

**INDUSTRIAL TOPICS.**

**It Is Much Easier for Farmers to Contract Debts Than to Acquire Means to Pay Them.**

**The Value of a Garden Depends More on the Quality Than on the Quantity of the Seeds Sown.**

**Debts Drag Down.**

A paper published at Sarcoxie, Mo., a few weeks ago, called attention to a case of a young farmer in Lawrence county who last year bought a chattel mortgage to secure the payment. The articles included in the mortgage were a two-horse wagon, two plows, a harrow, a pair of horses and harness for the same, and the twine binder. Crops were poor on the farm and in the vicinity, and there was little work for the self-binding harvester to do. Money could not be raised to meet the debt, and the mortgage was foreclosed. All the articles were sold to satisfy the judgment that had been obtained. As money was scarce in the place when the sale was conducted, and as few needed the articles that were offered at the sheriff's sale, they only brought enough to pay the debt and the cost of collecting it. The young and once hopeful farmer was obliged to give up the property that had taken him several years to acquire, to relinquish his desire to carry on a farm as a hired man, and to become a hired man. The implement-dealer bid in the harvester that was nearly as good as when sold, and will most likely sell it before next harvest time to some tenant farmer who will mortgage all his personal property to secure the promised payment on it.

The publication of this story may serve "to point a moral," and it may also serve the purpose of a solemn warning to farmers who are tempted to run in debt for expensive machines and implements. Ordinary observations in any place show that it is much easier to run into debt than it is to run out of it. In fact, most persons very slowly walk out of debt, if they have the good fortune to get out at all. In most cases they stay in the clutches of debtors if they once get there. Especially is this the case with farmers. Crops in a climate like ours are uncertain, and great risks attend the raising of all kinds of stock. Gains on a farm are slow, even if there are no accidents and no great misfortunes. There is nothing surer, however, than the coming of death, the annual visit of the tax collector, and the maturity of a debt. A secured debt like time and tide, "waits for no man." It has no regard for misfortune and no consideration for bad seasons, short crops, and low prices. Interest accumulates during a protracted drought or a season of floods just as rapidly as it does during the most favorable season. There are always some prosperous persons in a distressed agricultural community. They are the men who loan money and sell goods to farmers and take mortgages to secure the payment.

Farmers generally pay very high interest for the use of money. Especially is this the case in a region where the farms are new. The smaller the amount of a farmer's property the more he is required to mortgage to secure a debt. All kinds of farm stocks are regarded as poor security, as the animals are liable to be carried off by contagious or ordinary diseases. Farming implements are also regarded as poor security, as they are soon injured or worn out by constant use and exposure. Great risks attend loaning money on growing crops, as they are likely to be cut off by frost, drought, flood or insects. In a section of country where most of the inhabitants are poor farmers, articles taken by the foreclosure of a mortgage can rarely ever be disposed of at a forced sale for anything like their real value, as few have the ready money to pay for them. As this is the case, money-lenders and dealers who sell implements and other articles on credit demand what they consider to be ample security. They demand high rates of interest because there is little competition and they know that they can obtain almost anything they demand. Money never "goes begging" in a portion of the country that is being settled up, as it frequently does in a great city.

Of course it is sometimes necessary for a farmer to run in debt in order to carry on his business, but the incurrence of obligations should be made only after due deliberation. Before a farmer mortgages his place, stock, tools, or crops, he should carefully consider when, where, and how the money is to come to discharge his obligations. He should not contract debts with the recklessness of a gambler or a speculator. There is a chance that these persons may become rich suddenly, but there is no such chance for a farmer, although he is constantly running very great risks. A gentleman who has long resided in one of the most prosperous portions of Illinois states that most of the tenant farmers in the county where he lives once owned the farms they now lease or other ones in the vicinity. They put an ornament on them in the form of a cut-throat mortgage, and after toiling for years to get the money to pay interest they despaired at length of being able to pay the principal. A debt is very likely to drag a farmer down and keep him down. The per cent. per annum draws hard, and 2 per cent. per month is a strain that few can long endure.—Chicago Times.

**Farmers as Gardeners.**

The value of a garden, writes Waldo G. Brown in *The Rural New Yorker*, depends to a great extent on the quality, and not a little upon the quantity of the seeds one sows in it. The truth, "Whatever a man sows that shall also reap," is old, but as true now as when first uttered. An experience of thirty years as a gardener enables me to speak with confidence on the subject of garden seeds. I think that most farmers fail in one or more of three particulars in supplying themselves with these:

**First, the farmer fails in saving seeds**

of his own growth to the extent he ought, and in the right way, and in caring for them when they are saved. To be sure, it does not cost much to buy what garden seeds he uses in a single year, but that little might as well be saved when one is sure that by so doing he can have seeds that are fresh and true from his own garden. I would not recommend the farmer to try to grow all the seeds he needs, but most of them he can save of better average quality than those he will be likely to buy.

