

Param 56-3042

Made-To-Order Farms



Wisconsin Colonization Co.

Western Sales Office

201-203 Plymouth Building

Minneapolis - Minnesota

FRANK SPRING, Sales Manager



From
Roll Way
to
Saw Mill



From
Lumber Yard
to
Settlers Home



MANUFACTURING OUR OWN LUMBER IS ONE WAY WE KEEP

DOWN THE COST OF BUILDING MATERIAL FOR OUR SETTLERS

COME TO WISCONSIN.

We are going to take for granted that you know all about the wonderful opportunities for profitable farming in Wisconsin. It is the greatest and richest dairy state in the Union, the state that produces $\frac{1}{4}$ of the Nation's cheese and one-sixth of the Nation's butter, the home of pure bred Guernsey and Holstein cattle, and where a general crop failure has never been known. Her agricultural college ranks among the foremost in the world and her educational system is second to none. There is no better state in the Union in which to live, bring up your family, and grow prosperous while you are doing it.

Compare her 1919 crop yield as shown in the following table and also that of Sawyer County, where our land is located, with the yields of Illinois, Indiana and Iowa, with their high-priced land, and form your own conclusions.

	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Tons
	Corn	W.Wh't	Barley	Rye	Oats	Potat's	Hay
Indiana	37.	16.	26.	14.	33.	44.	1.4
Iowa	41.6	17.4	25.5	15.9	34.6	43.	1.65
Illinois	35.	17.	27.	16.5	30.	52.	1.48
Wisconsin ...	44.6	19.6	26.2	18.9	33.9	116.	1.83
Sawyer Co....	45.	18.	29.	16.	34.	126.	1.8

Our big crop yields, coupled with the present low priced land explains why settlers are flocking into Wisconsin. More land was taken up last year than ever before and the rush will continue until it is all gone. As this movement goes on, land values will go higher; there is no escaping this conclusion.

COME TO THE CHIPPEWA VALLEY.

The Nile Valley of Egypt has been celebrated through centuries as the most productive in the world. We predict the Chippewa Valley is to become the most famous in Wisconsin not only because of its wonderful crop yields but because of its coming industrial importance.

Government reports show Southern Sawyer County in the Chippewa Valley to be raising more crops to the acre than the average of Indiana, Illinois, or Iowa where land is selling from \$300 to \$600 per acre. People are just learning about these things and that is why our lands are being settled up so rapidly. The time is fast approaching when Chippewa Valley Farms will be commanding correspondingly high prices.

The Chippewa is a big, rapid-running river, along which dams for generating electricity are being built to furnish cheap power for manufacturing plants that will locate in the thriving towns in the Valley. Not only is the Valley to become a great farming and dairy region but also a great industrial center as well.

Think of this: Last year more people took up land in the Chippewa Valley than in any other district of the same size East of the Rocky Mountains and this will keep up until all of the choice land in this spot will either be gone or priced so high as to be out of reach of the man of small means.

With splendid crops and great industrial development assured and an opportunity to secure from us a **made-to-order Farm** on a small payment, and with our co-operation and help, you are offered a sure way to the ownership of a valuable farm home, if you will do your part.

AUG 18 1949

COME TO SAWYER COUNTY.

The group of men comprising the Wisconsin Colonization Company first started their colonization and development work in Rusk County in 1908 settling up large areas in that section.

As a result you will find thriving towns, surrounded by prosperous farmers; most of them came with very little of this world's goods and today, after a few short years, all of them are independent. They can stand in their own yard, and look at their big barns, their pure bred cattle and their fields of waving grain and feel the proud sense of ownership.

Our colonization work has been carried on successfully because we have always honestly tried to give our settlers a square deal, their success has been our success. Three years ago the Wisconsin Colonization Company was organized to develop, and place settlers on, their 50,000 acres in Southern Sawyer County, adjoining Rusk County.

On account of our years of development work in Wisconsin, it was quite natural that we should have the pick of all of the large tracts of land suitable for colonization. Before selecting our Southern Sawyer County land it was thoroughly examined as to soil, drainage, ease of clearing, railroads, and market facilities and it was found to have everything necessary for the development of the very highest type of farming community.

Backed by the experience gained, in their former settlement work and with ample capital at their command, the Wisconsin Colonization Company are now developing Southern Sawyer County on a large scale; miles of new roads are being constructed,

COME TO OJIBWA.

school houses and community halls erected, rural telephone lines put in, several hundred farm houses built, thousands of acres of land put under cultivation, hundreds of herds of dairy cows and other livestock brought into the country, and pure seed introduced. Many square miles of new country are being rapidly turned into a prosperous farming community.

Already several hundred families have moved to their "Made-To-Order Farms" and the Company's lands in the vicinity of Exeland, Radisson, and Meadow Brook are pretty well taken.

It is necessary for the company to do a great deal of development work, especially road construction, in advance of the settlers coming; a year ago new settlers were taking up Made-To-Order Farms with us so fast that our construction crews could not keep pace with the movement and we had to practically stop selling in order to catch up. During the year we have been busy preparing our last tract of land in Sawyer County for settlement. It surrounds the new model town of Ojibwa, which the Company is building just above Radisson on the banks of the Chippewa River.

