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*Studabaker, Hugh D*  
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# What They "Showed Me"

in

# Southeast Missouri

F 466  
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# Preface

A Little Book dedicated to those who, like myself, are trying to better their condition—trying to make a starting point for those of their family that come after them, so that their journey through life might be made just a little easier, so that some of the rough places might be smoothed over and there would be a little more pleasure for them, while for those that go before it is all pioneer life with its attendant hardships. It is to save YOU from the pitfalls that are ever spread before the newcomer, that I am writing this booklet, and is a truthful account of my near four years' experience trying to make some money in the SWAMP country of southeast Missouri, the home of the New Madrid Earthquake of 1811-12. Read it through carefully—heed what I tell you—and I assure you it will be worth \$\$\$\$\$ to you, while its cost, if anything, is a mere trifle; yet it cost me a-plenty—near four years of the best part of my life and of my children's school life.

Compelled to be a philanthropist for near four years, helping to redeem some of this swamp land, I am now willing to continue to be a philanthropist if by so doing I can save some other person from a like fate. Read carefully—read thoroughly.

Near Four Years in the Swamps of Missouri,  
Which Were Made by the New Madrid  
Earthquake of 1811-12.

American people have the "Hurry" idea; they hurry to do this and hurry to do that, and oftentimes they hurry into something that a little of the "Stop—Look and Listen" principle rightfully applied would have saved them years of worry and money loss. I am taking this lesson home to myself and giving it to you, that if you want to and will you can save yourself a like experience.

In the spring of 1909, having heard of the wonders of southeast Missouri, through our local real estate agents, Messrs. Hale & Markley, of Bluffton, Indiana, I came here on a prospecting trip and spent one day, April 19th, riding out into the country with Mr. J. F. Cox,

of the then C. M. Smith Bros. & Co. real estate agency of Sikeston, Mo. It rained and hailed that day, but I saw the country, went back home, told the family what I had seen, read over their profusely illustrated folder of the country and its immense possibilities, and we decided to try it. Right here I should have stopped and studied the country at greater length. A personal friend of mine tried to head me off. Cautioned me against collusion among real estate agents to try and skin the unwary; but hadn't I been down here and met the people and knew more about it than he did?

Although I was a high school graduate, I did not know of the New Madrid Earthquake and its great extent and I did not stop to investigate. Here let me call your attention to the fact that our Government does all in its power to keep its people informed, and were you thinking of trying a new country, if you would take up the location with the Geological Department of the Government I am most sure you would get information to your advantage. It took me quite a while to learn this, and it came about in this way: After being in this country a while naturally I met up with and talked conditions with the people, some of whom had lived most all of their lives here, and the subject of the formation of the land being up, I asked as to how all these piles of sand occurred and they told me they were sand blows. Then there being some deeper depressions on the farm, I was informed that they were sink holes. Well, these matters rather aroused my interest and a further interest was awakened by the fact that on the 23rd of October, 1909, there was a real earthquake shock, which was felt generally all over the country that was affected by the earthquake of 1811-12. I give you here what the Post-Dispatch of St. Louis said about this shock, as they gathered their news generally all over the district affected, and what I might say as to personal experience would only be local.

## "EARTHQUAKE DISTURBS SLUMBER "About 1 o'Clock Saturday Morning—Felt All Along Mississippi.

"Half the population in Alton was aroused soon after 1 a. m. Saturday, October 23, 1909, by an earthquake shock said to have been more severe than that which startled St. Louis and its vicinity several weeks ago. The earthquake was not local, reports saying that it was felt as far south as Paragould, Ark., and was particularly severe at Cape Girardeau, Mo., where it was the heaviest shock felt for many years. Heavy rumbling accompanied the quake. The quake was felt in Cape Girardeau at 1:15 a. m., lasting about a minute. The vibration came from the west. The ground seemed to undulate and buildings rocked. Paragould reports a shock lasting 10 seconds; at the same time Memphis, Tenn., also felt a slight shock. At St. Peters, Mo., in St. Charles county, the earthquake was felt plainly by several. Alton appears to have borne the brunt of the disturbance in the vicinity of St. Louis. Many persons declare the walls of their houses quivered perceptibly and the ground heaved. W. T. Norton, former postmaster of Alton, said he felt three shocks, the first of which awakened him. The shocks were several seconds apart, Mr. Norton said, and all of a brief duration. They seemed to pass from west to east, but Norton described them as being mostly up and down.

"An alarm clock which Emil Mook, an Alton printer, had on a table beside his bed was shaken to the floor by the disturbance.

"Towns in southeast Missouri other than Cape Girardeau where the shock was felt distinctly are Sikeston and Charleston. The report from Sikeston says all the inhabitants were aroused by the severity of the tremor, while in Charleston many persons were awakened. Charleston reports that the earthquake lasted one minute.

