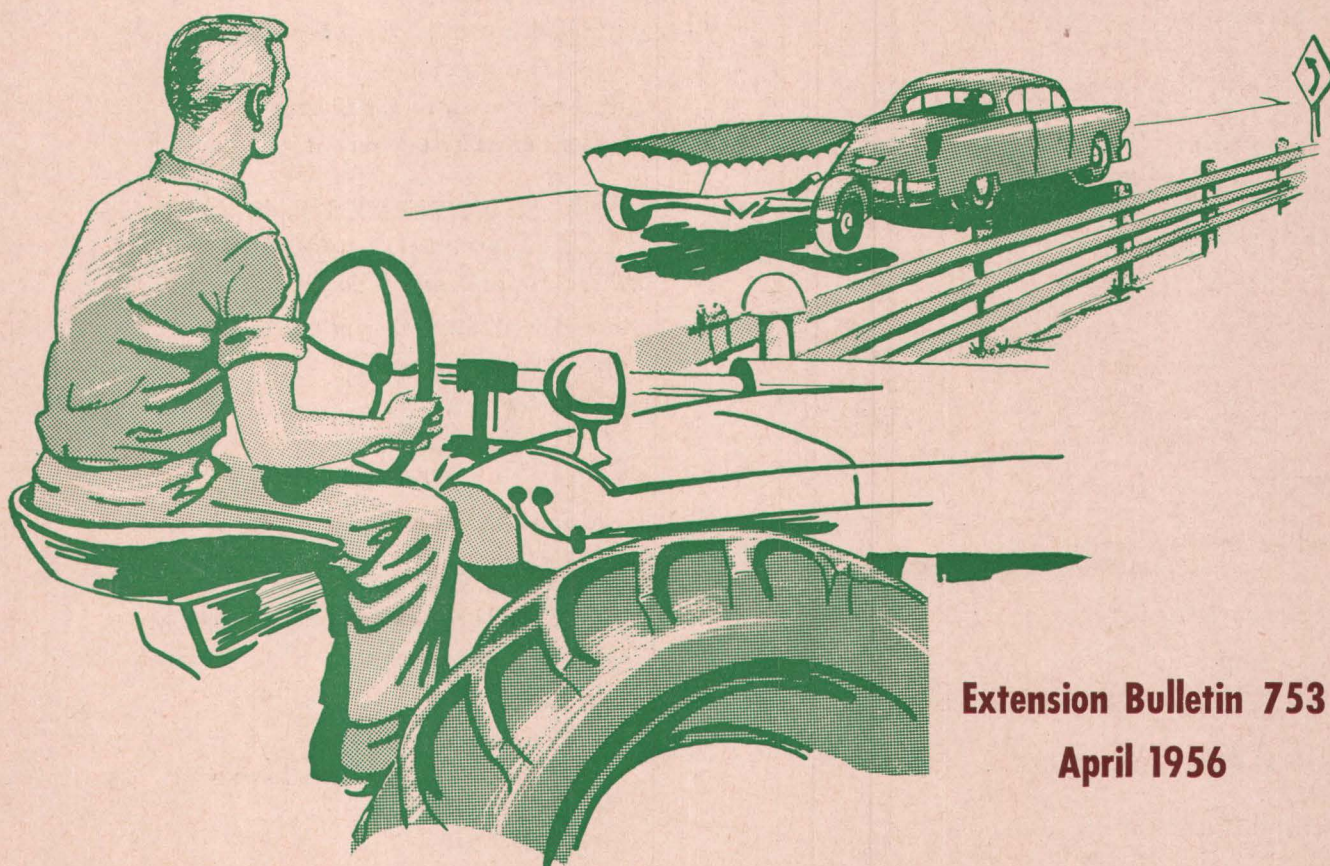


# Do You Want to Live in the Country?



**Extension Bulletin 753**  
**April 1956**

**FEDERAL COOPERATIVE EXTENSION SERVICE   /   OREGON STATE COLLEGE   /   CORVALLIS**

Cooperative Extension work in Agriculture and Home Economics, F. E. Price, director.  
Oregon State College and the United States Department of Agriculture cooperating.  
Printed and distributed in furtherance of the Acts of Congress of May 8 and June 30, 1914.



# Country Living Check Sheet

A Buyers Checklist for Judging Country Properties and Homesites  
Extra copies of this checklist may be obtained from your County Extension Agent.

## 1. LIVING IN THE COUNTRY

(Read pages 4-6 for further information)

- Have we ever lived in the country? \_\_\_\_\_
- What kind of place do we want? \_\_\_\_\_
- A country home? \_\_\_\_\_
- A country home and the family food supply? \_\_\_\_\_
- A country home, family food supply, and some income from the sale of products? \_\_\_\_\_
- A small farm as the first step toward a full-time farm? \_\_\_\_\_
- Are we prepared to devote our spare time to working on the place? \_\_\_\_\_
- Will we be able to do the necessary chores? \_\_\_\_\_
- Are we prepared to accept the uncertainties of weather, pests, and markets? \_\_\_\_\_
- Does the whole family approve of living in the country? \_\_\_\_\_

## 2. THE COMMUNITY

### Transportation

(Read page 7 for further information)

- Distance to: \_\_\_\_\_ *Miles*
- Your job \_\_\_\_\_
- Schools \_\_\_\_\_
- Church \_\_\_\_\_
- Markets \_\_\_\_\_
- Monthly transportation cost \$ \_\_\_\_\_

### Utilities and Services

(Read pages 7-9 for further information)

- Adequate water supply? \_\_\_\_\_
- Good roads? \_\_\_\_\_
- Fire protection? \_\_\_\_\_
- Sewage disposal? \_\_\_\_\_

### General Considerations

(Read pages 9, 10 for further information)

- Opportunities for jobs? \_\_\_\_\_
- The neighborhood? \_\_\_\_\_
- Weather conditions? \_\_\_\_\_
- Zoning regulations? \_\_\_\_\_
- Annual property tax? \_\_\_\_\_

## 3. THE LAND

(Read pages 11-13 for further information)

- Total acres in place \_\_\_\_\_
- Measured acres, cultivated \_\_\_\_\_
- Depth of soil (in feet) \_\_\_\_\_
- Well drained? \_\_\_\_\_
- Free from floods? \_\_\_\_\_
- Good fertility? \_\_\_\_\_
- Free from erosion danger? \_\_\_\_\_
- Free of weed problems? \_\_\_\_\_
- Water for irrigation? \_\_\_\_\_
- Water right? \_\_\_\_\_
- Growing season \_\_\_\_\_