Right now, miles of roads are being built, from Ojibwa through this great tract of virgin land with its rich hardwood, loam soil; hundreds of settlers will come in following this announcement, and soon, here too, the clearings will commence to widen out, peaceful herds of cattle will be grazing in the fields, the hum of the mower and binder will be heard, and another prosperous farming community will have come into existence.



A page of Settlers Homes built by our Company



It has been the policy of the Wisconsin Colonization Co. to keep in constant touch with its settlers from the time of their taking up residence on their farms until they are well established and on a firm financial footing in their new homes. The Company employs, at its own expense, an agricultural expert, familiar with farming methods in upper Wisconsin, to keep in close touch with the settlers and advise and assist them in the development of their new farms.

Settlers are not obliged to follow the experts' advice, but we notice that the newcomer who is inclined to do so is the one that gets ahead the fastest and makes the fewest mistakes. He will tell you the best way to clear up your land and get it ready for crop; what crops should go in first and is always ready with an answer for all your problems.

You will find the co-operative spirit highly developed in a new country, new friends are quickly made, everybody is working to a common end, and the desire to help each other along is seen on every hand.

You will see more social activity and friendly intercourse than you will in older settled places. The Ojibwa country is being solidly settled, neighbors close at hand, usually on every forty or eighty. They come from every State in the Union and as far as is possible the Company uses every precaution to see that only desirable settlers are brought in. This is one of the reasons for our registration system. The result is that you will find a class of people that is above the average. They are ambitious to get ahead quickly, ready to co-operate on any movement for the good of all.

The Company through its field representatives are doing everything possible to foster and build up this co-operative spirit. During the winter months, weekly meetings and social gatherings are held in the different Community Halls at Meadow Brook, Radisson and Ojibwa. Well organized farmers' clubs are doing active work.

We do not want our readers to draw wrong conclusions just because we have so many diversions



Hundreds of these attractive homes are going up all around





**You will see
them all when
you visit our
colony**



for a man must work hard before his farm is on a big paying basis, but you have the satisfaction of knowing that every bit of work counts for yourself and not for someone else.

We are in a new country—a country in the making—our people are all pioneers, but we are all working together, playing together, pulling together, so that the opening up of your new farm seems easy in comparison to the old way where all this help and co-operation was missing.

During the summer various Farm Improvement Contests are carried on, and prizes are given the winners by the Colonization Company.

Last year 130 farmers entered the Farm Developing Contest, \$1000 in prizes were given by the Company. This contest is to encourage more rapid clearing through concentrated effort, etc.

Over 125 farmers entered the Root Crop Contest, which was won by David Smith, whose letter and field report follows:

Wisconsin Colonization Co., Radisson, Wis.

Dear Sir:—In regards to the Wisconsin Colonization Company root crop contest, I guess these figures will show more than I can tell, but still when I go in for anything of that kind halfway is no use to me as long as I have got the soil and the weather favorable. You will see by these figures it is a good soil for potatoes and stock carrots and rutabagas, and mangels are fairly good but not as good a crop for me. I have given them a good trial but with the rutabagas and carrots I think I can do a little better yet. For potatoes my aim will be to pass 600 bushels to the acre. I think I have got the soil if I can get it in under good cultivation. I planted my potato sets from the 20th to 25th of May, rows 20 inches apart from 12 to 15 in a row. Rutabagas broadcast, but I like to seed them 22 inches between rows, and eight or nine in the row. Mangels 22 inches between and about 10 in the row. I seeded my carrots and mangels around the 20th of May and my rutabagas the first week in June. Yours very truly,

DAVID SMITH.

David Smith's 1919 Root Crop Report:

Kind	Ground Planted	Amount Raised	Equals Per Acre
Potatoes	$\frac{1}{4}$ acre	134 $\frac{1}{4}$ bu.	537 bu.
Rutabagas	$\frac{1}{8}$ acre	147 bu.	1178 bu.
Mangels	$\frac{1}{16}$ acre	49 bu.	785 bu.
Carrots	$\frac{1}{16}$ acre	84 bu.	984 bu.



**You too can
own a Home
like this, if
you only start**





There are many
beauty spots
along the
river



Sheep and cattle make you money

own hay and corn. Guernsey cattle are best suited for Wisconsin. They are strong, healthy cattle and very good milk producers.

Another advantage in Southern Sawyer County is that when you begin to dig your well you don't have to dig more than forty feet at the deepest. The water is free from any minerals or alkali.

You generally have your own wood here and if you don't have it on your own place you can buy it close by. There is always plenty of work for you both summer and winter and people pay the best of wages. There is tie-cutting and pulpwood cutting in the winter and farm and road work in the summer.

When you plant anything here you may be sure your work won't be a waste of time. Plants can't help growing here. It is the right kind of a climate and the rainfall is not too heavy or too light.

My father received a letter from the Colonization Company and he was not long in making up his mind to come here. Anyone who comes to Southern Sawyer County will never regret it.

The schools are very good here and there are plenty of towns around. It doesn't make much difference which part of Sawyer County you go to you will not get far from a town.

Whenever you get tired of living where you are now, come to Sawyer County and make it your home.

(Signed) BRUCE WHITE.

GENTLY ROLLING LAND.