"Cairo, Ill., felt the shock at 1:08 a. m. for about 15 seconds. Many persons were awakened by the shaking of their houses and the rumbling sound.

"Cairo, Memphis, Cape Girardeau, Charleston, Sikeston, and Paragould are in the area chiefly affected by the great New Madrid Earthquake of 1811, which caused a large territory in southeast Missouri and northeast Arkansas and across the Mississippi to become Swamp Lands."

Again I clipped from our paper, The Sikeston Standard, the following item.

### KENNETT HAD A CHILL.

Several in this city felt a distinct earthquake shock Monday at 11 o'clock that lasted a quarter of a minute. It was especially noticeable in the brick buildings. One lady said that the performance was repeated Monday night, but few of Kennett's people stay awake late at night.—Kennett Democrat.

Since writing this near four years' experience of mine in "Swampeast" Missouri, the home of the New Madrid Earthquake of 1811-12, and before the publication of it there has been another quite severe earthquake shock and I herewith give the newspaper account of it as published by the Southeast Missourian, a paper at Portageville, Mo.:

### DO YOU FEEL IT?

At just 5:15 o'clock Wednesday morning one of the hardest earthquakes in a number of years was felt by quite a number of Portageville citizens. The editor can't say truthfully that he did not feel it because it tossed him about in his bed, rattled the windows and mumbled louder than any big freight train. In Mr. Christian's house, we are told, it stopped his clock. It was of a few seconds duration, but a mighty hard spasm old mother earth had at Portageville."

The date above referred to was January 29th, 1913.

These happenings so stirred my desire for more information that I began to correspond with leading colleges as to where I could get full information as to the New Madrid Earthquake of 1811-12 and was referred to the Jour-

nal of Geology, published by the University at Chicago Press, and in their January-February number, 1905, I found a very complete article by Edward M. Shepard, Springfield, Mo.; also, in the American Geologist, published at Minneapolis, Minn., I found an article by G. C. Broadhead. Then at last I wrote the United States Geological Survey of our Department of the Interior, and they mailed to me BULLETIN No. 494: THE NEW MADRID EARTHQUAKE, by Myron L. Fuller. This is a book of some 120 pages and replete with valuable information for anyone thinking of making a home in this "Earthquake Zone" or of acquiring property therein.

You owe it to yourself and your family to know the country, as far as it is given us power to know, the dangers that exist in that country from forest fires, tornadoes, floods, volcanoes and earthquakes, wherein you would take them to live, for where you live you wish to feel as safe and secure from these dangers as it is possible to be—that breeds contentment and a desire to live and build for the future. But where dangers of floods exist—where tornadoes and cyclones prevail to a greater extent—where you are told by leading geologists that you are living on one of the "Earth's Weak Spots," a different feeling exists, and where these statements are backed up by frequent "shakes," as the papers have quoted and I have copied herein, you would do well to "Stop—Look and Listen" before getting tied up there. I do not wish to burden this booklet with copying much of detailed reports therein, like this Bulletin 494, issued by the U. S. Geological Survey, for you can get one and study it for yourself, the same as I have, but I will call your especial attention to a few of the different parts of it, by pages, so that you can readily refer to what I think important for one to know that is figuring on either buying property here or coming to handle the plow over these "sand blows," "sink-holes," filled in "fissures," and other markings of the greatest earthquake upheaval and depression known to civilized man. Page 7 gives a location of the earthquake, which is very important, in that it locates for you where the earthquake did the most damage. Page 9 carries with it a map of the district and sets out for you where the sand blows were the most pronounced, where the greatest sinking of the land took place and where the domes were formed. I think this plate or map a very valuable one for a person to have that is contemplating settling in this country or of purchasing property here. Pages 10 and 11 give a graphic account of the disaster and is very interesting reading. I often thought that I would be most willing to be present at a repetition of the disaster, were it possible to do so, until I read these accounts and thought how it would be to be routed out about the middle of December, 2 a. m., and stand shivering in the cold the rest of the night with the fear of being swallowed up by the earth at any moment. Page 12 gives Indian tradition of previous disturbances of this country by earthquakes and also corroborative evidence that they did occur. Pages 14 and 15 give the location of the center of the disturbance and locates it about 16 miles to the west of the Mississippi River. Page 16 is a very important one in that it gives the area of the disturbance, which of the most marked disturbance, such as domes, sunk lands, fissures, sinks, sand blows, landslides, etc., comprised from 30,000 to 50,000 square miles and extended from a point west of Cairo on the north to the latitude of Memphis on the south, a distance of about 100 miles, and from Crowley's ridge on the west to Chickasaw Bluffs on the east, a distance of over 50 miles, then the area of sleight earth disturbances and also the area of tremors. Page 17 records the "General Destructiveness of the Shocks" and reads something like a modern day write-up of a powder mill explosion without the attendant fatalities. On page 21 you will find what the earthquake did to the roads of the country. Pages 31 and 32 give accounts of the nature of the vibrations and make very interesting reading. On page 34 is given the number of re-