## 4. BUILDINGS AND EQUIPMENT

(Read page 14 for further information)

- Adequate dwelling? \_\_\_\_\_
- Estimated cost of improvements \_\_\_\_\_
- Adequate outbuildings? \_\_\_\_\_
- Estimated cost of repair or construction \_\_\_\_\_
- Cost of necessary equipment \_\_\_\_\_

## 5. ENTERPRISES AND MARKETS

(Read pages 15-20 for further information)

- What crops or livestock do you plan to have? \_\_\_\_\_
- How will you market your produce? \_\_\_\_\_
- Canneries? \_\_\_\_\_
- Roadside market? \_\_\_\_\_
- City markets? \_\_\_\_\_
- Marketing service? \_\_\_\_\_
- Have you checked on marketing regulations? \_\_\_\_\_

## 6. PAYING FOR THE PLACE

(Read pages 21, 22 for further information)

- Total cost of this place \_\_\_\_\_
- Down payment \_\_\_\_\_
- How many years to pay? \_\_\_\_\_
- Are our plans for additional income on a sound basis? \_\_\_\_\_
- Monthly payment \_\_\_\_\_
- Estimated monthly operating expense \_\_\_\_\_
- Estimated monthly living costs \_\_\_\_\_
- Total monthly costs \_\_\_\_\_
- Can all these be met out of present job earnings? \_\_\_\_\_
- How much net farm income are you expecting from this place? \_\_\_\_\_



**T**HERE are many vital questions your family should consider before you buy a place in the country. Living in a rural community has its advantages and disadvantages, and the desires of the whole family should be considered.

In pointing out some of the common problems involved when city people buy a country place, it is not our purpose to discourage the prospective buyer. Rather, we have attempted to select and point out particular things that have become problems for people who made the shift and then found they did not like the situation. It is hoped that discussing these points will help your family select a place that will fit its needs and desires, so the experience will be a happy one.





# Country Living

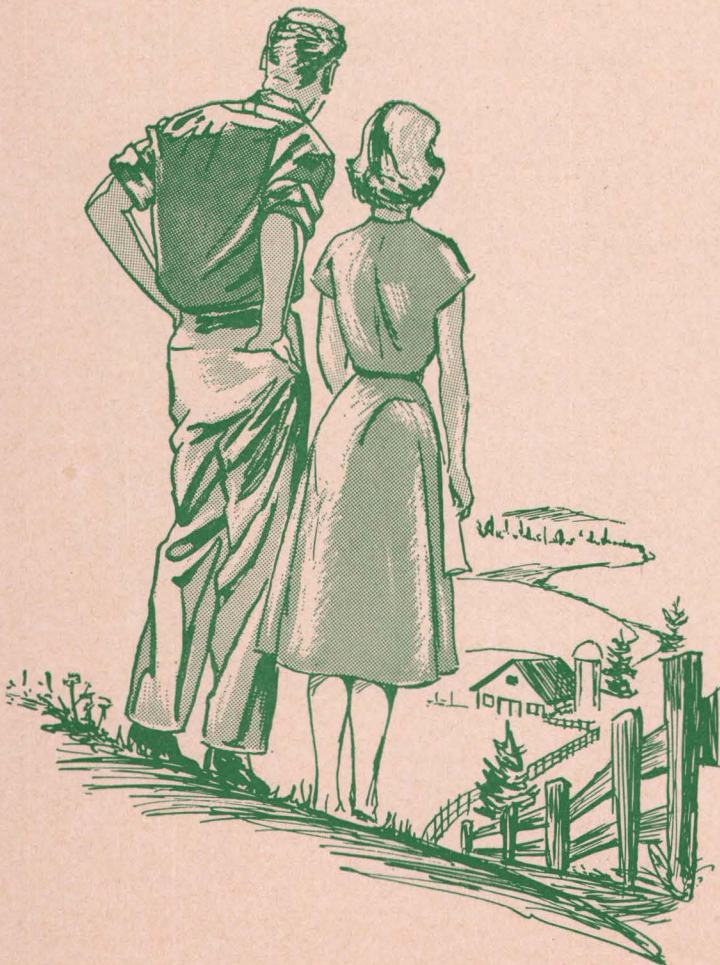
Persons who have had no farm experience may want to consider how country life differs from living in an urban area. If you have lived on a farm, you may be familiar with most of these points. How will country life fit in with your personal interests and activities?

- Crops require close attention and extra hours of work during the growing and harvesting season.
- Livestock feeding and disease control will require knowledge of these subjects.

- Livestock respond to watchful and enthusiastic daily care.
- Crop production, fertilizing, pest control, and marketing all require some special study.
- Many jobs associated with the care of crops and livestock call for heavy physical labor.
- Country life provides children an opportunity to keep busy with live and growing things.
- Many persons enjoy country life, the extra living space, and the opportunity to grow some crops and livestock.

## What Kind of Place Do We Want?

Living in the country can be accomplished in several ways.



### A country home

The family may be interested in purchasing just a country home and do little or no farming. Such a location might include a yard for outdoor living, a place for flowers, and even a small garden. The house might be located on a tract of land the size of a city lot or be set in a wooded or native area.

### A country home and the family food supply

Many families interested in living in the country want to produce some of the family food supply. One-half to one acre may provide space for vegetables, fruits, and small animals such as chickens and rabbits.

If you wish to raise larger animals for milk or meat, plan to have at least 2 or 3 acres for pasture and winter feed.

So that the experience in producing family food might be satisfying, the family should check carefully the soil, labor required to do the job, and the financial ar-



rangements. (See pages 21-22.) Producing the family food often results in a much smaller cash savings than is anticipated. However, the pleasure of doing this type of work, the quality of the fresh produce received, and the over-all enjoyment of country living could be the reward the family is really looking for.

### **A country home, family food supply, and some income from the sale of products**

Oregon has many small farms where some income is obtained from the sale of farm products although the major income is from off-farm work. Small farms are usually less efficient in production, so money actually received from the sale of products on the average part-time farm supplies only a small

part of the family income. Special consideration of the various farming enterprises most commonly found on small farms will be found on pages 15 to 20.