When the farmer does save seeds, too often instead of its being the best, it is the poorest. After the row of beans, peas, or corn is culled, he takes what is left for seed. This is just what he should not do. He should select a section of a row in the very best part of it, put up a stake, and give orders that nothing is to be gathered for the table from the part staked off. A rod or so of a row of bush beans, or of each variety of peas or corn will be enough. Of cucumbers, melons, tomatoes, he should select some of the nicest specimens, and put down a stick with a red string tied to it as a sign that these are reserved. Next, after the seeds are saved, he should have a place for them, and take good care of them. I think that fully one-half the home-saved seeds are eaten up by mice, or lost before planting time, simply because a special place was not provided for them. Buy a good, tight box, made of inch pine, hang a light-lifting lid to it, divide it into several compartments of different sizes, and label them. Then get a stock of good manilla paper bags, and when a lot of seed is perfectly cured put it in a bag, mark the name plainly and the year in which it grew, and put it in the seed-box. Remember that with a few exceptions seeds are good for from three to ten years. Parsnip, onion, and carrot do not retain their vitality long, but the last two will grow the second year if kept well.

The second particular in which most farmers fail is in not buying enough seed. My family physician, with a family of four, and an eighth-of-an-acre garden, buys four times as many seeds as the average farmer with a family of eight or ten. Every farmer should plant peas, beans, and sweet corn by the quart, and yet a majority of them will buy one or two 5-cent papers of each. These staple vegetables at least should be planted in such abundance that they can be used every day while they last, and successive plantings should be made to insure a long continuance. From the last of May, when the earliest peas are fit for the table, until the frost is hard enough to spoil the late corn, there should not be a day when the garden does not contain, in good condition for the table, one or more of these stand-bys.—peas, beans, and sweet corn,—and the use of different varieties and liberal successive planting will easily enable one to have them.

The third particular in which many farmers fail is in not getting the seeds they buy in time. There is a best time in which to plant all varieties, and to have the best success with them they must be planted at that time; and yet a large per cent. of the orders filled by all seedmen reach them after the seeds should be in the ground. It is just as easy to look over the stock on hand, find out what is needed, and make out an order in February as in April, and it will be much more satisfactory to all concerned.

I find that a majority of farmers do not "make garden" until nearly corrupting time, and I doubt if most of them know what seeds may be planted early. I have for many years planted the following vegetables just as early as the ground can be worked, and almost every year the land freezes hard after they are up, but they are very rarely injured: Beets, lettuce, spinach, peas, radishes, cabbage and onions. My land is clayey, and I plow in the fall in beds from twelve to sixteen feet wide, and open the dead furrows so as to drain off all surface water, and in this way I can usually plant a week or two earlier than if the land is not plowed until spring. Two years out of the last twelve I have planted these early crops the last week in February; but usually the planting is done from March 5 to 15. Some years my garden has frozen hard enough to bear a team, and been covered with snow for ten days after it was planted; but as soon as the weather became warm all the seeds would come up. The man who would get the most good from his garden must plant for a succession through the spring and summer. There should be about three plantings of peas, four or five of beans, including the Limas, not less than five of sweet corn, and an early and late planting of tomatoes. All the vegetables which mature early, like spinach, peas, lettuce and radishes, should be planted on adjoining plots, and as soon as they are past use the remains should be at once removed and the land replanted. The land on which early potatoes are grown will grow squashes, cabbages, corn, or tomatoes for a second crop. Sweet corn may be planted as late as July 4 to 15, and there should be three months at least in which there is a constant supply on hand. A rich, well-drained garden, planted with good seed and thoroughly cultivated, is a joy to the housekeeper and will save many dollars to the family.

**He Probably Didn't.**

A tramp who called at a house on Columbia street yesterday and asked for money was handed a penny by the woman.

"Madame," he said, "after he had looked at it for a moment, 'I hope you have done nothing rashly—not deprived your family of any of the necessities of life or given me money which ought to have been saved for rent.'

"Oh, well," she replied, "as she made ready to close the door, 'I am all expected and commanded to make sacrifices now and then. I hope you won't gamble or get drunk with it.'"—Detroit Free Press.

**To memory dear—The nickel you dropped**

into the straw when you paid your horse-car fare.—New Haven News.

**Nothing so upsets a woman as to get her**

cutler locked in a car track and then attempt to turn out short.—Peck's See.

**THE ASTOR LIBRARY.**

Interesting information as to the Use Which is Made of its Treasures.