corded shocks as 1,874. Page 45 gives account of odors and vapors that impregnated the air, caused by the earthquake. Pages 47 to 52 take up the fissuring caused by the earthquake; and the fact that people are said to have felled large trees to sit on when the earth waves rolled under them and would burst, is serious enough to make a person want to save a few tall cypress or gum trees on their land, if for no other reason. Pages 54 and 55 give interesting data as to certain peculiar incidents caused by the fissuring, one of which is amusing to read, but no doubt serious enough to experience. It is related by LeSieur: It seems that a Mr. Culberson lived on a V-shaped point in a bend of Pemiscot River, embracing about an acre of ground, on which his well and smokehouse were situated, lying between the house and the river. On the morning of the earthquake Mrs. Culberson started to go to the smokehouse for meat, only to find the path crossed by the wide stream, the smokehouse and well being seen across the river, on the opposite side from where they were the night before. Page 62 speaks of where writers of the great quake call attention to the turning back of the Mississippi River and of the closing of an entrance to Little River from the Mississippi River some three miles below New Madrid. Pages 64 to 75 deal with the "Sunken Lands" of this earthquake country and it is sure interesting reading to anyone, and especially so to anyone who has lived near four years in this country and had an opportunity to study it at close hand. Now page 77 gives a picture of sand blows taken in California, which sand blows were formed in the recent San Francisco earthquake, and they surely look like those in this country, of which there seems to be no end. Pages 79 to 83 give interesting descriptions of these sand blows and how in some localities they are so thick that the edges of one touch the other and give the country a very sandy appearance. Pages 83 to 85 speak on sand sloughs, pronounced "sloos." "Sinks" are very fully described on pages 87 and 88, and as you plow through some of these "sink holes" in dry times you wonder how they looked and how it was around here when they were formed. Pages 89 to 94 give different accounts of the action of the earthquake on the waters of the Mississippi River and furnish very interesting reading to one living not right in this "Earthquake Zone." Pages 95 to 99 take up the effect the earthquake had on the forests, and from the descriptions and the damage done you wonder that there is as much timber in this country as there is. Pages 99 and 100 treat of the effect of the "quake" on artificial structures, and from the long continuance of this particular earthquake period it is no wonder that there was few frame buildings left standing. Page 101 treats of the noises accompanying the earthquake, and that there is I can testify to the truth of it, for the quake of Oct. 23rd, 1909, was accompanied by a noise like an explosion to the west of our home. Pages 102 to 104 take up Popular Beliefs of the Origin and Cause and Evidence of Origin of this Earthquake, and are very interesting. The "Ultimate Cause" of this earthquake as written up on page 105 is well worth reading to anyone, either living in this affected country or contemplating living there. Page 109 gives Contemporaneous Disturbances and it seems that there was a plenty doing in the earthquake line at that time. Page 110 is very interesting reading in that it speaks of the probabilities of a recurrence of these earthquakes, and when, judging it by other earthquakes, records of which have been kept over periods of several hundred years, and they show that they are to be expected about every 100 years. This page also gives names of localities that would be the most affected were it to occur again.

This constitutes the whole of the book that is devoted to the general description of this great earthquake and is very fine reading and very instructive to anyone, and especially to parties thinking of locating in this locality for a home or investment.

It seems that while I was hunting for news

relating to this greatest of earthquakes, that everything most that pertained to it came under my observation, and being the century anniversary of it, and the only paper that had published an account of it 100 years ago, the St. Louis Republic, gave quite a write-up of the catastrophe, and I here copy their account of it:

#### "CENTENNIAL OF MISSOURI'S EARTHQUAKE."

(St. Louis Republic of Sunday, Nov. 12th, 1911.)

"One hundred years ago this month the trappers, squatters, traders and settlers down the valley from St. Louis were listening now and again to certain strange and portentous noises that seemed to come from beneath the earth. There were some timorous souls among them who claimed to have felt the earth tremble beneath their feet. Just as always, the doubters laughed and mocked and continued to doubt.

"It was late in December that the mightiest earthquake that ever rocked North America struck the New Madrid country. There were more lives lost in San Francisco, that time the earth there shook loose from its moorings, but the Pacific quake did not utterly change the face of the country like this valley tremor that lasted for days and weeks.

"It was then that the Mississippi River ran uphill for hours. The great mass of water hurrying toward the Gulf paused and turned back upon itself. All the valley was a-quiver. Great geysers opened in the good black earth of the valley. Some of these sink-holes fumed and murmured for years afterwards. It was in December, 1811, that the valley found itself being shaken as a terrier shakes a rat. The premonitory rumblings and grumbings among the rocks no longer frightened the valley dwellers. They had grown used to them.