### **A small farm as the first step toward a full-time farm**

Some families buy a small farm with the hope of expanding it in time to a full-time farm. However, most small farms cannot satisfactorily be expanded to a full-time operation.

If a full-time farm is your goal, plan carefully the future possibilities for the place you are considering. Getting a full-time farm may mean buying additional land, if this can be done, or moving to another farm at a later date.

## **Do We Have Spare Time for Farm Work?**

Many folks who buy a small farm do so because family members have spare time during mornings, evenings, days off, holidays, weekends, and vacations that can be used to advantage. Depending on the size of the operation, you may plan only to have produce to contribute to lower family living costs, or you may anticipate considerable cash income. Be sure to select a place that will not interfere with your job.

Many families have found this extra work takes all their spare time, and for some it has become burdensome and tiring. One should guard against slighting his main job when the farm work load becomes heavy. This is particularly true if the farm operation is expected to furnish cash income.

The amount of family help available may be the most important factor in determining the type and size of enterprises. Doing the necessary work may require the help of the wife and children, particularly if the husband works at a job requiring definite hours. Many women and children enjoy this type of work,





but it is difficult to base judgment on anything except actual experience.

Much farm work requires heavy physical labor. It must be done whatever the weather

—hot sun or cold rain. This work can be a source of a great deal of pleasure for those who enjoy this type of activity and are physically able to do it.

## Risks

Weather conditions and markets often change with little warning. Crop and livestock pests and diseases may also cut deeply into expected returns. Be prepared to accept some losses. Plan your management and financial programs accordingly.

Selling produce through commercial outlets requires fruits and vegetables free of insect damage and disease blemishes. Many garden products acceptable for home use are not suitable to compete in the market.

## A Family Decision

After careful consideration of the above-listed points and others of which you may

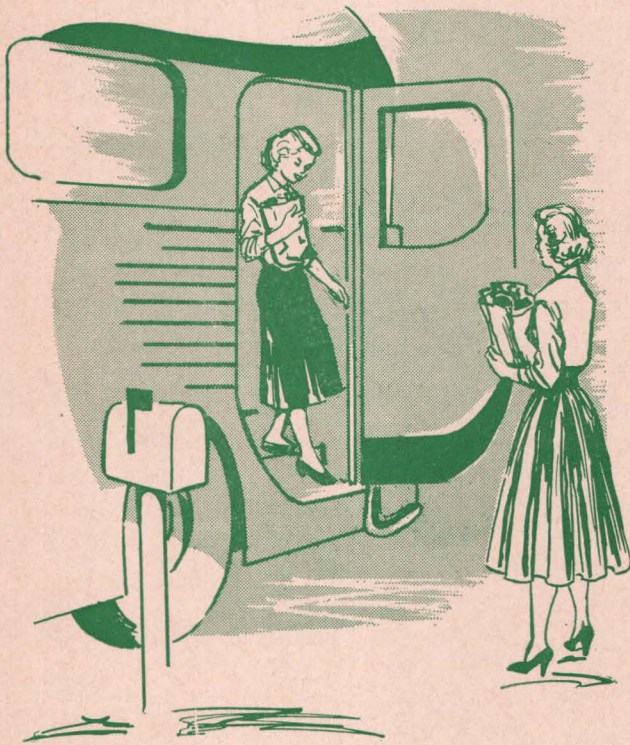
think, the whole family should help decide whether or not to live in the country.





# The Community

## Transportation



Distance from work, schools, church, markets, and recreation is an important item to consider in selecting a place in the country. Many families find it necessary to make at least one round trip per day for these contacts. Oftentimes it is necessary for the family to maintain a second car.

### What Will Your Transportation Cost Be?

Average round-trip distance to job, school, etc.	Cost of daily round trip at 5¢ per mile	
	Monthly	Yearly
4 miles .....	\$ 6.00	\$ 72.00
10 miles .....	15.00	180.00
20 miles .....	30.00	360.00

## Utilities and Services

### Domestic water

Many rural homes lack a dependable supply of good water. If the place is served by a community or city water system, cost and future supply are important items to check. If the place has its own water system, it is important that you check on quality and adequacy of supply, as well as cost.

#### ► Supply

This is difficult to determine. The following suggestions may help:

✓ Check with past owners, neighbors, and others familiar with the place or commu-

nity. An adequate supply for one family, however, may not be adequate for another. The number in the family, livestock kept, and use of water for irrigating the garden, flowers, and lawn can increase water needs greatly. Livestock, lawns, and flowers maintained by previous owners may be excellent indications of water supply.

✓ The flow of water from a domestic system can be checked. It should have a continuous flow of at least  $2\frac{1}{2}$  gallons per minute for domestic use, or 4 to 5 gallons per minute if any lawn and garden irrigation is desired.



✓ The best time to check dug wells and springs is in the late summer and fall. Some wells and springs completely dry up during this season.

✓ Generally, drilled wells are more satisfactory than dug wells because of less seasonal variation in flow and less danger of contamination. In some areas prospects for obtaining a satisfactory drilled well are good in any location. In other areas, however, many dry or inadequate wells have resulted from drilling.

#### ► Quality

Laboratory analysis for purity will be made free of charge by the Oregon State Board of Health. Special sterile bottles for submitting samples should be obtained from the county health office, usually located in the county court house. This test does not include mineral content.



Iron is an objectionable mineral found in the water supply in some areas. When present it will cause yellow or brown stains on plumbing fixtures.

Check for sources of contamination from adjacent areas, such as drainage from higher elevations and septic tanks. This is particularly important in locations where shallow wells are used.

#### ► Cost

If an adequate supply of good water is available, the cost of pumping is usually not much of an item. If a water supply must be developed or improved, however, the cost may be a major consideration.



It costs approximately \$6 a foot to drill a 6-inch diameter well. In most areas drilled wells will need to be at least 100 feet deep and possibly several times that depth. Deep-well pumping equipment is also a cost item to consider.

