Some observations in government housing abroad and at home." His address was unusually interesting as he compared housing conditions in Europe with those in America.

There were many other interesting discussions by prominent realtors on the national situation.

The entertainment furnished by the Atlantic City board was unusually attractive.

Fred-Taylor, your executive committeeman, and myself attended the banquet given by the Los Angeles board in honor of President Garland, which was attended by 42 prominent members and past presidents of the association. This was a very brilliant affair. Mr. Taylor is regarded as one of the big men of the national association and has made a great many friends among the past presidents and prominent members. He was placed on the nominating committee that elected Mr. Weaver of Washington city president of the association for this year.

Home Campaign Great Success.

The national own your home campaign has been a great success from every standpoint. Over 200 cities have put on campaigns and 1562 cities have become interested to the extent of making inquiries for organizing local campaigns. The cities that have already put on campaigns include the largest cities and represent a very large percentage of the population of the United States. The cities included are located in 28 different states.

The building permits for the months of April and May in many cities of the United States where campaigns have been started show an enormous increase over the corresponding months of the previous years and a marked improvement over the cities not putting on campaigns.

Over 2,000,000 posters were printed and distributed throughout the country and 200,000 stickers for envelopes, letterheads, etc., were circulated. Our publicity department has circulated articles on the merits of the movement to 14,258 newspapers throughout the country and to 168 building trade magazines, many of the latter class being supplied with specially illustrated articles.

Much Attention Attracted.

The movement has attracted some of the biggest financial, political and educational men of the country who have written a vast amount of material on the subject.

In conducting the nation wide own your home campaign we divided the country into 10 districts. In each of these districts we appointed a regional director, whose function was to co-operate with the government in having own your home campaigns started. All these 10 directors appointed were realtors. This proved to be a wonderful success as it brought our government in Washington in touch with each district throughout the country.

I will give you a brief outline of what was accomplished by one of our directors, Mr. Putnam, which in a measure applies to them all.

Mr. Putnam represented Louisiana, Kentucky, Tennessee, Alabama, Mississippi, Oklahoma and Arkansas. He was successful in getting the governors of all these states to issue special proclamations setting aside an own your home day in each state. He arranged for meetings in various capital cities where appropriate programmes were carried out and the meetings were attended by a very large number of people. Some of them running as high as four and five thousand in number.

Ownership Found Decreasing.

We had a statistician gather statistics relative to the increase or decrease of people who owned their own homes in the United States during the past 20 years. We found that home ownership has been decreasing in this country at the rate of 2 per cent for each 10-year period. In France but 20 per cent of the people lived in rented properties. In this country in 1890 52 per cent lived in rented homes. In 1910 55 per cent, and at the present time probably about 58 per cent. This menace towards tenantry if extended is a most ominous sign of coming disaster.

If today but 42 per cent of the people live in their own homes, with the same increase 20 years hence but 25 per cent will do so. So you can readily see that the landlord class is increasing and the home owning class is decreasing. A very dangerous situation, and if continued will, in my opinion, bring on single tax or some other form of confiscation in real estate. I firmly believe that a wider distribution of real estate is essential to our national well-being. France would never have stood the enormous abuse of the war as long as she did if each individual had not been fighting for his own home.

Higher Prices Expected.

One of the big problems that is confronting the prospective builder in the east, as well as in this locality, is the element of doubt over the possible reduction in price of labor and building materials. When in the east last January the general impression among the larger manufacturers of building material was that prices would continue to make a gradual decline. Later when I returned to Washington in March their impression had changed and they were looking for the then price to remain for some time. I found the same men of a slightly different opinion when in Philadelphia on this trip. The general impression is that prices in a great many of the building material commodities will go higher.

A questionnaire was sent out by the National Federation of Construction Industries to 1400 leading manufacturers of building material asking for their opinion on the price level. Ninety-three per cent stated that they believed the present price would be maintained or go higher.

I will give you a few very brief reasons for this viewpoint.