"St. Louis went to bed on Sunday night, December 15, without any apprehension. The tremors and grumbings had not been bothering the valley this far north. Very early in the morning of the 16th the earth began to wobble like a drunken man. St. Louis promptly forsook his bed and ran out into the streets. All the rest of the night and till noon of Monday the rocking, roaring and trembling was kept up at short intervals.

"Missouri was all a-quiver. Thousands of acres of land to the west of the river sank and the waters of the Mississippi invaded the newly made low grounds. Missouri taxpayers are still paying for the damage caused during the last days of December, 1811, and the early months of 1812. Big Government dredges are now rooting their way through these swamps, draining and opening them up to the belated plow. Had it not been for this tremendous earthquake the swamp lands of Missouri would have been small in area.

"That earthquake has cost Missouri millions in deferred population, lost production and the actual cost of draining the quake-sunken lands. The first newspaper account of the tremor, afterwards known as the New Madrid earthquake, was published in The Missouri Gazette, now The St. Louis Republic. This was published on Saturday, December 21, 1811, and the extent of the disaster was by no means known at the time. In fact, the greater part of the sinking took place some time later.

"On Monday morning last," says the editor, "about a quarter past 2, St. Louis was visited by one of the most violent shocks of earthquake that has been recorded since the discovery of our country. As we were all wrapt in sleep, each tells his story in his own way. I will also relate my simple tale.

"At the period above mentioned I was roused from sleep by the clamor of windows, doors and furniture in tremendous motion, with a distant, rumbling noise resembling a number of carriages passing over the pavement. In a few seconds the motion and subterranean thunder increased more and more. Believing the noise to proceed from the north or northwest, and expecting the earth to be relieved by a vol-

canic eruption, I ran out of doors and looked for the dreadful phenomena.

"The agitation had now reached its utmost violence. I entered the house to march my family from its expected ruins, but before I could put my designs into execution the shock had ceased, having lasted about one and three-quarter minutes.

"The sky was obscured by a thick, hazy fog, without a breath of air; a Fahrenheit thermometer might have stood at this time about 35 or 40 degrees. At forty-seven minutes past 2 another shock was felt, without the rumbling noises and much less violent than the first. It lasted over two minutes."

"The account continues with a description of still other shocks that kept the harassed St. Louisans on the move till daybreak and after."

"The morning was very drizzly and uncommonly warm," according to the writer; "the roofs and fences appeared covered with a white frost, but on examination it was found to be vaporous, not possessing the chilly cold of frost. Indeed the morn was enshrouded in awful gloom."

"This was on Saturday, but nothing seems to have been known at that time of the effects of shocks down the valley. All St. Louis was trying to arrive at some explanation for the manifestation. In the account of the earthquake it is suggested that it must have been of volcanic origin, as there was said to be a volcano, extinct but three years, where the river of the Osage Indians joined the Missouri.

"Geologists would not be at all surprised if there was a recurrence of these earthquake shocks up and down the valley. The country south of St. Louis and down near New Madrid is known as a 'weak-spot.' It is one of three that are known to exist in the earth's crust on American soil. San Francisco and vicinity has one and the Atlantic Coast in the neighborhood of New Jersey has the other. Seismologists claim that sooner or later there will be a shifting and a settling of the earth in these localities.

"Never a year passes that there is not one or more little quakes in the sunken lands of Missouri and over in Kentucky and southern Illinois. These no more than rattle the dishes in the cupboards or set the chandeliers to swinging, but they are indications that all is not yet serene in the subterranean depths in the lower valley.

"Seismologists never tire of studying the great quake of New Madrid. Its effects are almost as plain today as they were 100 years ago. The sink-holes and lakes, the submerged forests and the great cracks in the earth make plenty of material for the student. The only reason for the slight loss of life was that there were but few inhabitants in that section at the time.

"The earthquake was the cause, one cause at least, of the little corner of Missouri sticking down into what might have been Arkansas. After the first great shakings the people fled from the quivering neighborhood. With one exception. There was one strong-minded citizen who refused to go, and maintained that he wished to be considered and was in fact a citizen of Missouri. This was at the time when the boundary line was being fixed. He had his way, even the compromisers who fixed the line realizing that he was not a man with whom it was possible to compromise."

Again in the St. Louis Post-Dispatch of Sunday, July 14th, 1912, Dr. W. J. McGee, who foretold the San Francisco quake and warned Alaska EIGHT years ago of the now ACTIVE KATMAI VOLCANO, says the GREAT NEW MADRID QUAKE WILL RECUR. He gives near a full page on the matter and if you care to you can look it up. I do not wish to reprint it all here. I only call attention to it on account of the prominence of the author, Prof. McGee having made a report for the Government on the Charleston, S. C., earthquake of 1886.