Our lands all gently rolling, well drained and were originally covered with hardwood—birch, maple, ash, basswood, elm, hemlock,—and a small

Strangers, in passing through our settlement, wonder at the comfortable, well-painted farm homes, the neat ground, and exclaim at the sight of the beautiful flower gardens. This has been brought about through the activity of the farmers' wives who have entered in the Colonization Company's Home Beautifying Contest.

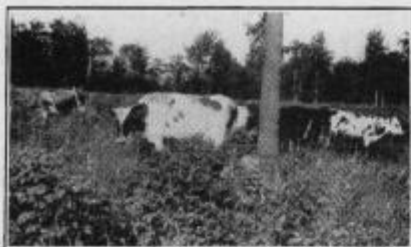
The boys and girls are not forgotten and you should see the keen interest they take in the Boys' and Girls' Garden Contest. The results they attain are truly remarkable and it gives them a keener interest in farm work to study the bulletins, etc., that are furnished them. We wish that space might permit of our publishing a number of articles that were written in The Boys' and Girls' Essay Contest. Here is one written by Bruce White that will interest you on the subject of

"WHY SOUTHERN SAWYER COUNTY IS A GOOD PLACE FOR A HOME"

A farmer has more advantages in Southern Sawyer County than in any other county. We have mild winters and plenty of rain in summer to help the crops along. The land is also level to enable the farmer to use machinery on all of his farm land. Southern Sawyer County is an excellent place for dairy cattle, because you can raise your



The average yield per acre of corn, winter wheat, barley, potatoes and hay



There are many
fine farms in
the Chippewa
Valley

and help clear land at the same time

amount of scattered pine; numerous streams flowing to the Chippewa River furnish good drainage.

NO BETTER SOIL

The soil of Southern Sawyer County is the famous "Keenan silt loam," a combination of hardwood loam, clay, silt, with just enough sand to make it work easily; it is exceptionally productive and quick growing, the subsoil is clay which retains the moisture for your crops. The finest kind of pure drinking water can be obtained just below the surface in shallow wells.

SPLENDID CROPS.

You can raise an endless variety of crops. The new farmer, however, should start in with dairy cows. They will have abundant pasture, provide a weekly cream check, and help to clear the land. We can beat the world on clover. Potatoes, rutabagas, mangels and sugar beets on new lands make wonderful yields, and will be one of your first cash crops. This will be followed, as fast as you get your land in shape, with oats, wheat, barley, rye, corn, peas, etc. (See table on Page 1 comparing our yields with adjoining states.)

For garden vegetables you can grow tomatoes, sweet corn, squash, cauliflower, celery, cucumbers, beets, cabbage, peas, beans and many other varieties;



small fruit, such as strawberries, blueberries, raspberries, blackberries, are found everywhere and certain varieties of plums and apples can be depended upon for the orchard.

PLEASANT CLIMATE

We have a splendid climate. Our snow usually lasts from the middle of December to the first of March. In the summer the nights are cool and the days do not get too hot, 80 in the shade being about the normal temperature.

Our rainfall averages around 38 inches and about half of it is during the summer months, which accounts for our green pastures until snow comes.

STARTING YOUR FARM

The clearing of hardwood lands is not as hard as it looks when you go at it right and our agricultural advisor is on the ground to show the correct way. Hardwood stumps rot out quickly if the sprouts are kept cut down, so that in a short time they can be quickly pulled out with a team. Your first step is to cut the brush and small trees, pile and burn them, broadcast clover seed among the stumps and you have put your land to work.



was in Sawyer County greater than the average of Iowa, Illinois or Indiana

The Up-to-date
Model Town

OJIBWA

on the beautiful
Chippewa River

made possible by the foresight and careful planning of the
Wisconsin Colonization Co.



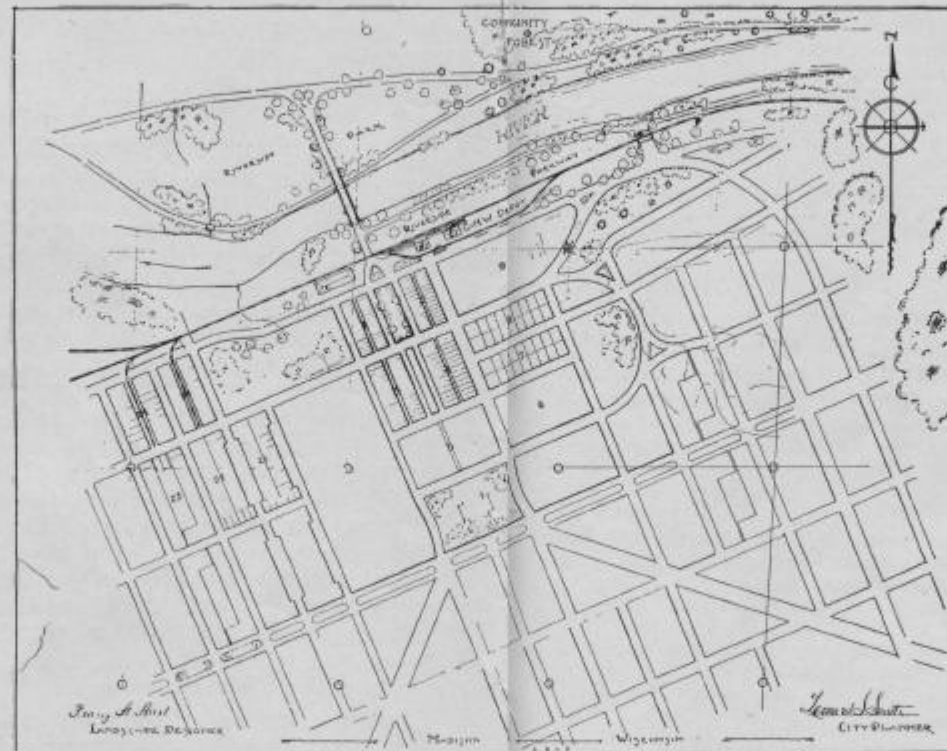
The new town of Ojibwa will serve as a market center for farmers for many miles around and is in the very heart of our land which is now being colonized.