### **Other utilities**

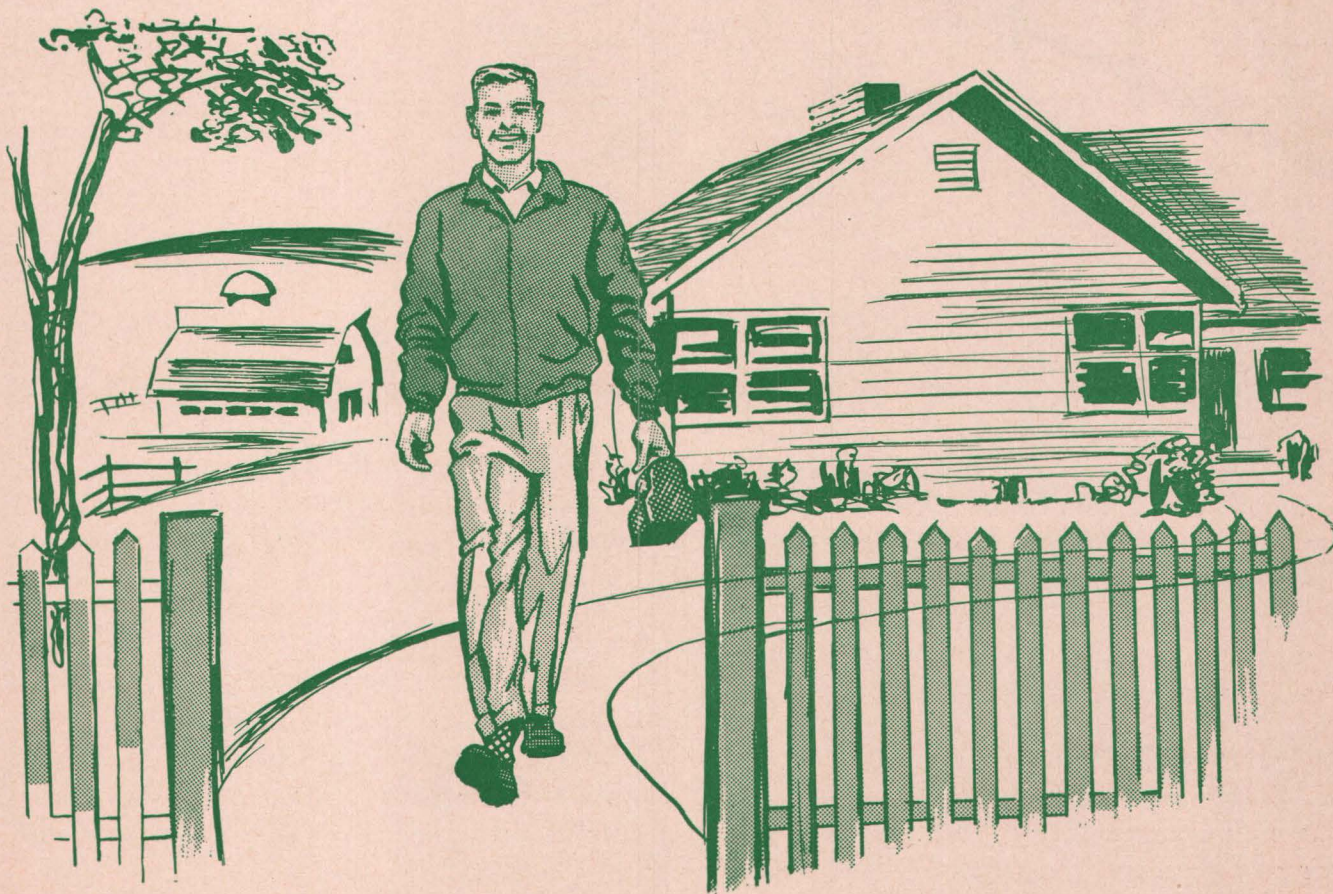
Living in the country may require you to develop your own electrical supply, sewage disposal system, and fire protection. In some areas these services are developed as a community enterprise.

## **General Considerations**

### **Opportunities for jobs**

Jobs available in the area are important to the wage earner and possibly other family members. Small farms are most numerous and successful in areas with good opportunities for off-farm employment. Resale of small farms is usually much easier in such areas.

Certain areas offer much better opportunities than others for women and children to earn extra money from harvesting crops, odd jobs, and full-time work. Communities where commercial acreages of small fruits, cannery crops, and tree fruits are grown offer harvesting and processing jobs.







### **The neighborhood**

The prospective buyer may be interested in investigating some characteristics of the community. Are residents mainly middle-aged and older people, or are there young couples and lots of children? Is it building up with new homes and development, or is the population declining with a lack of development possibilities?

Greater enjoyment in country living may be realized where neighbors have similar interests. The personality of the community is not easily evaluated without considerable acquaintanceship and contact.

### **Zoning regulations**

Zoning regulations can be enacted by a majority of local residents to restrict the numbers and kinds of animals that can be kept or raised. If such regulations are not now in effect, the prospective buyer may want to consider possibilities for future residential expansion and accompanying zoning regulations that might be enacted.

### **Annual property tax**

Taxes may be lower in the country, but one should remember that usually the number and quality of services are less than in

town. Fire and police protection are cases in point, and your country home may not be located on a paved highway.

Before buying a place, check at the courthouse to find out what the annual property tax is.

### **Weather**

Weather is a particularly important consideration for the newcomer from a different climatic area. The prospective buyer may wish to check with local residents on weather conditions because they vary widely throughout the state.



# The Land

Take time to measure or step off the cultivated acres and make a sketch of the place. While doing this, watch for weeds, poor drainage, outcropping of rock, etc. Dig several holes with a shovel or soil auger to determine soil depth, texture, and drainage.

## Fertility

The growing crops will give you a good indication of soil productivity. Ask the neighbors about the yields of crops on similar soils in the area. If the soil is well drained and deep, the fertility can be improved through the use of crop rotation, manure, lime, and

fertilizer. It is usually relatively easy to correct the deficiencies in Oregon soils, and the fertilizer bill is not a major item on small farms that are farmed intensively.

## Soil erosion

Land that is too steep is subject to serious erosion and is not suited for production of many crops. A steep slope will also limit the tillage implements you can use and increases the cost of tillage operations. These soils are suited mainly to pasture and sod crops.

## Measuring

To determine acreage of a field, take average length in feet times the average width in feet and divide by 43,560 (square feet in one acre). Even on irregular shaped fields this method will give fairly accurate information on acreage.





## Irrigation water

Before water from streams or ponds can be used legally, you must have a water right issued by the State Engineer, Salem, Oregon. Water from many streams is now fully appropriated. Check with the State Engineer to be sure you have or can obtain a legal water right before assuming that the water is available for you to use for irrigation.