Reading all these accounts—descriptions of the great quake of 1811-12, predictions of the recurrence of it by such prominent men as

Shaler and McGee, records of other great quakes which show activities about every century, and the real demonstrations that have occurred since we have been in the country, make you feel as though you were living on the edge of a gravel bank where they were caving off the bank to get at the gravel and some giant hand was picking away to throw the cave—small particles always fall off at first, which would correspond to the tremors and light shakes we have here every once in a while—but when he has enough dug out, you know, down goes the cave. In 1898, I am told by several people, they had a very severe shock. Monroe Dinkins and Samuel Marl, of Matthews, Mo., gave me an account of their experience with it. How it started the pumps to flowing and the ditches running, although it was in a very dry time. Mr. Marl told me of how he was standing on one of these sand blows in the east swamp, along a cypress slough, and when the large cypress trees began to thresh around he just did not know what to expect. Mr. Dinkins told me of how they tried driving a team of mules about nine miles and how it took them all day to do it, for every time the earth would tremble the mules would stop. Now these are reliable people and I would suggest that did you come down to this country on a prospecting tour that you take time to visit with some of these older citizens that are not interested in selling or showing lands.

Now, dear friends, it is not only earthquakes and the history of this one that I wish to place before you, but my experience in this country and with its people, and as I kept a daily record, I feel that I am in a very good position to give it to you. All the way through you will see that I am not trying to keep you out of this country, but trying to impress on you the advantage it will be to you if when you do come that you either rent and farm for a year or work for somebody a season.

After seeing this country for the one day—April 19th, 1909—I returned home, to Bluffton, Indiana, reported to the family how good the country looked to me and began to figure how to get into something down here. Mr. Gabriel T. Markley of the firm of Hale & Markley, real estate agents of our town, then representatives for the Smith Bros. & Co. Land Company, of Sikeston, Mo., made me a very good verbal offer, that was this: if I would locate down here and assist in getting other people to buy here, that they would give me one-half the commission they received on all sales they made down here. That looked pretty good to me, so I visited with some of the people that I thought could be interested in lands down here and on the 7th of June, 1909, I landed in Sikeston and stayed here till the afternoon of June 8th, when I went down to Lilbourn, twenty miles south of Sikeston, where the real new country is. Lilbourn at that time was the Mecca of all newcomers, for it was and is the geographical center of New Madrid county, and was strongly talked of for the county seat, and people coming in from the older northern countries know what it means to get located in the prospective county seat. Well, I stayed here until June 12th and visited with the people—took walks into the country along the railroads—too wet to get into the woods—rode up and down Little River with a Mr. Welshans, proprietor of the hotel of the town, and told him of how I was down there looking for something to do—would like to get on a farm, at which he laughed and told me if I wanted to farm that I wanted to get out of there, that it never became dry enough in that locality to grow a crop, and I rather believed him, and when I told Mr. Cox, of the Smith Bros. & Co. Land Company, that Mr. Welshans was rather knocking on the country as a farming country, he said that I ought not to pay any attention to the hunters and fishermen, as they did not want to see people clear up the lands around there, for it would spoil their sport. Well that looked reasonable to me, but I did not stay here long. On the 12th I went back to Sikeston and spent Sunday with two brothers from our country, Messrs. Ben and Fred Moser, on