On account of its importance as a coming trade center, the Company made plans to make it a model town in every sense of the word.

Nature did its part by providing a beautiful setting on a gentle slope down to the Chippewa River, the services of a prominent town planner and landscape artist was next secured and today we believe after several years planning and work we have the best laid-out model town to be found anywhere in the West, and one that our new settlers feel justly proud of.

Boulevards, winding streets and a parkway along the river add to the already natural beauty of the Ojibwa townsite. Several miles of streets are already graded and building is going on everywhere you look. The Omaha Ry. station; the most attractive Ry. station in Wisconsin outside of those in the large cities, is now completed. This station was designed by the Wisconsin Colonization Co.'s artists, built by the Colonization Co.'s workmen and paid for by the Omaha Ry. Co.

All of the important buildings to be erected in Ojibwa have been designed by one firm of architects who will supervise their construction and the same general style of architecture will be carried out in all of them. In addition to the buildings already completed, the general store, hotel and school are now under construction. A good sized press building, the future home of the Ojibwa newspaper is also in course of construction and will be followed by a substantial auditorium for public gatherings. Adjoining the townsite on the southwest along the railroad is located the industrial center where the Company's lumber yard, saw



mill, and warehouses are located, and where space is provided for future industrial concerns. Adjoining the residence section are laid out a number of 5 and 10 acre tracts to be devoted to truck gardening and suburban farms. An athletic field and children's play grounds have also been provided.

The Wisconsin Colonization Co. spent several thousand dollars on the townsite of Ojibwa before a single street was graded. It has been scientifically planned right from the beginning; laid out with an eye to beauty as well as convenience. The settlement of the Valley will mean the rapid growth of the town, which will soon be a point of interest to merchants and others who seek the trade of prosperous people in farming communities.

It is not the policy of the Wisconsin Colonization Co. to engage in mercantile pursuits but, in the interests of their new settlements they often start, or help to finance a new enterprise: a store, a creamery, a cheese factory, etc., which are always released to others when proper, practical successors appear, to purchase and operate them. The Company's business is to colonize their lands, not to engage in commercialism, and the later course is never taken unless the interests of settlers require it.

The building of the model town of Ojibwa is attracting wide-spread attention and is just another example of the high type of development work being carried on by the Wisconsin Colonization Co. Several papers have sent special men to look us over and have written columns in praise of what they saw.

There is an old saying that "Nothing succeeds like success," and if you want to succeed yourself why not get in with a successful Company?



**Plat of Ojibwa
and new buildings
all ready up
or under
construction**



PRICES AND TERMS ON MADE-TO-ORDER FARMS.

Our **Made-to-Order-Farm** consists of from 40 to 160 acres of land, an attractive house and barn, a cow, 2 pigs and 6 chickens, a set of clearing tools and clover and timothy seed.

Question—What is the cost of your land, buildings, livestock, etc.?

Answer—The average price of our land is about \$30 per acre, some a little higher and some a little lower, depending on the location, etc. We have four styles of houses for



OUR ATTRACTIVE NUMBER ONE COTTAGE

you to pick from, real attractive bungalows designed by our architects:

House No. 1—16x20. See illustration.....	\$550.00
House No. 1A—Same as No. 1 but with 10-ft. addition	650.00
House No. 2—Same as No. 3, with reversed plan and smaller porch.....	775.00
House No. 3—See illustration, 20x25.....	800.00
Barn	125.00
One cow, estimate.....	125.00
Two pigs, estimate.....	50.00
Clearing tools	15.00
Clover and timothy seed.....	15.00
Three years' insurance.....	10.00

Q.—How do you figure the cost of a Made-to-Order Farm?

A.—Look over the plans of the different farm buildings and select the buildings you want. Then pick out the tools, livestock and seed you want. Now the cost of the land, buildings, stock, tools, seed, etc., are all added together and this total represents the cost of your Made-to-Order Farm.

Q.—Do you make any profit on the buildings and livestock furnished to settlers?

A.—No. We save money for the settlers by buying building material, supplies, livestock, etc., in wholesale lots and giving them the benefit of the saving thus made.

Q.—Are your buildings comfortable in winter?

A.—Yes. Our houses are warmly built throughout, have matched hardwood floors, inside walls and partitions of wallboard giving a nicely furnished appearance.

Q.—Can I put up my own buildings if I want to?

A.—Yes. The company will give you credit on your contract or additional building material to the amount of what it would cost them to do the work.

Q.—How much do I pay down when I select a farm?