Prior to the world war we were receiving in exchange for our exports commodities manufactured in Europe, consequently our supply of commodities was kept up to a normal supply. Since the world war started the demand for our commodities increased tremendously and instead of receiving commodities in payment we received money and credit. Naturally this has created a shortage of commodities in this country as well as raw materials, and as long as we continue to receive money or L. O. U.'s. in lieu of commodities for our exports our commodities become scarcer and therefore, prices will have a tendency to become higher.

Shortage of Labor in Europe.

There is, on account of the war, a great shortage of labor in Europe. That shortage reflects in our country because, as just stated, they cannot send us commodities in exchange for ours. We will, in this country, have a shortage of labor for some years on account of the great amount of commodities necessary to be manufactured to supply our own consumption, as well as that of Europe, therefore, labor is bound to remain high, which, as you all know, determines to a very large degree the price of commodities.

I, personally, am of the opinion that you will be able to build cheaper this summer than you will next year. The demand on the northwest for lumber for the next three, four or five years will be so great that it is hard to estimate with any degree of accuracy the volume, and I look for a higher price in lumber instead of a reduction. My advice to anyone contemplating building a home is to build now, as it will certainly be some years before there will be an appreciable reduction in the cost of construction.

Eastern Real Estate Advancing.

I wish to impress upon you the importance of familiarizing yourselves with the real estate situation as it exists today throughout the east. The real estate market since the first of the year has improved wonderfully all through the eastern section of this country and is bound to reflect out in the northwest during the coming fall. If the brokers as well as the property owners will become familiar with the business conditions of the east they will realize that the value of everything is on a new high prices level and will remain so for some years to come.

In this country the value of everything has advanced except vacant property. Anyone today offering their property for sale at the same price it was worth in 1917 is making a great mistake, as a dollar today will only purchase about one-half the comodities it would in 1917, therefore, one should receive twice as much today for property as asked two years ago.

DEED TO HUSBAND AND WIFE EXPLAINED

Estate by the Entirety Is the Technical Designation.

COURT DECISIONS CITED

Property Held Equally by Wife and Husband and in Event of Death the Survivor Gets All.

BY W. B. SHIVELY.
Chairman legal committee Portland Realty Board.

What is the effect of a deed conveying real esate to a husband and wife?

A deed to a husband and wife, creates what is technically known as an "estate by the entirety." Chase vs. McKenzie 81 Ore. 429, 159 Pac. 1025.

Where a deed is made to a man who subsequently and while still owning the property, dies leaving a widow, the property passes on to the man's heirs subject to the widow's dower and the claims of creditors. The only interest of the widow in the property is that of dower which now consists in the use of, or the rents from, one-half of the property for the remainder of the widow's life. It is necessary to probate such an estate, have an executor or administrator appointed, publish a notice to the creditors of the deceased owner, pay his debts, if any, and the expenses of administration, the balance of the property going to the heirs as above stated.

Peculiar Feature Pointed Out.

Where, however, the deed is made to a husband and wife, an "estate by the entirety" comes into existence. The husband and wife are regarded in law as a single person. As has been said, "As between husband and wife, there is but one owner, and that is neither the one nor the other but both together. The estate belongs as well to the wife as to the husband."

One peculiar feature of such an estate is the "right of survivorship," that is, if one spouse dies, the one surviving takes the whole property freed from all claims of the heirs and creditors of the deceased spouse. Probate proceedings concerning that particular property are unnecessary. There is neither dower nor curtesy in such an estate, for the surviving spouse has all the property and all the income therefrom. Any prior attempt on the part of the deceased spouse to devise the property by will, will prove fruitless. The heirs of the deceased have no claim against the property, for the law recognizes no right of inheritance in such an estate. The surviving spouse owns the whole property in fee simple which he or she may thereafter convey or devise at will. Oliver vs. Wright 47 Ore. 326, 83 Pac. 870.

Mortgage Held Valid.