their farm about six miles southwest from Sikeston on Pharris Ridge—places are located in this country by ridges and ditches; there is Sikeston Ridge, Big Ridge, Landers Ridge, Couters Ridge, Round Ridge, Hurricane Ridge, etc. etc.; and ditches either go by their numbers either east or west of the Sikeston Ridge or the particular slough that they were dug to drain, as Ash slough, Otter slough, etc. Had a pleasant Sunday with the boys talking over the farming possibilities of the country, etc.; then the following morning across the country to Matthews and through some very wild and new country—up the Frisco railroad to Sikeston—and wrote home of the fact that I had not as yet found an occupation and my views of what I thought would be profitable to work at in connection with prospective showing of lands as outlined with Mr. Markley; and as one of them was keeping a hotel, and knowing that Mrs. Welshans would sell her hotel at Lilbourn, I decided to go back there and visit a few days more. So on the 17th of June, 1909, I went back to Lilbourn and wrote Mrs. Studabaker what it would cost us to buy this hotel did we decide to do so. I was much pleased when I received a letter from her telling that we could get the money to buy it, and as it figures largely in our experience in Missouri—the fact that we were operating on borrowed capital—I will just explain here that Mrs. Studabaker's brother, H. D. Cook, secured for us what money we needed. I insisted that Mrs. Studabaker pay the country a visit and see the country—look over our prospective occupation—so on the 23rd of June, 1909, she came to Lilbourn and we stayed here till afternoon of June 24th, when we went to Sikeston to look over the farming country in that locality, as Mr. Cook had expressed himself as though he would feel we were making a safer investment if we were to buy a farm; and although the amount of ready money we had—\$2,800—was small to think of buying and operating a farm, yet he assured Mrs. Studabaker that he would see us through if we went to farming and needed more. At Sikeston I arranged with the C. M. Smith Bros. & Co. Land Company to take us out and show us some of their land they had for sale; so on the morning of June 25th Mr. J. F. Cox, of the then C. M. Smith Bros. & Co. Land Company, but now of the Hoosier Land and Investment Company, of Sikeston, Missouri, with a carriage and two mules started out to show us the country and the lands they had for sale. We drove out to Pharris Ridge, then south along Ash slough ditch to a point about one and a half miles south of Matthews, then we came up out of the wilderness onto Couters Ridge, and here he showed us the farm of 215 acres that we afterwards contracted for. It was such a joy to come up out of the uncleared land to this almost cleared farm, with a new 6-room PAINTED house and a great deal of growing corn that we sure thought we had found the spot, and when we learned that we could buy this with a payment of \$2,000 down and ten annual payments on the balance, and that if we would purchase it before July 1st—this was June 25th—that we would get this year's rent (Mr. Cox said there was 200 acres of it in corn and rented at \$4 per acre), we were interested at once and did not look any further. Mr. Cox wanted to show us some lands in the EAST swamp not so far out from Sikeston, but we had heard that the east swamp overflowed every time the Mississippi river came up and we would not go and look at them; so we drove back to Sikeston without looking any further. To the hotel, and the next day Mrs. Studabaker started back for Indiana to send me the money to close the deal, and I went to our friends, Mosers, and Sunday afternoon Mr. Ben Moser and I drove over to the farm and took another look at it. We found that at least half of the farm was the much sought for black land and the other was higher land with some sand and between 10 and 20 acres of white oak ridge clay. About 160 acres of it was in corn; the rest was not put in, the renters said, because they just could not get to it to do it. I took it that they meant they had

too much work, but I afterwards learned that it was on account of it being too wet. Well, I still had the idea of buying the farm, for here was a farm within a mile of an elevator—adjoining the railroad right-of-way on the east—half black land and half ridge—a new house—rented, so I was informed, for \$4 per acre cash rent—could buy it on ten years' time with small payment of \$2,000 down and, as the real estate men held out, it was soon to go to \$100 per acre—and who would want for anything better. To Sikeston, June 28th, and on the 29th I received draft from home for \$2,800, so on June 30th, 1909, I signed up contract for the 200 acres land at \$75 per acre—\$2,000 down and the balance in 10 annual payments at 6 per cent interest, making an annual payment of about \$1,300 and interest. Looked like a person ought to make it, but as we go along will show you how far short I fell. Now to show you how important it is to look after all the little things, will right here make mention of the fact that on or near the southeast corner of this land there was a cemetery—I say on or near at this time, for land was to be surveyed and I was to pay for just what it measured, and I made mention to the land company that I did not want to pay for this cemetery if it fell within the lands when surveyed. I did not have it written in the contract and there was where I fell down, as will be shown later on, although I had it understood—verbally—with them. Now I had the land bought—an abstract was to be given—the lands were rented and I bought subject to the rental leases, none of which expired until the first of the following January, 1910, and it was up to me to get possession.

For the next several days I was busy writing home folks and sending them circulars prepared by the land men; also wrote the home papers. Glad to say from reading these articles over that I confined myself to things I had seen, such as the raising of two crops and the long time for planting corn. I learned more of the country, as a farming country, from being here and trying to make crops; also of the people from dealing with them and seeing them deal with other people. Down to the farm and saw the renter and talked buying him out, so as to get possession. In this country there seems to be a rule if you want to get man off of a place you must buy what junk, mules, etc., that he has to get him to move, and sometimes it is pretty expensive. Again on the 8th of July I went down to the farm, saw the renter, Mr. Dover, and wife; visited and talked buying them out, but nothing doing this time; he hadn't found a place to go to yet and he wanted to know where he was going before he would talk sell.

On the 11th of July Mr. Moser, some of his folks and I went blackberrying, and here was where I became acquainted with one of the worst insect pests, as far as humanity is concerned, known to this or any other country, and that is the chigre; most people call them "jiggers," and they sure are. They are a little red insect and they bury into the flesh and start an irritation that is hard to stop. I sure caught my share of them that day, for I was most laid up from the swollen and irritated condition of my limbs around my ankles. Should you go to this country on a prospecting trip in the spring, summer or fall of the year, you will do well to be careful and take all precautions, especially if you are easily poisoned.