A.—That depends on the amount of land, the size of house and amount of livestock, etc., that you select. The total cash payment is less than the cost of the buildings, livestock, etc., so that you really pay nothing at all on the land. For instance, a "Made-to-Order" farm with No. 1 or No. 1A house, barn, livestock, etc., can be secured for as small a first payment on

40 acres as	\$ 750
80 acres for a payment of.....	900
120 acres for a payment of.....	1,050
160 acres for a payment of.....	1,200

With a No. 2 or No. 3 house the first cash payment on

40 acres complete with livestock, etc., is	\$950
80 acres complete with livestock, etc., is.....	1,100
120 acres complete with livestock, etc., is.....	1,250
160 acres complete with livestock, etc., is.....	1,400

Q.—What if I furnish my own livestock, tools, etc.?

A.—We would be glad to have you do so, and your cash payment would be decreased accordingly.

Q.—Can I buy the land only?

A.—Yes, on a cash payment of from \$300 to \$500 per forty, the balance to be paid at the rate of about \$150 annually. We are only interested, however, in selling to men who intend later on to improve their land. We will not knowingly sell to a speculator, who buys his land with the idea of selling out later for the profit that comes to him through the rapid increase in values, due to everyone in the neighborhood clearing up and developing their farms.

Q.—When do I make further payments?

A.—If you are living on the land and are making reasonable improvements each year you will not have to make any payments on principal or on interest for the first three years. At the end of three years we will add the accumulated interest onto your balance due us and give you a Warranty Deed and take back a 30-YEAR AMORTIZATION MORTGAGE as explained later on.

Q.—Should I arrange to make my trip of investigation at once?

A.—Yes, if you want to make sure of securing a farm and getting a close-in location. A year ago we had to stop selling farms, as settlers were coming in faster than our construction crews could build roads, etc. Since that time we have been busy getting everything in shape for the opening of our land around Ojibwa and judging from our past experience it will go very fast.

Q.—Should I take some money with me in order to make a deposit in case I decide to locate?

A.—Yes. You must be prepared to make your first payment at our company office in Ojibwa when you pick out your farm and make out your papers. You can pay this in cash, or by a bank draft or give us a check. In case it is absolutely necessary, you can make a deposit of \$100 and send the balance of the money when you return home. There is a good reason for this. Every train brings in people who come to select farms; you find something you like, but are not prepared to pay down on it, and by the time you have returned home and sent in your money, someone else has come along and picked out and made a deposit on the very farm you wanted. This has happened time after time with us, and you either lose your chance or must go to the expense of making another trip here and selecting something else.

Q.—Do you guarantee your present prices and terms as long as your land lasts?

A.—No. The company reserves the right to change its prices and terms at any time without notice, although when your registration is accepted you will be given a reasonable time to make your trip of investigation and during this time you will be guaranteed the prices in effect on the date of the acceptance.

Q.—Where Do Most of Your Buyers Come From?

A.—All over the Northwest, mostly from Wisconsin, Iowa, Minnesota and the Dakotas; some come from the Cities, men who usually have had some farming experience, who are tired of living from hand to mouth and want to get back to the country, where they can make a better living and raise their families under better conditions. We also get a great many farm renters who find in our MADE-TO-ORDER farm plan an opportunity to own a place of their own instead of paying out all they make in the form of rent.

Q.—Will your lands increase in value

A.—Yes, they are bound to for many reasons. Our population is increasing every day, but there is only one crop of land and there never will be another one; for this reason alone values must steadily grow higher. In a district such as ours where a great deal of development work is going on, values increase more rapidly than where the reverse is true; every time you or your neighbor clear an acre of land it makes all of the surrounding land that much more valuable.

STUDY OUR EASY 30-YEAR PAYMENT PLAN

This long time plan of borrowing money to purchase farms has been in practice in Europe ever since 1760.

The Congress of the United States recognized this principal of amortization loans when it passed the Federal Farm Loan Act in 1916.

Credit is one of the most important if not the most important thing to be considered in buying a farm.

If the long time credit of the Federal Farm Loan system is necessary to finance the established American farmer, that same principal is more necessary to the new farmer buying undeveloped land.

The new farmer's energy and capital must be used in improving his farm, such as clearing more land, erecting better buildings, securing more and better livestock, and for this reason the plan used by most companies of requiring the new settler to make annual payments or of only giving him five years to pay off his mortgage does not meet his needs. Be sure you get this 30-year amortization privilege and paying off your mortgage will be an easy matter.

THE 30-YEAR AMORTIZATION PLAN IS SIMPLY THIS:

The entire amount you owe is divided into payments, including interest, over a 30-year period. You make annual payments for 30 years of a small amount. At the end of 30 years the entire amount is paid.

HERE IS HOW IT WORKS

In explanation of our 30-year payment plan, let us say you have lived on your farm for three years



OUR NUMBER THREE, BUNGALOW HAS FOUR ROOMS

and the time has arrived for you to start paying back to the Colonization Company what you owe them for your farm. We will figure up what this amounts to, and give you a Warranty Deed for your farm and take back a 30-Year Amortization Mortgage for the entire amount owing us. We cannot tell here how much this amount will be, but just for example, so you can see how it works, we will say it is \$1,000.00. Now study the table of payments on the next page and you will see how easy it is to pay for your farm.