In the case of Howell vs. Folsom 38 Ore. 184, 63 Pac. 116, the facts were that a deed had been made to a husband and wife. The latter, while her husband was still living, executed a mortgage on the property, in which her husband did not join. The husband afterward died. Subsequently the party holding the mortgage, brought suit to foreclose the same. The widow resisted the suit contending that the mortgage was void from the beginning because the husband had not joined in its execution. In rendering its decision the court said:

"It is often said in judicial opinions that at common law, under a conveyance of real property to husband and wife, both are seised of the entirety, and neither can alienate or dispose of any part of the estate without the consent of the other. It is believed, however, this means that 'one cannot sever the interest or make any disposition of the estate so as to affect the right of survivorship.'"

The court thereupon held that the wife could place a mortgage upon the property even without her husband's consent, but that such a mortgage was of no effect as against the husband and that if she had died before her husband, he would have become the owner of the whole property, free from the lien of his wife's mortgage, but since the husband had died first she had become the sole owner of the real estate and that the mortgage was binding upon her and a lien against the entire property.

Sale for Debt Authorized.

And, in the case of Oliver vs. Wright 47 Ore. 326, 83 Pac. 870, property had been conveyed to a husband and wife. While both were still living the property was attached for a debt of the wife. A judgment was obtained against her and the property was ordered sold. No sale was made, however, at that time. Subsequently the husband died and the wife became the owner of the whole estate, whereupon the supreme court authorized a sale of the property to be made. In this case the court was requested to pass upon the question whether or not the interest of the wife, while the husband was still living, was subject to attachment or to the lien of an execution. The court, however, refused to pass upon this question saying its decision on that point was unnecessary.

The question has arisen as to what happens to an estate by the entirety where the husband and wife are divorced. This problem is settled in Oregon by the case of Hayes vs. Horton 46 Ore. 597, 81 Pac. 386, where it was held that a decree of divorce which severs the unity of husband and wife, likewise severs the unity of the estate by the entirety, leaving the parties as "tenants in common," that is, each owning an undivided one-half of the property in fee simple.

The court reached this conclusion by the following reasoning:

"At common law, husband and wife were regarded as one person, and a conveyance to them by name was in effect a conveyance to a single person. By such a conveyance two real persons took the whole of the estate between them, and each was seised of the whole, and not of any undivided portion. When the unity was destroyed by death, the survivor took the whole of the estate, because he or she had always been seised of the whole thereof, and the other had no interest which was devisable. But when the unity is destroyed by a decree of divorce, leaving both spouses surviving, the only logical conclusion is that they thereafter become tenants in common of the property, because there are two living persons in whom the title rests."

Such, briefly, are a few of the incidents in connection with an estate by the entirety. It has some advantages and some disadvantages. To create such an estate, it is necessary merely to cause real property to be conveyed to a man and a woman who at the time are husband and wife. It is not necessary that they be named in the deed as husband and wife. Oliver vs. Wright 47 Ore. 322, 325, 83 Pac. 870. Whether or not it is advisable to create such an estate is a question only to be decided by a consideration of individual cases and the objects sought to be attained.

CHIEF OFFICERS OF PORTLAND'S NEW SYRUP MANUFACTURING INDUSTRY.

H. A. Conner, President. L. F. LeGarie, Sales Manager.

A distinct home industry has just been established by Conner & Co., a new Portland syrup manufacturing concern born of the reconstruction period and entering the field with a programme calling for the production of a half million dollars' worth of syrups, molasses and honeys during the first year.

Conner & Co., capitalized at $90,000, has leased the old Acme planing mill property, 100 by 100 feet at Macadam and Curry streets, and the building is being converted into a high-class, sanitary syrup manufacturing plant, the largest of the character in the northwest. It will be completed on July 20 and ready for production.

H. A. Conner, president of the company, has been identified with the Pacific Coast Syrup company in the northwest for 16 years. L. F. LeGarie, sales manager, was with that concern for seven years, while George M. Wilson, who will supervise manufacture, has an experience of more than a decade in the industry. W. J. Roope is vice-president of the Conner company, H. C. Ewing is secretary-treasurer and E. B. MacNaughton and H. B. Hastings are included in the directorate.