July 12th, 1909, we measured the land—215.04 acres—and it was HOT enough for me to ever remember it, if for no other reason; but there was one other, and this leads me up to the snake question of this country—one not to be laughed at, for you know swamps breed snakes, and for a truth these swamps sure do their share. I do not expect that I would have paid so much attention to the reptile question, for you know I was born and reared in Indiana, said to be one of the greatest snake countries other than India, had it not been for the survivors, but they being "Swamp-East Missourians"—"Wampus Cats"—as all natives are sometimes called, and side stepping the snake homes like they did, rather bred a feeling, not



of contempt for the snakes, but of respect for them. We were surveying along the north line of the land, on one of the traveled "lanes"—roads in the North—when we came to a patch of Jimson weeds, about waist high and crossing the road either into this patch of weeds or from it, was a snake track, which looked like the maker of it might have been a snake of goodly size, so as the line would have led right through this weed patch, the surveyors did not do a thing but measure over a couple of rods, pass the obstruction and measure back onto the line. Of course, I was interested in the measurement of the land and I asked why they did the side-stepping and then they told me that they did not take any chances with the snakes and advised me not to either. Well, this was a new idea to me and with my previous "jigger" experience, which at this time was causing me a great deal of trouble in getting around, I rather thought that probably I had better be a little careful of Mr. Snake. I inquired as to the kinds of snakes I was liable to meet up with and was told of the Cotton mouth, a very poisonous reptile, whose mouth looks like a ball of cotton, from whence it derived its name; the Water Moccasin, also very poisonous and an inhabitant of these or any other swamps; the Spreading Adder, also poisonous and lives mostly on uplands. We have killed as high as six in one day in our wheat fields; in fact, they were so thick in our uplands that we could not get our women folks to cross the wheat fields until after the wheat was cut. Then there are house snakes, chicken snakes, garter snakes and many more too numerous to mention. The boys and I became so used to them that we killed and skinned a great many and once when we had some 20 or 25 tacked up on one of the outbuildings, Mrs. Studebaker and I were looking them over and remarked how, had we known the place was as thick with snakes as it was, we never would have owned it, it would either yet be Mr. C. D. Matthews' or some other fellow's. Now while our experience with the snakes was more amusing than serious, yet that was not true in all cases, for I know of some cases where children were bitten that came near causing death.

I re-print herewith a couple of clippings from newspapers of this community in regards to some other people's experiences with snakes. (From the Sikeston Standard of May 31st, 1912)

#### **FARMER BITTEN IN HAND BY BIG SNAKE. A. J. Davis Was Pulling Up Stump When Reptile Jumped At Him and Held On.**

A. J. Davis, who farms three miles below Sikeston on the New Madrid road, was bitten in the right hand by a monster black snake last Wednesday and for several days was unable to go about his work with usual alacrity. The reptile held on to his hand as if he were going to get a week's board at the time and Davis had some difficulty in shaking him loose.

The snake was lodged under a stump. Davis was out in the field plowing and when he came to the stump, which was old and rotten, he thought to rid the field of the obstruction to straight plowing and laid a hand to the task. When he pulled the stump up slightly, the snake darted out and made one lunge, grabbing Davis's hand.

Knowing that a black snake is not seriously poisonous, Davis treated his hand with peroxide of hydrogen. His hand and arm swelled somewhat and some pain followed the next day. For its pains the snake was killed.

A few days before Davis said he was driving down the road with a team of mules when a rattle snake over six feet long and as big around as a fence post crawled across the road and frightened his team until the mules ran away. When he got them pulled down and hitched and went back to look for the snake, it had disappeared in the rye field of A. A. Ebert.

Another little clipping from the Campbell Citizen.

"Will Kendall is our authority for this snake story, sworn to by Bert Knotts and declared true by several other witnesses. One morning

last week Bert stepped out into his back yard and immediately was attacked by rattle snakes.

"He grabbed a hoe and chopped snakes for nearly a half hour. When the battle was over he counted 95 dead snakes.

"Mr. Knotts lives in Bray addition to Campbell, but is trying to get moved right away."