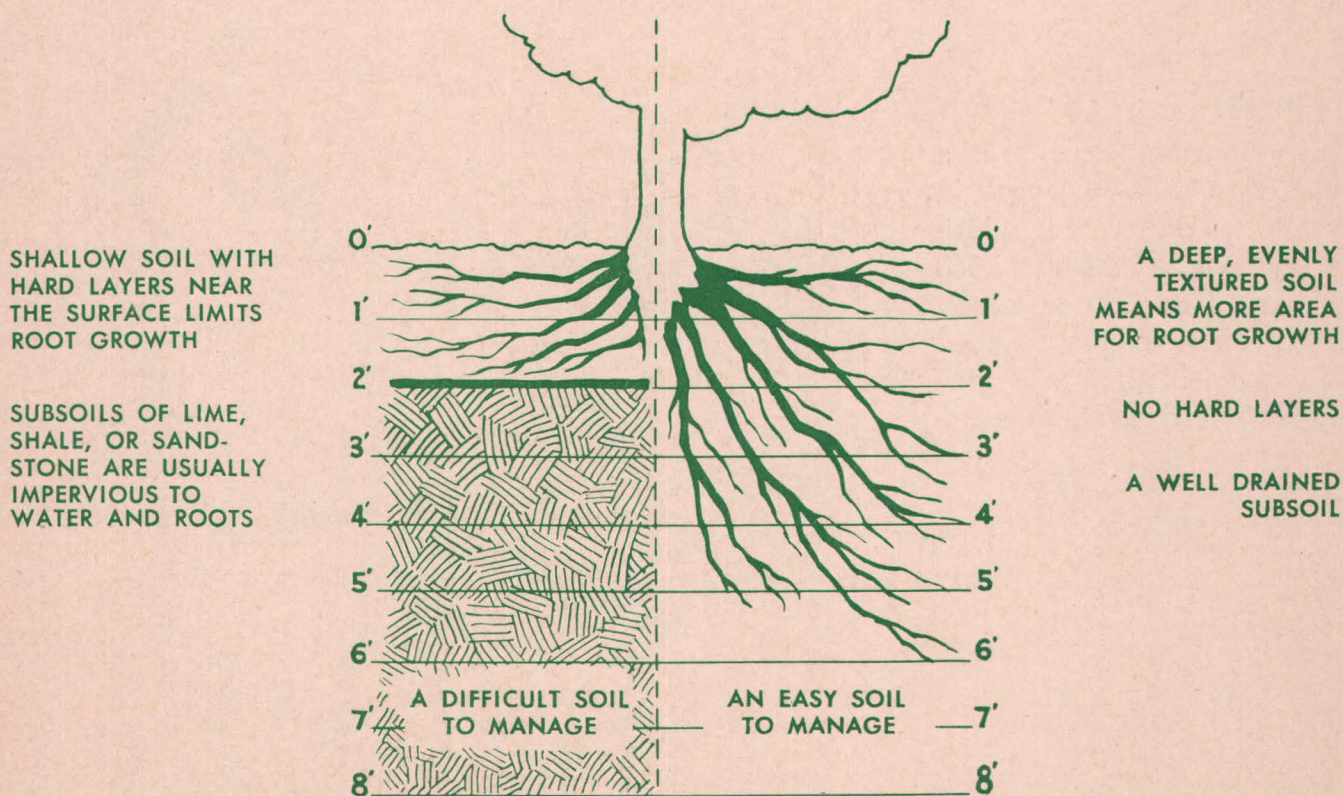
In some areas it is possible that irrigation water can be obtained from drilled wells. These areas are scattered, and before counting on such a source of irrigation water, you should investigate thoroughly. Except when used for limited domestic purposes, a ground water right certificate must be obtained for all wells drilled after August 3, 1955. For further information see your County Extension Agent.

Ponds are sometimes used as a source of irrigation water. Check carefully the costs of

constructing a dam, and the amount of land that might be irrigated from the pond, before anticipating an irrigation development from a reservoir. Permits for constructing a dam must be obtained from the State Engineer's Office. Construction of dams over 10 feet high must be done under the supervision of a registered engineer.

## Soil drainage

Poor drainage is most easily seen during the winter when water will be standing on most of the poorly drained areas. Roots of many plants will not grow in heavy clay soils that are poorly drained, and this limits the kinds of crops that can be grown. Some improvement of drainage in heavy clay soils can be made by installing tile drains. To properly drain land you must be able to (1) keep water from higher ground off your land, and (2) provide an outlet for your drainage system. An adequate drainage system helps





remove excess winter water and allows a wider choice of crops that can be grown successfully, but drainage will not change the texture of a heavy clay soil.

### **Depth and texture**

Good soil has a depth of 4 to 5 feet with no clay pans or hard layers in the subsoil. These soils have a balance of sand, clay, and organic matter, and can store considerable moisture for use by plants after the spring and early summer rains stop. They will produce satisfactory yields of many crops without irrigation. Roots of many plants will utilize moisture to a depth of 5 or 6 feet. Light, sandy soils will not store very much water, and irrigation is necessary for crops that mature during the dry summer months. Heavy clay soils are more difficult to cultivate into a good seedbed. It is necessary to wait longer following spring rains before they are dry enough to plow and cultivate. If worked too wet, clay soils tend to become very cloddy. Use a soil auger or shovel to check on depth, texture, and drainage.

### **Growing season**

If you have certain crops and plants you are particularly interested in, check to see that the growing season is long enough to grow and mature these plants. Length of growing season (number of days between last spring frost and first fall frost) determines whether or not a crop can be grown satisfactorily in a certain area. See your County Extension Agent.

### **Weeds**

Unfortunately, the most serious perennial weeds such as Canada thistle, morning glory, and quackgrass are often missed by a casual examination of the property. They are



easily missed in the winter because the top growth dies. These weeds are so common that it is important to determine accurately how much of the land is infested.

Control is difficult and expensive, and should be considered in the purchase price. Circulars containing drawings and identifying characteristics of weeds, along with control measures, are available through the County Extension Agent office.

### **Floods**

River bottom soils, although among the most productive, may be subject to winter or spring flooding. The risks of soil washing and damage to buildings, equipment, livestock, and crops should be considered. Inquire as to possibility of floods.



# *Buildings and Equipment*

## **Farm Buildings**

### **Dwelling**

On a small acreage or part-time farm the condition and adequacy of the dwelling are of prime importance. A small piece of ground and a rundown house have little to offer.