Crimson Rambler is the brand name under which the various Conner products will be exploited and sold, a comprehensive advertising and merchandising campaign to be launched soon by the Couche Advertising Service, Inc. Three grades of table syrups will be manufactured, two grades of molasses will be packed, while honey is to be widely distributed, the invasion of Pacific coast honey reaching the Atlantic coast.

CLACKAMAS GRAIN IS GOOD

YIELD FOR 1919 EXPECTED TO BE LARGEST IN YEARS.

Crops Stand From Four to Six Feet and Are Greatly Refreshened by Rains.

OREGON CITY, Or., July 10.—(Special.)—The grain yield of Clackamas county for 1919 is to be larger than for many years, and the farmers, who have planted much of their land this year to oats, wheat and other grain, are optimistic over the outlook for a large harvest. The grain stands from four to six feet, while in some localities it has attained a height of six and one-half feet and is still growing.

The recent rain was a great benefit to the crops and assisted in developing the oats, also. Land that was planted to potatoes and other crops last year are being used for grain.

Among the farmers of Clackamas county expecting large yields this year are T. O. Ridings, of Molalla. Mr. Ridings is planning on harvesting 3000 bushels of grain. His grain is now over six feet high.

County Assessor W. W. Everhart, whose farm is at Molalla, is looking forward to harvesting a bumper crop from his land this year. He has 85 acres in grain. He has rented 62 acres, a large part of which he has planted to grain.

In the Stafford country the farmers have devoted much of their attention to growing grain and hay this year. There was a shortage of both last fall, and a large portion of the land is growing its first crop this year.

WEST SIDE HOMES ARE BOUGHT

3 Residences on Portland Heights Change Owners During Week.

Sales of Portland Heights properties reported from the office of Mrs. John Brooke are these:

Carl J. Davidson sold to John Y. Richardson for a home, a modern bungalow at 751 Periander street, Portland Heights. The consideration was in the neighborhood of $5000.

L. W. Lewis sold to George S. Botsford the large seven-room residence at 532 Elizabeth street, Portland Heights.

John R. Latourette sold to Helen Gray Drollinger the pretty six-room bungalow at 682 Ravensview drive, Portland Heights. The consideration was $5000.

For Rent Signs Now Scarce.

COTTAGE GROVE, Or., July 12.—(Special.)—Indicative of increased population and business in Cottage Grove is the almost total disappearance of the "for rent" sign. A number of families coming here report that it is almost impossible to get suitable dwellings and almost no business places can be rented. The only vacant places in the main part of the city are three rooms at the corner of Fifth and Main, and two of these have been rented.

WALLOWA LAND SELLS HIGH

952-Acre Ranch on Prairie Creek Purchased for $117,000.

ENTERPRISE, Or., July 12.—(Special.)—The largest sale of farm land in the history of Wallowa county was made this week when J. N. Roberts sold his 952-acre ranch on Prairie creek to H. B. Davidhizar for $117,000. Mr. Roberts bought the place two years ago of C. P. Ragsdale for $75,000.

By his new purchase, Mr. Davidhizar becomes the owner of about 2000 acres of irrigated farm land on Prairie creek. He also has 400 acres of non-irrigated hill land.

Mr. Davidhizar's experience confirms his belief in farm land values. He came to Wallowa county from Union county in the fall of 1909 and bought the Ole Miller farm, paying $6000 for 520 acres of land and 50 head of cattle. Land which then sold for about $11 an acre is now held at considerably more than $100 an acre.

KELSO HAS BUILDING BOOM

More Construction Now Under Way Than for Several Years.

KELSO, Wash., July 12.—(Special.)—Kelso this summer has more construction work under way and in prospect than for several years past. The Kalso Feed & Fuel company has just started construction of a new warehouse, 30 by 60 feet, adjoining its present warehouse. F. L. Stewart is building an addition to the Halbom & Stridell repair shop, and the Kelso Cheese factory has completed rebuilding an old structure for its cheese plant.

Material is on the ground for the new brick sub-station, which the North Coast Power company is building. E. M. Adams is tearing down an old building facing Front street at the rear of his hardware store, where he will erect a fireproof structure. A number of new houses are being built.