Type of School Houses
where the education of
your children will be
looked after



HOW OUR 30 YEAR PAYMENT PLAN SAVES YOU MONEY AND WORRY

Principal \$1,000.00 Annual Installment \$76.58

Amortization Table—6½% Interest

YEAR DUE	Interest	Principal	Balance
1st year.....	\$65.00	\$11.58	\$988.42
2nd year.....	64.25	12.33	976.09
3rd year.....	63.45	13.13	962.96
4th year.....	62.60	13.98	948.98
5th year.....	61.69	14.89	934.09
6th year.....	60.72	15.86	918.23
7th year.....	59.69	16.89	901.34
8th year.....	58.57	18.01	883.33
9th year.....	57.42	19.16	864.17
10th year.....	56.17	20.41	843.76
11th year.....	54.85	21.73	822.03
12th year.....	53.44	23.14	798.89
13th year.....	51.93	24.65	774.24
14th year.....	50.33	26.25	747.99
15th year.....	48.62	27.96	720.03
16th year.....	46.81	29.77	690.26
17th year.....	44.87	31.71	658.55
18th year.....	42.81	33.77	624.78
19th year.....	40.61	35.97	588.81
20th year.....	38.28	38.30	550.51
21st year.....	35.79	40.79	509.72
22nd year.....	33.13	43.45	466.27
23rd year.....	30.31	46.27	420.00
24th year.....	27.30	49.28	370.72
25th year.....	24.10	52.48	318.24
26th year.....	20.69	55.89	262.35
27th year.....	17.06	59.52	202.83
28th year.....	13.18	63.40	139.43
29th year.....	9.06	67.52	71.91
30th year.....	4.67	71.91	

Now, each year you pay the same amount on each \$1,000, which, on this 6½ per cent table, is \$76.58 a year. This includes a small payment on the principal each year reducing the balance due each year, until at the end of 30 years the entire \$1,000 is paid. The payments always remain the same, \$76.58 each year. You never have to pay more, but you may make larger payments or you may pay all on any interest payment date. We know that most new farmers will pay up long before 30 years.

Q.—Why do you make the mortgage run 30 years?

A.—Because the 30-year table makes the annual payments very small and that makes it easier for the new farmer the first few years. If the table were five years or ten years it would make the annual payments much larger the first years when you need all the capital and credit you can get.

Q.—Does the amortization plan save me money?

A.—Yes. Due to the annual reduction of principal, you save on your interest. As an example: If you owe \$1,000 on your land you would make in 30 years' time on our amortization plan a saving to you of \$652.60 in interest.

Q.—Do I have to pay more than the amortization payment before 30 years.

A.—No. That is what we claim to be one of the biggest advantages of this 30-year plan. You never have to worry about that \$1,000, coming due in two or five years. In case of death your family only have to pay the small annual payments of \$76.58 on each \$1,000; you never have to pay more.

Q.—When do I pay the principal?

A.—The principal and interest is figured in annual payments. In other words, the "principal never comes due." It is a self-retiring plan. You only pay \$76.58 a year on each \$1,000 you owe and you never have to worry about the \$1,000 principal, for at the end of 30 years it is all wiped out. It has so many advantages over the ordinary five- or ten-year straight loan that you cannot afford to take the chance on the short time plan of buying new land.

This is the first time that this amortization 30-year plan has been used in connection with the sale of new lands.



**Plenty more fish
like this one**

**A Farmers Club
House built by
the Company**



HOW TO REGISTER AND MAKE YOUR TRIP OF INVESTIGATION

REGISTRATIONS WHEN ACCEPTED WILL BE RETURNED PROMPTLY.

Read carefully the enclosed registration blank. This is one of the requirements of the Company and is absolutely necessary that you answer the questions and send it to Frank Spring, sales manager, 203 Plymouth Building, Minneapolis, Minn., who will report on it promptly and, if accepted, will tell you how to best make your trip of investigation and all about train connections, etc.

Please remember that in answering these questions you are not in any way obligating yourself to buy land or anything else, but are giving the Company certain information that it requires of everyone before they make their trip of investigation.

If you haven't one of these blanks write to him and you will get one by return mail.

If everything is satisfactory, your registration will be accepted and returned to you promptly, and you will receive with it complete instructions for making your trip, telling you all about the time of trains, where you change cars, and all the information you need.

Attached to your registration when it is returned will be found complete instructions for going to Ojibwa, our new model town. When you reach there one of our men will meet you at the train or you may go direct to our office and hand your registration to the man in charge who will direct you to

COME AND TAKE ALL THE TIME YOU WANT TO LOOK AROUND.

the proper place to stay. Sleeping quarters will be furnished to you free of charge. You will only need to pay for your meals.

Next, one of our men with an auto will be turned over for your use during your stay. There is no charge, the auto and service is free, and we are glad to show you around. We want every one to stay as long as they like and make a thorough investigation.

We want you to drive around and visit the farmers that are already here and we want you to satisfy yourself thoroughly that you like our country. They will be glad to see and talk with you.

When you have seen everything you want, you will be taken to look over the land now being opened up for settlement; some of the land fronts on the main roads, or maybe to see some of it you may get out of the auto and walk down a road that is just being built through a new bunch of land the Company is opening up. You will be shown land that has never been offered for sale before. This is not land that has been picked over and the best of it taken up. It has never been offered before and if you act promptly you can secure a choice location.