Before purchasing a small acreage or part-time farm, consider the following questions about the dwelling.

✓ Is the house adequate in size and in a satisfactory state of repair as it now stands?

✓ If not adequate in size, can the needed rooms be added conveniently at reasonable cost?

✓ And, is the structural condition of the house sound enough to warrant the cost of remodeling if needed?

In most cases a thorough check of the house will need to be made before you can answer these questions to your satisfaction.

Itemize all repairs and additions required to make the house adequate for your family's needs. Only then can you expect to secure a fair estimate of costs involved. The services of a builder or contractor are helpful in making a cost estimate.

### **Other buildings**

If farm buildings for livestock, poultry, and storage of feed and equipment must be built or repaired, the cost should be considered.

Information on the space requirement for various livestock and feed storage as well as suggested building arrangement and plans are available from your County Extension Agent.

## **Equipment**

Providing equipment needed to raise and harvest crops on a small farm is a problem, because the size of the enterprise may not always justify the investment required.

There is no easy rule by which your family can determine whether it will be best to buy equipment or get work done by a custom operator. It is suggested that the operator of a small farm proceed carefully in the purchase of equipment as the enterprise is developed. This will give you a chance to investigate the possibilities of getting work done by custom operators compared to buying some of your own equipment. In general, when the sale of crops is counted on as a substantial part of the family income, it will be necessary to own much of the equipment to

care for these crops properly.

How much and what kind of equipment you can afford to buy will depend on how much work you have for the equipment, and whether you can get custom work done when it should be done.

For family food production the amount of family living produced will not pay for much equipment investment.

If you are considering the purchase of a piece of equipment, first have it demonstrated on your farm to determine how well it meets your needs.

For more detailed information on determining when it might pay to buy your own equipment, see your County Extension Agent.



# Enterprises for the Small Farm

If you wish to produce some crops or livestock products for home use or sale, first consider your interests, family labor available, quality of land, markets available for products, capital investment, and current expenses. High quality land will allow a wider selection of crops. In growing vegetables and berries, allow sufficient land for rotation. This will give you better control of plant diseases and allow for soil improvement practices.

Many people tend to overestimate the contribution a small acreage will make to

family income and living. This results partly from poor management in the use of land, and partly from the fact most people do not realize the magnitude of expenses and time required in the production of agricultural products.

The amount of family labor available to do the job may determine which crops or livestock you might raise. Crops such as fruits or vegetables have a heavy peak need for labor during growing and harvesting season and cash costs for growing them are high.





**Labor Requirements and Total Costs of Production per Acre for Various Crops**

Crop	Hours of man labor	Total cost of production <sup>1</sup>
Sweet corn .....	51	\$123
Black raspberries .....	300	400
Sweet cherries .....	320	494
Boysenberries .....	395	539
Strawberries .....	409	678
Red raspberries .....	575	697
Pole beans .....	824	922

<sup>1</sup> 1955 estimates based on cost studies in 1946 and 1947 and average yields per acre.

Strawberries and other intensive fruit and vegetable crops that must be harvested by hand require large amounts of extra help at harvest time.

Almost any kind of livestock requires care both morning and evening EVERY DAY! The family cow or small flock of

chickens are good examples.

In selecting a high-risk enterprise requiring a large investment of money whether it be crops or livestock, including poultry, it is well to gain management experience with smaller numbers and learn as you go.

## **Marketing Products of Small Farms**

Surpluses beyond family needs are often produced on small farms and can be sources of cash income if satisfactory market outlets are available.

Before undertaking to produce some specialty crop or product not commonly grown in the area, it will be well to make certain that buyers can be found.

Surpluses of such products as eggs, and many fruits and vegetables, can often be sold to local retailers or directly to consumers for immediate consumption or home preservation. Processors and wholesalers often can be interested in handling high quality products, if produced in reasonable volume, but it is advisable to check with such handlers locally before undertaking volume production.

Often, classified advertisements in local or nearby newspapers will bring customers directly to the farm to buy seasonal surpluses. Sometimes these customers may prefer to harvest the products they want. This can be an advantage to the producer if labor

is scarce. The customer may be less particular about quality where he harvests himself.

If located along a heavily traveled highway, roadside signs and display stands may attract the needed customers. Neat and attractive packaging will usually increase sales and more than repay the added costs.

Prices that can be secured for products will vary greatly from place to place and time to time. In general, even when selling directly to the consumer, the producer can seldom secure prices equal to those prevailing in retail markets. Exceptions to this do occur on highly perishable products.

Producers have many sources of information that will help them judge what to expect for their products. Market pages of newspapers, farm radio and television broadcasts, and reports available directly from State and Federal market reporting services are sources of information that will help in determining what products are worth. County Extension Agents can assist in securing market reports and local price information.



## Small Fruits

Strawberries and some of the cane fruits are often successfully grown on small farms to utilize spare time and family labor to produce extra income.

Some of the more common difficulties encountered by those starting berry production are planting on soil that is poorly drained, infested with perennial weeds, or too low in fertility.

Weed control and harvesting are jobs requiring the most labor, and they must be done when the time is right. Generally, you will need to hire additional help for these two jobs. From 2 to 10 pickers per acre may be needed for several consecutive days to save the crop.



Bulletins on the cultural practice and disease and insect control in growing small fruits are available from your County Extension Office.

## Tree Fruits and Nuts

A few fruit and nut trees to supply family needs are a part of most small farms.

For commercial production the original investment to buy an orchard or to plant a new one and wait for it to come into production is usually considerable. Once established it is not easy to change to something else. In examining soil, remember that trees are deep-rooted and require a deep, well-drained soil to do well.

Producing a good yield of marketable fruits or nuts will usually mean a disease and insect control program that requires special equipment. Harvesting the crop may require extra labor to save the crop.

Bulletins on growing fruits and nuts for home use or for commercial sale are available from your County Extension Agent.







## Forestry

A small farm with some woodland, or land best suited to growing trees, may offer good possibilities for extra income. Cutting pulpwood, firewood, small saw logs, and other timber products can be done as time is available without much danger of loss if the work is not done regularly. Managing the timber stand by thinning and pruning makes it possible to maintain the stand and improve the quality of remaining trees.

Land can be planted to trees with very little cash cost. Low-cost planting stock is available from the state forestry seedling nursery. These plantings can be developed for Christmas tree production, or harvested later as timber products. For assistance in managing a stand of timber and obtaining young trees for planting, see your County Extension Agent.