PIONEER TRAVELING SALESMAN AND CIVIL WAR VETERAN PASSES.

John E. Davis.

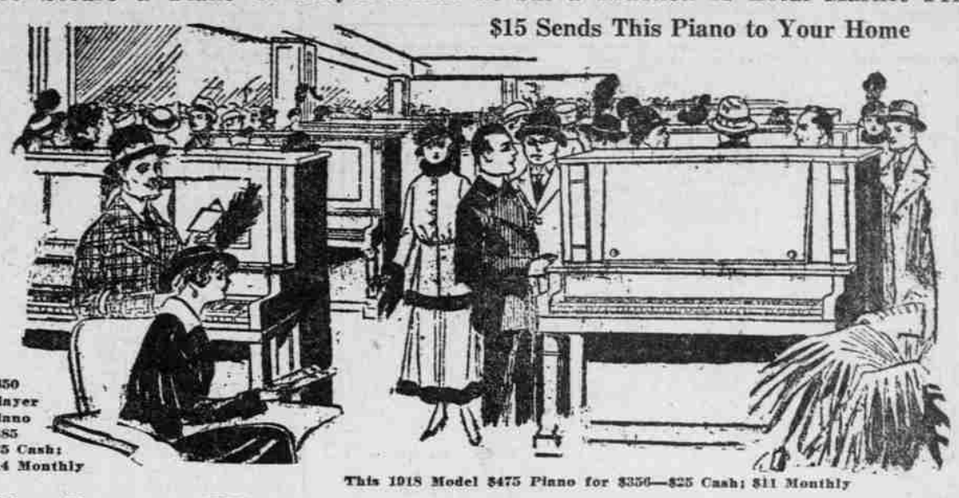
Hardware men of the northwest will miss the visits of John E. Davis, for the past 30 years traveling salesman in this territory for the Diebold Safe & Lock company. Mr. Davis died July 5 after a short illness. He was born in Glanmorganshire, South Wales, November 4, 1842, and emigrated to the United States when but 2 years old. At the outbreak of the civil war he enlisted in the 43d Wisconsin infantry and as first lieutenant saw much active service.

Mr. Davis was a 32d degree Mason. For a number of years he was a member of the First Presbyterian church of Portland, later transferring his card to the Sunnyside Congregational church. Mrs. Fred P. Fall of 993 East Kelly street is a daughter.

You Must Decide Now (Prices Are Going Higher) During Our Mid-Summer Clearance Sale

To Secure a Piano or Player Piano at but a Fraction of Local Market Price

$15 Sends This Piano to Your Home



$650 Player Piano $485 $25 Cash; $14 Monthly

This 1918 Model $475 Piano for $350—$25 Cash; $11 Monthly

Big Buying Works Both Ways—for You and for Us

Following up our purchase of 15 carloads—300—1917 and 1918 Model Pianos and Player Pianos, sold during past sales, comes our new purchase of 12 more carloads—250 Pianos and Player Pianos, therefore, we must close out the remaining stock as per the following inventory, and for that purpose are making prices and terms that will sell them now before arrival of new purchase—Buy now, prices are going higher.

Principally high-grade pianos, which, not selling rapidly at $500 to $650, will now sell at prices of cheaper grades. These pianos have all of the up-to-date improvements. 50 per cent more tone and efficiency.

99% New Upright Pianos

49-1918 MODELS

$15 sends one home, then $8, $10 or $12 monthly

2 Bradford	$375	$265
1 Kneisel	425	280
3 Davis&Sons	425	315
2 Mend'hall	450	315
2 Mend'hall	450	335
5 Thompson	450	335
1 Thompson	475	335
2 Thompson	500	345
10 Thomps'n	475	355
8 Thompson	550	395
2 Reed & Son	550	395
3 Singer	550	395
1 Steger	625	395
1 Reed & Son	550	415
2 Reed & Son	625	435
2 Steger	650	465
1 Reed & Son	650	465

9-1918-MODEL PLAYER PIANOS

1 Artemis	$650	$435
1 Mend'hall	650	465
1 Thompson	750	495
1 Singer	900	545
1 Singer	900	595
1 Reed & Son	900	635
2 Steger	1150	795

2-1918-MODEL GRAND PIANOS

1 Steger	$1050	$765
1 Steger	1300	845

40-1919 MODELS

100% New Pianos at 25% lower than local market prices.