The thirty-eighth annual report of the Astor Library for the year ending Dec. 31, 1886, presents a variety of interesting and valuable statistical information, the principal features of which are briefly summarized as follows:

There was expended for books and binding during the year the sum of \$11,891.62. The fund for the library's maintenance is \$411,550, while the endowment fund amounts to \$1,422,591.44. Its income was \$22,712.17, showing a diminution of \$1,555.38, due to lower rates of interest. The insurance remains the same—viz: On books, \$220,000; on the building, \$100,000. The additions, by purchase and donation, amount in 3,689 volumes, exclusive of pamphlets. The total number of volumes in the library on the 31st of December last, pamphlets excepted, was 225,179. The trustees state that the cardinal idea of its being strictly a library of reference has been rigidly maintained. The first volume of the catalogue in continuation of Dr. Cogswell's was printed in April, 1886, and forms a bulky volume of 1,118 pages, ending with and including the letter "D." During 1886 the number of readers was 66,894. These figures include alcove readers, who were 9,455. This is a greater showing than that of any showing since the opening of the library, except 1885. The most remarkable accession was a fine copy of Ptolemy's *Cosmography*, edition in 1478, bound in green morocco, the gift of Mr. Astor.

A comparison of the figures exhibited by the table "showing the number of readers and books read" will prove interesting. From this table it appears that English literature leads the list in popularity, with 18,373 readers, and that works upon other subjects follow in the order: American history, 14,809; American literature, 10,415; French literature, 7,226; fine arts, 6,044; general science, 5,501; British history, 5,480; medicine and surgery, 5,242; classical literature, 4,880; philology and linguistics, 4,520; encyclopedias, 4,665; heraldry and genealogy, 4,246; French history, 3,879; mechanics and engineering, 3,557; German literature, 3,022. The studies which exhibit the smallest number of admirers are Portuguese history, 8; Netherland literature, 14; voyages and travels, West Indies and Central America, 33; Portuguese literature, 51; paleontology, 67; zoology, 94; ethics, 46; ethnology, 17; conchology, 72. A more popular library, or rather an institution open both day and evening, would doubtless make a wide difference in many of these figures. Certainly heraldry and the fine arts generally, not to speak of English literature, would be greatly reduced from the statistics here presented.

The most popular studies of the 2,445 alcove readers seem to have been—the figures showing the number of readers—Theology, 510; fine arts, 500; English literature, 412; American literature, 243, and general science, 208. Throughout the list about the same ratio as that given in the preceding synopsis is shown. An evidence of the interest which the visitors to the library take in invention is shown by the fact that no less than 4,651 of the alcove readers selected books treating of patents.—New York Herald.

**ew Form of Imbecility.**

The fade is the newest in the dude line. It, or he, or whatever you choose to call this latest evolution in modern society, is an individual of the advanced order of the dude species. There is no mention of the fade in Darwin's works. The idea, if a fade can be associated with ideas, was first suggested by a smart Boston girl. She defines a fade as a dude who never smiles, is inclined to be sickly, and seldom talks. When he does he says nothing. There is always a far-away look about a fade, as though he had not come to stay. The same characteristics of the dude belong to the fade. He wears the high collar, cultivates the slim neck and smokes cigarettes. The more cigarettes a dude smokes the nearer he approaches a fade. He smokes and smokes, his collar grows taller and his neck slimmer, until he just fades away and is gone forever. The fade is a warning to dudes. There are several of the latter species in Baltimore that, unless checked in their giddy career, are in a fair way of declining into fades.—Baltimore American.

**He Didn't Disappoint Her.**

A Circassian was walking along one road and a woman along another. The roads finally united into one, and, reaching the point of junction at the same time, they walked on together. The man was carrying a large iron kettle on his back, in one hand he held a live chicken, in the other a cane, and he was leading a goat. They neared a dark ravine. Said the woman: "I am afraid to go through that ravine with you; it is a lonely place, and you might overpower me and kiss me by force." Said the man: "How can I possibly overpower you and kiss you by force when I have this great iron kettle on my back, a cane in one hand, a live chicken in the other, and am leading this goat? I might as well be tied hand and foot." "Yes," replied the woman; "but if you should stick your cane in the ground and tie your goat to it, and turn the kettle bottom-side up and put the chicken under it, then you might wickedly kiss me in spite of my resistance." "Success to thy ingenuity," O woman," said he rejoicing to himself. "I should never have thought of this or similar expedients." And when they came to a ravine he stuck his cane in the ground and tied the goat to it and gave the chicken to the woman, saying: "Hold it while I get some grass for the goat," and then—so runs the legend—lowering the kettle from his shoulders he put the fowl under it and wickedly kissed the woman, as she was afraid he would.—Chambers's Journal.



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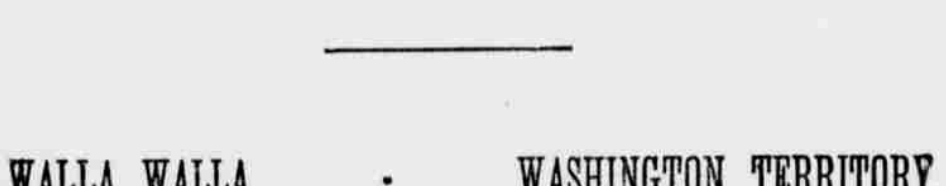
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