## Vegetable Crops

Vegetable production on most small farms is limited to home food needs. When grown in the garden they are an important item in helping to cut food costs and providing produce of highest quality and freshness.

Commercial vegetables for fresh market or cannery are grown to a limited extent on small farms in some areas. Producing and marketing high quality vegetables require close attention and for many vegetables it is difficult to fit this work into an off-farm job. A marketing contract should be obtained before producing vegetables for sale to a processing plant.

Most vegetables require irrigation to produce a satisfactory market quality. Proper varieties are also important.





## Poultry

Poultry is a common enterprise on many small farms. A flock of 15 to 25 hens can supply family eggs and some meat. If sale of eggs is planned, a minimum of 500 hens is suggested to justify the time spent in caring for birds and in marketing eggs.

In poultry production the operator's ability to feed and manage laying hens for high production, or broilers for efficient gains, is very important. Poultry requires watchful daily care.

If new buildings are required, low cost construction is essential to making the enterprise pay out.

Competition in broiler production is keen, and the margin of profit per bird is small. A new crop of broilers can be raised in 10 weeks, but prices can change in a short period of time. The successful grower follows the price cycle and watches the reports on weekly placement of chicks for broiler production.

Usually, poultrymen buy all feed needed for the flock. Thus the amount of land available is less important than in most other enterprises.

Before going into any phase of poultry production, prospective markets should be investigated thoroughly. There are three systems used extensively in marketing poultry products including independent agencies,



cooperative marketing groups, and individual initiative.

Individual initiative means selling direct to retailers, hotels, restaurants, and consumers. Many Oregon poultrymen also produce and sell hatching eggs to hatcheries or hatching egg brokers. This is another system of marketing eggs.

## Rabbits

A few rabbits are commonly raised on small farms for family food supply. They require only a small area and are a good project for children.

Commercial production for extra income has become highly competitive and requires proper equipment and a special knowledge of management, feeding, and disease control to get efficient gains.

Even for a few backyard rabbits, success-

ful production is based on the purchase of commercial feedstuffs. Rabbits are not adapted to utilizing farm wastes such as surplus vegetables.

Feed costs per pound of marketable rabbit vary with the price of feed and management of the enterprise. Annual production of about 60 pounds of rabbit per doe might be expected. If feed costs \$5 per 100 pounds the feed costs per pound of rabbit would be 30¢.



## Dairy

Many families may find it advantageous to keep a dairy cow to supply family dairy product needs. Some families may wish to keep two cows, having one freshen in the spring and the other in the fall to provide a continuous supply of dairy products.

Pasture and hay are the cheapest sources of feed for dairy cattle. It takes approximately 2 acres of land to produce this feed for 1 dairy cow. With irrigation, less land will be needed. Shelter and clean milking facilities are important.

## Livestock

Beef cattle, hogs, and sheep are raised on some small farms for family food supply, and occasionally for commercial sale. These enterprises do not require as much time, but returns for the number of acres required are also lower. For example, usually 2 or more acres will be required to supply feed for 1 beef animal that might put on about 450 pounds a year.

If more land is available than you wish to farm, livestock pasture might fit in. Be sure to plan for adequate winter feed supplies, fences, and equipment to properly care for animals.



## Specialty Crops

There are numerous specialties that can be grown on acreages. Flower bulbs, ornamental shrubs, and other nursery stock are examples. Here again you should give spe-

cial attention to diseases and insect pests.

Deep, fertile soils are needed. Special knowledge of plant propagation is essential. Also, make sure of your market.

## Unusual Enterprises

A long list of highly specialized enterprises includes fur-bearing animals, squabs, pheasants, fish, mushrooms, medicinal plants, specialized flowers, etc. Most of these require special skills and market development to be

successful and may need to be highly advertised in promotional campaigns. If you consider any of these and have had no experience, you should investigate them carefully. Contact your County Extension Agent.



# *Paying for the Place*

The decision to buy a suburban home and acreage is frequently accompanied by the problem of how to finance the venture. Sound financing may mean the difference between a favorable and unfavorable experience.

## **How much to pay?**

The decision as to how much you can safely pay for a home and acreage is dependent on past savings, income expectations, and the proportion of this income the family is willing to give up for housing. Reliance for financing a home and acreage usually falls on your monthly wage or salary, or upon some other nonfarm source of income. A rule-of-thumb is that one should not pay more than  $1\frac{1}{2}$  to  $2\frac{1}{2}$  times his annual normal net spendable income for a home. To exceed these amounts means that most families do not have sufficient current income for food, clothing, education, recreation, transportation, and medical and dental care.

## **How much to pay down?**

Few families today have sufficient savings to pay cash for the real estate, and to purchase the equipment or livestock needed. Wise use of credit, coupled with family savings, is a sound route to home ownership. Experience indicates that a down payment of from 25 to 30 per cent is necessary to establish reasonable security and safety. For example, if the asking price of a piece of property is \$15,000, you should have close to \$5,000 in cash that you can use as down payment if the financing is to be reasonably safe.

Sales contracts often are used when the family does not have enough money to make a substantial down payment. With a smaller down payment, however, monthly or annual payments will usually be larger. Whatever method of purchase is used in buying your

place, check two things. Make sure you will have sufficient income to make payment on time. Seek legal advice on the terms of the purchase agreement.

Financial problems frequently develop when all savings are used for a down payment, leaving no reserves for operating and developing the place, or for emergencies.

## **How long to pay?**

The number of years over which a loan is to be repaid determines the size of the payments and also the total amount of interest. Because no one likes to pay interest, the tendency is to accept a short repayment period. This is good if income is adequate to provide living expenses and meet all farm operating and developing costs. A safer and more reasonable repayment program is at least a 20-year term, with provisions in the purchase agreement for optional or extra payments on principal at any anniversary date. This permits repaying as rapidly as possible without being forced to "save" faster than current income permits.