5 Sch'r Bros.	$375	$281
5 Davis&Sons	425	296
4 Davis&Sons	450	315
3 Thompson	475	356
9 Thompson	500	375
7 Thompson	550	395
1 Singer	550	412
1 Reed&Sons	625	465
1 Reed&Sons	650	487
1 Steger	650	487
3 Steger	750	562

17-1919 MODELS PLAYER PIANOS

2 Artemis	$650	$485
3 Mend'hall	$650	$485
5 Thompson	750	562
1 Steger	900	675
2 Reed&Sons	900	675
4 Steger	1150	862

4-1919 MODELS GRAND PIANOS

3 Steger	$950	$695
1 Steger	1050	797
1 Steger	1300	975

USED ORCHESTRA

Berry Wood $1750 $595 Including music.

17-95% NEW RESALE AND USED PIANOS

$350 Kurtzman Sq.	$65
275 Collard Up	65
300 Bord&Co. Up	75
350 Emerson Up	120
325 Arion Up	165
275 Hallet&Davis	190
450 Vose & Sons	190
350 New England	195
410 Kingsbury	215
500 Weber	235
450 Conover	245
400 Needham	265
450 Kimball	290
450 Thompson	290
475 Thompson	315
650 Steger Miss'n	395

USED PLAYER PIANOS

$750 Thompson	$465
900 Singer	495
950 Steger	595

USED PARLOR ORGANS

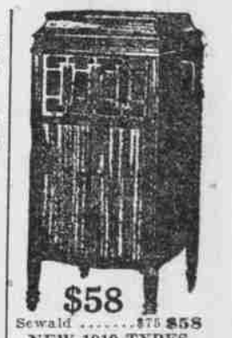
$100 Cl'k&Warren	$25
115 Durand Co	28
100 Cornish Co	30
125 Chicago Cot	35
135 Kimball	38
150 Pacific Queen	45
160 Kimball	48
165 Mason&Hamlin	50
165 Estey & Co	55
175 Tabor Org. Co.	65

$10 Cash, $5 Monthly.

NEW AND USED PHONOGRAPHS

$5 or $10 in Records purchased sends one home.

Lakeside	$20	$10
Edison	50	15
Columbia	55	15
Edison	60	20
Victor	60	45
Domestic	100	65
Victor	100	85
Columbia	250	90
Edison	120	90



$58

Sewall $75 $58

NEW 1919 TYPES

Table Type	$20
Table Type	32
Table Type	50
Table Type	60
Cabinet	90
Cabinet	100
Cabinet	115

TRUTHFUL ADVERTISING This store satisfies the people through its unprecedented values. Sincerity is our chief business policy. We tell you now, prices are going higher.

PRICE IDENTITY Why should pianos not have a price identity? Why should market values not be observed? Why should you pay inflated prices? Let us finance your piano purchase, $15 or more cash, $8 or more m'thly.

NO FOLLOW UP SALESMAN Saves fully 20% in our cost of selling. We are not interested in your address if our 25% lower price inducements do not sell you. There is no need to pay $500 to $650 for a piano.

Liberty Bonds or other securities taken in part or full payment of Pianos or Player-Pianos during this sale. Also, your old Piano, Organ or Talking Machine.

Order Your Piano by Mail **Read, study and compare our quality, prices and terms, as advertised, and you will learn why we have hundreds of mail-order buyers.**

OUT-OF-TOWN BUYERS—WE PREPAY AND MAKE FREE DELIVERY OF PIANO TO YOUR HOME within 200 miles, and the piano will be shipped subject to exchange within one year, we allowing the full amount paid. This virtually gives you a one-year trial of the piano you order.