When you find something that suits, drive back to the bank, make your payment, draw up the necessary papers, tell them when you want your buildings ready and what stock, etc., you want; you can now return, and make arrangements for moving into your new home.

City Man Makes Rapid Progress.

Radisson, Wis., June 15, 1920.
Wisconsin Colonization Co.

Dear Sir: In answer to yours of June 12 will say I am well satisfied with the treatment we received from the Company, also that in my judgment there is a great future for the Southern Sawyer County, Wisconsin. Although I was a city salesman, 51 years old, and unused to hard manual labor. We are making fine progress towards making a farm. We moved out the 5th of April; have 3½ acres cleared and logged and sown to clover; over 1 acre to potatoes, etc., ten acres more brushed and logged ready to burn and did it without a team except hired the plowing done.

Under the terms given by the Wisconsin Colonization Company any man with the proper energy can in a few years have a farm of which he can be proud. Yours,
W. H. Decker.

**Good Roads, Schools--
Easily Cleared Land
—Fine Water.**

Radisson, Wis.
June 14, 1920.

Wisconsin Colonization Company,

Dear Sir: In reply to your inquiry as to how I like Sawyer County, I will say as I have said many times before, that it would take more than one regiment of German soldiers to drive me out of here.

And why shouldn't I like it I have 80 acres of as good land as one could wish for, land that is easy cleared, where the clover grows three feet high as soon as the brush is off.

And we have good roads, good schools and the finest kind of water. No! I certainly am not sorry I bought from the Wisconsin Colonization Company after being here two years I find they are just as willing to help me now as they were to sell me land and they certainly do give a man with a small capital a chance to own a farm in the best old state in the union and in the best part of said state.

Yours truly,
Mr. Orvie Aken.

**Plenty of Work and Close Friendly
Neighbors.**

Ojibwa, Wis., June 15, 1920.

Wisconsin Colonization Company.

Dear Sir: Yours at hand and will say in reply that I have no complaints to offer as to my treatment by the Colonization Company. As I have had considerable of dealing with them and their representatives, and am before the public as much as any one and find the people in general well satisfied.

I was engaged in drainage work and traveled in seven states and if everything was better some where else, I would sure have been there, so you may rest assured that I think a great deal of this country.



Cattle grazing on newly cleared land.

Is there any work? My main worry is how to get all the work done as the work is piled in front of me.

Is there any one living up here? I have five neighbors within one half mile of me and I can count ten states and three countrys represented in two miles. All of whom I feel proud to meet and greet. They all seem to be satisfied, loud speaking for the co-operation of the Wisconsin Colonization Company.

Mr. Kuehl, I have not time and space to tell all I can see in store for this end of the country, because of the quality of the soil, location in state and county, its school system, its good water so easily obtained and fruit of various kinds and above all the lux-

urient growth of clover of untold value developing into dairying products, I see everything growing here that I saw 300 miles south of here. Listen I am not trying to advertise, this is my own view and personal feeling, the truth is written here on the land, and the outside people won't scarcely believe till they see, I didn't. And my candid opinion is that the Wisconsin Colonization Company is trying to help all who are trying to help themselves. Thanking you for the past favors, I remain

Yours respectively,
I. L. Hibbs

Raises Great Variety of Crops.

Exeland, Wis., June 16, 1920.

Wisconsin Colonization Company.

Dear Sir: I have your letter of June 12, 1920. As to how I am getting along. So I'll give you some idea how I am getting along. I have brushed seven acres and out of the seven acres I have plowed two acres, and I total plowed two and one-half acres, and I have the two and one-half acres that I plowed all planted as follows: Radish, lettuce, cucumbers, pop corn, sweet corn, corn, celery, carrots, and cabbage, beans, melons, watermelon, onions, tomatoes, potatoes, buckwheat and rutabagas.

As to how I like the country, I like it fine. As to what I think of Southern Sawyer County I think that Sawyer county will be a good farming country.

Yours truly,
John Restchack

**Likes Climate Better Than Southern
Wisconsin.**

Radisson, Wis., June 15, 1920.

Wisconsin Colonization Company.

Dear Sir: I will write you a few lines to let you know that I like this country very much. I like the climate much better here than in Southern Wisconsin.

I think the prospects for the future of this section as a dairy region is very bright.

The settlers here can not help but make a success of farming when they have the help of the Wisconsin Colonization Company. You have a very good man to help us and give us advice. We do not make any mistakes by doing what Mr. W. N. Clark tells us.

I wish to thank you very much for the many past favors shown me.

Yours respectfully,

Simon Opsal.

**Great Credit Due to Mr. Clark
Agricultural Advisor.**

Exeland, Wis., June 15, 1920.

Wisconsin Colonization Company.

Dear Sir:

Will be glad to let you know how well we like it. I surely am satisfied with the treatment of both Colonization and country. Also think your Agent of Agriculture Dept., Mr. Clark, deserves great credit for he surely is a busy man.

Yours truly,

A. F. Dantzman &
Family.

Entirely Satisfied.

Ojibwa, Wis.,

June 17, 1920

Wisconsin Colonization
Company,

Dear Sir:

In expressing my feelings towards Sunny Sawyer County and the Wisconsin Colonization Co., I need only use two words—Entirely Satisfied.