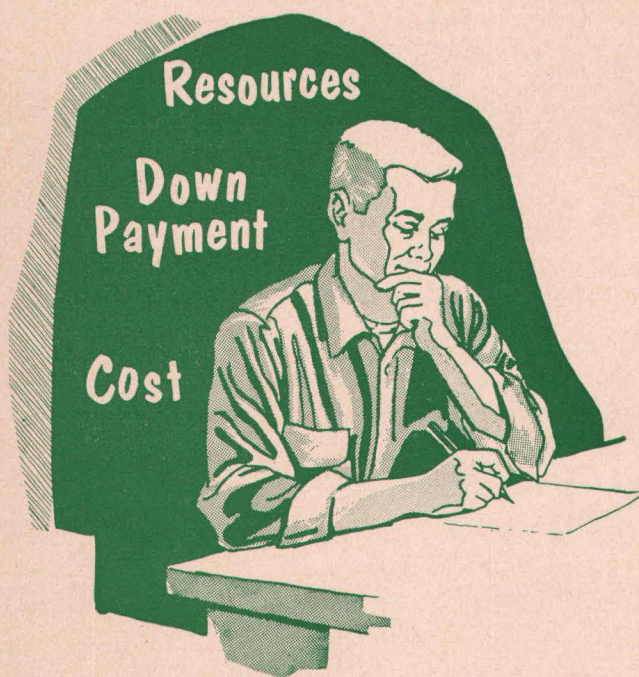
## **Sources of credit**

Credit sources for financing a country home and small acreage or for development and improvement are limited. Laws under which some lenders on farm real estate operate either prevent loans on country homes and acreages or limit the amount that can be loaned. Some of the available sources and their characteristics follow.

**Individuals**—Private parties are one of the primary sources of credit to finance country homes and acreages.

The seller of a country home or small acreage is frequently willing to accept a reasonable down payment and a note and mortgage for the balance, or he may be willing





to sell on contract. Real estate agents frequently know individuals willing to lend privately.

This source of credit has some advantage to some borrowers, because there are no laws or legal restrictions to determine how much or for how long such credit can be extended. Individuals usually require a higher rate of interest and shorter term loans than lending institutions.

**Commercial Banks**—Loans can be made by commercial banks for home and land purchase and for home improvement purposes. Repayment is based principally on wage or salary expectations. The term of the loan can not exceed 20 years unless guaranteed by Federal Housing Administration. A bank will not lend more than approximately 66 per cent of the bank's appraised value of a place as a home, and requires a first mortgage on the property as security. Interest charges in every case will be at least 5 per cent and may run as high as 6 per cent.

**Federal Savings and Loan Associations**—Much that has been said about commercial banks applies to savings and loan associations also. Many loans are made for 20 years.

They also look primarily to wages or salary for interest and principal payments. The maximum amount they will lend varies from 50 to 70 per cent of their appraised value of the property. The interest rate is generally from 5 to 6 per cent.

**Life Insurance Companies**—Life insurance companies are important lenders in the agricultural field. However, their operating policy has kept them away from the small farm unit. For those who can qualify, long-term credit is available for 5 to 5½ per cent interest. Insurance companies require a first mortgage on the real estate as security.

**Federal Land Banks**—A Federal Land Bank Loan may be made on the security of a first mortgage to any person who is farming or raising livestock, or who is soon to start one of these operations, or who gets his income principally from farming. The land banks, through the local National Farm Loan Associations, can lend up to 65 per cent of the **normal agricultural** value of the land and buildings. For borrowers who can qualify for credit, loans from this source can be made with terms of from 5 to 40 years. The current rate of interest is 4 per cent.

**State Veterans Administration**—For those who are eligible, credit is available through the Oregon Home and Farm Loan Program. The Oregon State Department of Veteran's Affairs interprets a country home with acreage as a suburban residence and will lend to an Oregon G. I. on the basis of its being his home. The state will lend 75 per cent of the appraised value up to a maximum of \$9,000. The length of term is a maximum of 20 years at an interest rate of 4 per cent.

In cases where the acreage and other characteristics of the unit are sufficient to classify as a full-time farm, the state will lend 75 per cent of the appraised value to a maximum of \$15,000. The interest rate and loan period provisions are the same as for a home.



**T**he Agricultural Extension Service is an educational agency dedicated to helping people help themselves. As a part of Oregon State College and the U. S. Department of Agriculture, it takes the latest research findings in agriculture and home economics to the people of the State through its state staff of specialists and the County Extension Agents. County Extension offices are located in Oregon as follows:

**Baker County**  
 Courthouse  
 Baker

**Benton County**  
 Post Office  
 Corvallis

**Clackamas County**  
 Post Office  
 Oregon City

**Clatsop County**  
 Post Office  
 Astoria

**Columbia County**  
 Courthouse  
 St. Helens

**Coos County**  
 Courthouse  
 Coquille

**Crook County**  
 Courthouse  
 Prineville

**Curry County**  
 Courthouse  
 • Gold Beach

**Deschutes County**  
 Chadwick Building  
 Redmond

**Douglas County**  
 Post Office  
 Roseburg

**Gilliam County**  
 Courthouse  
 Condon

**Grant County**  
 Courthouse  
 Canyon City

**Harney County**  
 Post Office  
 Burns

**Hood River County**  
 Courthouse  
 Hood River

**Jackson County**  
 Courthouse  
 Medford

**Jefferson County**  
 Post Office  
 Madras

**Warm Springs**  
 Indian Reservation  
 Warm Springs

**Josephine County**  
 Courthouse  
 Grants Pass

**Klamath County**  
 Post Office  
 Klamath Falls

**Lake County**  
 Post Office  
 Lakeview

**Lane County**  
 1170 Pearl Street  
 Eugene

**Lincoln County**  
 Courthouse  
 Newport

**Linn County**  
 Courthouse  
 Albany

**Malheur County**  
 City Hall  
 Ontario

**Marion County**  
 Courthouse  
 Salem

**Morrow County**  
 First National Bank  
 Heppner

**Multnomah County**  
 Fun Center Building  
 Gresham

**Polk County**  
 Courthouse  
 Dallas

**Sherman County**  
 Courthouse  
 Moro

**Tillamook County**  
 Courthouse  
 Tillamook

**Umatilla County**  
 Courthouse  
 Pendleton  
 366 Hurlburt Avenue  
 Hermiston  
 City Hall  
 Milton-Freewater

**Union County**  
 Post Office  
 La Grande

**Wallowa County**  
 Courthouse  
 Enterprise

**Wasco County**  
 Post Office  
 The Dalles

**Washington County**  
 Courthouse  
 Hillsboro

**Wheeler County**  
 Courthouse  
 Fossil

**Yamhill County**  
 Post Office  
 McMinnville