Every piano or player-piano purchased carries with it the Schwan Piano Co. guarantee of satisfaction, as also the usual guarantee from each manufacturer of these new musical instruments.

Manufacturers' Coast Distributors. 111 Fourth Street, at Washington.

Schwan Piano Co.

WARRANTEE BACKED BY MANY MILLIONS IN CAPITAL

Chats With Home Gardener

DEAR FRIENDS—Last Sunday we talked of the best vegetables to plant now for fall, winter and early spring use. Let me say a few words more on that subject before discussing others. Beans are one of the most valuable vegetable foods, as they contain a large percentage of carbohydrates and more protein than most other vegetable foods (protein is the costly tissue-building food element that makes milk and eggs and meat so valuable), so raise more beans.

Dry beans are very valuable for winter and there is still ample time to raise both bush beans and pole beans, but choose the early maturing varieties.

Beets, carrots and turnips are hardy and will live out in our usual winter weather, as will others mentioned last week. A planting at this time of early sweet corn will give ears for eating before frost, and sweet potatoes will probably mature.

Now is the time also to make another planting of cucumbers (being sure to water them well). The little green "cukes" will have reached the pickling stage just as you want them for your fall pickling.

Try some endive and corn salad this season. Endive will mature in 10 to 12 weeks and can be blanched like celery which process will be described later. Corn salad matures in six to eight weeks and makes a nice substitute for lettuce. Both should be sown in September.

Chinese cabbage can now be planted. Pe-Tsai is the best. It is often called the Chinese celery cabbage and is delicious. Planted now, or any time next month, this vegetable will grow steadily through even the hottest of weather and form a fine firm head, whose heart blanches to a beautiful creamy-white color, and is as tender and delicate as the finest celery. It is delicious either raw or cooked, and boils without odor.

The giant radish from Japan—Sakurajima—can now be planted for winter use. It requires a long time to grow, yet it is as tender, crisp and delicate as our quick-growing varieties.

It is so large that one radish will make several meals, and the climate of Oregon seems peculiarly adapted to it.

Summer Crops in Cold Frames.

Some use should be made of the empty hot beds or cold frames which we built last year and this year, and which are now standing empty.

Last year we advised growing summer lettuce and radishes in the cold frame, rolling down the cloth curtain in the afternoon to shade the plants from the hottest sunshine for a few hours, but rolling it up again by 6 o'clock, and watering well. This may be done this year or other crops may be raised. The soil in the frame is rich and heavily manured, so it will produce a luxuriant growth of any vegetable.

One of the best summer crops to grow in frames is celery of the previously recommended varieties. Spacing 6x8 inches apart over 200 plants can be set in a 6x12-foot bed, which is more celery than the average family eats in a year. The celery should be well watered and its density and the sides of the box blanch it. In the fall it may be blanched and stored for winter use by simply keeping the cloth cover down.

Other vegetables that will succeed when set in frames are egg plants, pepper and bush squash. Three or four plants of each may be set in the frame in the spring after the tomatoes and other plants are set outdoors. These few plants will produce nearly enough fruit to satisfy the demand of the average family for these particular vegetables.

Onions and sweet corn with pole beans will also grow nicely in the old hot bed or empty cold frame. Any vegetable being grown in a frame during the summer will need careful watering, and some cultivation to keep down weeds.

When You Do Not Replant.

Despite all the advice given to plant and replant, and keep up the intensive growing and cultivation of vegetables the year around, it is possible that your own conditions may not warrant this. You may have too much land to wish to re-crop it all, or you may not have the time to devote to your garden which summer cultivation demands.

There is no disguising the hard fact that a summer garden requires much more work, often in hot weather, than either the spring or fall garden, and one thing I do want to advise most emphatically—that is, do not try to plant anything now unless you plan to take good care of it. Or plant just what you can take care of and no more. A summer garden must be watered occasionally and it must be cultivated no matter how hot the weather is nor how much you want to go for a ride—so "look before you leap," and don't waste time planting more than you will care for.