Yours very truly,

Fred G. Belbeck.

**Longer He Stays the Better He Likes
It.**

Radisson, Wis., June 21, 1920.

Wisconsin Colonization Company.

Dear Sir:

Relating to letter of 12th inst. as me liking this country, etc., I can say I am well pleased. The longer I am here the better I like it for I can see what there is in the future if I stay with it.

As to the treatment of the Company, I don't think I could be treated any better. I find they have been willing to do what they could and have offered to do more, but there have been times I have refused the offer which

if I had accepted it I would of been in better circumstances today.

I think if any settler who buys land of this company is willing to do the right thing and stand by his contracts, the company will do all they can to help him along.

Yours truly,

W. Hummer.

**Southern Sawyer County Has a Great
Future.**

Ojibwa, Wis., June 16, 1920.

Wisconsin Colonization Company.

Dear Sir:

Your letter at hand and will say we like Southern Sawyer County fine. Also the class of people that are coming here. The courtesy and fair treatment shown by the Wisconsin Colonization Co. is of the best. Will say



Yes, we raise corn in the Chippewa Valley.

I think Southern Sawyer County has a great future.

Respectfully,

J. W. Atkinson (Signed).

Colony is Growing Very Rapidly.

Exeland, Wis., June 15, 1920.

Wisconsin Colonization Company.

Dear Sir:

As this is my second year on my place, I let you know I am getting along fine. The weather and the climate is the very best and it is surprising to see how fast the crops are growing when it is planted.

The co-operation and treatment to the new settlers from the company is

splendid and beyond expectation. The way they are looking after their needs and sending them free seeds, etc.

I hope you will keep up your good work. It surely is a great benefit to the new settlers.

The colony is growing very rapidly, and I think in a few years we will see the best dairy country in the states.

Yours very truly,

Peter Johnson.

Clearing Fast.

Radisson, Wis., June, 1920.

Wisconsin Colonization Company,

Dear Sir:

In answer to your letter to Mr. Joe Collins at this place I will answer for him as he is unable to either read or write English. He says he is very well pleased with the treatment he has received from the Wisconsin Colonization Co. And he is more than pleased with the climate and general conditions in Southern Sawyer County. When he was in West Virginia he was very sickly, while up here he hasn't been sick a day.

He has thirty-five acres cleared—five acres he is leaving for road lot—he has five acres broke, two acres of which he stumped and broke this year. He has ten acres into grass.

He is very enthusiastic over the country and thinks the people all feel the same way.

Yours truly,

J. Harding Brown,
for Joe Collins.

Success Sure for Workers.

Exeland, Wis., June 30, 1920.

Wisconsin Colonization Company,

Dear Sir:

I am well pleased with this part of the country and the way in which the company co-operates with the settlers.

There is no doubt a great future in sight for the colony, also for the man who is willing to take a hold and push.

Yours truly,

Glen A. Erickson.



CONTENTMENT

"How sweet an emotion is possession! What charm is inherent to ownership! What a foundation for vanity, even for the greater quality of self-respect, lies in a little property! I fell to thinking of the excellent wording of the books in which land is called "real property" or "real estate." Money we may possess, in goods or chattles, but they give no such impression of mineness as the feeling that one's feet rest upon soil that is his; that part of the deep earth is his with all the water upon it, all birds or insects that fly in the air above it, all trees, shrubs, flowers, and grass that grow upon it, all houses, barns and fences—all his. As I strode along that afternoon I fed upon possession. I rolled the sweet morsel of ownership under my tongue. I can understand why the miser enjoys the very physical contact of his gold. Every sense I possessed, sight, hearing, smell, touch, fed upon the new joy."

David Grayson—Adventures in Contentment.

Is Your Great Opportunity Here With Us?

You men who have little cash, a willingness to work for a valuable farm home, in a country that has no superior, should read carefully every word in this booklet.

Honest, industrious men are securing from us **Made-To-Order Farms**, complete with new attractive house, barn, stock, etc., on a small cash payment, with 30 years time if necessary to pay off the balance.

They are bringing up happy families and growing prosperous on their productive farms. If you are ambitious and want to succeed you can do the same.

Our land is located in the heart of Wisconsin, in **Southern Sawyer County in the Famous Fertile Chippewa Valley** surrounded on three sides by the great consuming markets of Duluth, Superior, St. Paul, Minneapolis, Milwaukee and Chicago. Add to this abundant crop, pleasant living conditions and the co-operation of a big development company and your success is assured.

MIS

*A few facts
about*

THE WISCONSIN
COLONIZATION Co.

*The originators of the
now famous*

MADE-TO-ORDER
FARM PLAN

1. The men behind this big organization have gained their experience through 12 years of successful colonization work in Wisconsin.
2. They are not merely land sellers, but land and community developers.
3. They originated the Wisconsin *Made-To-Order Farm* plan, where settlers are given land, buildings and stock on long time easy payments.
4. They have placed over 700 families on *Made-To-Order Farms*.
5. They have built or are building miles of roads, hundreds of farm buildings, telephone lines, schools, farmer club houses, demonstration farms, a model Town, and assisted in financing many market enterprises all for the benefit of their settlers.
6. Their best recommendation is the hundreds of prosperous farmers, they have helped to own valuable farms.

Win success with them in the
fertile fields of
Southern Sawyer County