Also, unless you can manure your ground or are able to use plenty of good commercial fertilizer on it, do not try to make it produce two crops a year; one crop a year uses up the natural soil fertility.

Let us now consider what to do with idle land after you have removed your spring vegetables and do not wish to put in another crop of vegetables in their place.

What to Do With Idle Land.

Idle land is never really idle; it is growing weeds which leave their seeds in the soil for next year, it is breeding insects of all kinds or worse yet, it is baking in the hot sun and losing its moisture and fertility. To prevent any of these things and to immensely improve your land for next year's crops, you should now plant what is called a "cover crop."

This is some kind of a grass or grain or clover crop which is sown broadcast on all your empty garden beds, for the purpose of keeping out weeds and bugs, shading the ground from the sun and above all furnishing a "green manure" when you plow it under next spring.

This green manure, or humus, is exceedingly valuable. In heavy clay soil it separates the fine soil particles and makes the soil loose and porous so that it will hold water like a sponge. In sandy soil it binds the soil together so that the moisture does not run right through it like a seive, and so makes it capable of holding moisture also; so it is exceedingly valuable for any and all soils.

This is the reason why the fertility of the earth is not exhausted after all these thousands and thousands of years of plant growth. Just as soon as a piece of ground is left vacant old mother nature goes right to work improving it with a cover crop of grass or weeds, and enriching it with decaying leaves and plants, and animal manure. Many old New England farms, which were run out and abandoned as worthless have been built up by nature until it has been discovered with great surprise that they are now as fertile as ever.

What Cover Crops to Plant.

All growth of green vegetation answers as a cover crop, grass and many weeds just as well as other specially planted crops. This is the reason why sod land is so good for growing potatoes and other crops.

The main reason why we do not wish grass and weeds to cover our vacant garden beds is because of their seeds which will be such a nuisance to us in forming a mass of weeds in our plant beds next spring. We may much better get ahead of them and plant the crop we wish to have on our ground.

Cover crops are of two kinds, those taking free nitrogen from the air (clover, vetch, etc.) and those using only the nitrogen already in the soil. Rye and oats are of this latter kind. Either may be sown now and will furnish humus in the spring when plowed under, helping the soil hold water like a sponge.

But, in addition to this moisture-holding quality, the legumes also furnish the most valuable element of plant growth—nitrogen. You will remember that nitrogen is never a mineral element found in the soil like phosphorus potash and other necessary plant foods, but nitrogen comes only from the air, and it is only taken from the air by a certain class of plants called legumes, to which peas, beans, clover, vetch, soy beans and other plants of this nature belong. These plants store up nitrogen by the bacteria which grow on their roots, and when they decay they leave it available for other plants. Therefore, let us plant some kind of legume as our cover crop, that it may enrich the soil as well as render it spongelike.

How to Plant the Cover Crop.

Generally, for our local needs, vetch is probably best to plant. The seed can be planted on the potato ground or after any cultivated crop without plowing the ground. Simply use the cultivator on a large piece of ground or the garden rake on a vegetable plat, to work it into the surface soil.

The bed should be hoed over and the soil loosened if it is hard and compact; then sow the seed broadcast, by scattering it from your hand over all the surface of the ground as evenly as you can; then go over it with the garden rake and rake it in.

Your seedsman will tell you how much you should use for the sized plot you wish to cover. Sixty to 100 pounds are sown per acre usually of the common or black vetch, which is the kind of vetch you should plant here, as it is the best for our valley conditions. It is what is sometimes called spring vetch, but it lives over under our conditions, and is a good crop to grow. The winter or hairy vetch does not grow as rapidly and so is not as good a crop to grow.

This cover crop can be planted now on the ground where you grew your early peas or potatoes, or later, just as fast as you remove a crop and the land is idle. The seed will lie in the soil and the first rains in the fall will bring it up thick and green. By the spring plowing you will have a fine, heavy crop to plow under for a large area. Soy beans or clover are often used as a cover crop; also other legumes.

Next week we will discuss the summer cultivation of vegetables.

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