We finished the surveying and for the next two weeks I was busy trying to buy out the renter and get possession of the farm and naturally while in Sikeston, and not very well acquainted, I stayed around the Land Company's office. On Wednesday, the 21st of July, 1909, Mr. Dover came in and we concluded a deal for his corn and most of his farming implements and stock and I was to have possession on the 15th of August. That evening Mr. Johns, the stenographer for the Land Company, and I drove out into the East Swamp, about 5 miles east of Sikeston to see the water from the Mississippi River, rushing like a mill race down one of the dredge ditches and the people, not only of that locality but of Sikeston as well, who owned lands bordering on this ditch, or, in fact, in this swamp, piling sand bags on the banks of the ditch and in the low places trying to confine the water to the ditch and thereby save their growing corn. This was a case where the levee at Price's Landing gave way and it sure cost the farmers in the low lands a plenty in the loss of their crops. At this time I was told the water also overflowed the rock levee at Cape Girardeau and came down through Little River in the west swamp and did considerable damage along Little River. Sandy land, or rather sand land, plenty of water and a good HOT sun is what it takes to grow watermelons and as this country has all of these requirements, there is lots of melons shipped from this country. Not being able to start my farm work for near a month, Mr. J. F. Cox and I purchased a car of melons for \$110 and I started for Indiana to peddle them out and try and make a little of my expenses while waiting to get possession of the farm bought and make Mr. Cox a little money for his investment. Took them to Frankfort, Kokomo, and Marion and finally closed out at my home town of Bluffton, but made no money as Georgia melons were ahead and besides I found out that Missouri melons had a bad reputation for being pulled too green. Visited at home and helped start the packing for the trip to Missouri, till August 8th, 1909, then off for Missouri, and landed in Sikeston, August 9th, 1909, and on the way from Bird's Point, through Charleston to Sikeston, had a good opportunity to see the crops that were destroyed by the recent overflow of the Mississippi River and the scalded corn fields was sure a sorry sight. Then the next day, August the 10th, 1909, Mr. James Smith, Sr., of the Land Company, suggested that we close up our real estate deal and as I had paid down the required \$2,000 when I signed the contract, I had no reason to do otherwise, so in company with Mr. Smith, we went to see Mr. C. D. Matthews, Sr., of whom I purchased the land, and after introducing me to him, the land agents left me to fight it out with the old gentleman alone as to deal. Now here comes in the one point that I made mention of in the first of my write-up and that was the necessity of having everything down in writing and no verbal understandings, as I had about my not taking the cemetery in as a part of the land. I told Mr. Matthews that I did not want to take in the cemetery as a part of the farm, that I could not farm that, and, furthermore, it was understood with the Land Company that it was to be measured out. He told me that it would have to go in as lands here always did trade that way and that would have to go in. Now had I have had it in the contract—written in—I could have recovered for the cemetery, but as it was I could not and, furthermore, I could not afford to throw up the deal for the sake of a half acre of land as I had bought out the renter and the folks were packing up preparatory to moving down and so I had to take in the half acre of cemetery in the farm. Now that cemetery was always there and afterwards

when trying to re-sell the farm, it always showed up very prominently as it was in a very prominent place and while I do not know positively that it spoiled any deals, I know how I felt about it when I had to take it as a part of the farm and I judge that numbers of the people that the land companies showed this farm to looked at it in about the same way. On the 15th of August I took possession of the farm and as the corn would not do to work in for two or three weeks and as it was so fearfully HOT I had my folks wait until the 1st of September before starting, so I spent the time for the next two weeks "batching" it down on the farm and looking after the stock. Done this so the folks would miss as much of the HOT weather yet this fall as possible. On the 4th of September, 1909, though they landed at Knoxall, our nearest station stop, and the first thing they learned from a family that they rode up the "lane" always with was about the awful number of snakes there was in this country and when I arrived at the home on the farm that evening they were most scared to death over what they had told them. Although the next day was Sunday, we unloaded enough of our goods to have something to cook and eat on and a place to sleep and the next day we finished the unloading and it was well that we did for on Tuesday the folks were initiated right to a Missouri rain and it was lucky for us that we were under cover for when it rains in Missouri, it sure rains. Went to our farm work, as we wanted to put out some wheat and began plowing in a meadow and topping some corn and on the 18th of September, 1909, went to Sikeston to finish up the land deal and to see Mr. C. D. Matthews, Sr., to sign up the notes. Now, we had contracted for 215.04 acres of land at \$75 per acre, which amounted to \$16,128, on which we had paid \$2,000, the rest to be divided into ten equal, annual payments. Here is where I first realized what an enormous commission the land men were getting for selling me this farm. The notes were made out in eleven notes—one of \$500, one of \$912.80 and the other nine of \$1,412.80 each. The one of \$500 going to the land men to complete their commission of \$1,075, the cash payment being only for \$2,000. Mr. Matthews would not allow them to have all their commission in cash, so you see I paid, or contracted to pay, and did pay, along with a whole lot of interest, a goodly sum to be allowed to buy a farm in this "Earthquake Zone." Now, as I had a contract with Mr. Markley of the firm of Hale & Markley, real estate agents of Bluffton, Ind., that I was to receive one-half of their commissions on all lands sold in this country, they did pay to me, on my deal and the Archie Cook deal, wherein he purchased 240 acres of land \$300. So this will give you some idea, dear friend, what the real estate agent or agents are to be paid for leading you down here and locating you, if he does, of course. There is many a slip in selling real estate and us fellows that locate through these real estate agencies pay many another man's sight-seeing expenses. Now this is one of the things that I wish to impress upon you—how you can miss this enormous commission and will take this matter up at greater length when the home man—down here—bought a farm and comes into this write-up.

We worked on at our farm work, gathering of the corn that I had purchased of the renter to get possession of the land, plowed and sowed wheat and as the fall days came, the evening growing colder, it brought more strongly to mind the necessity of laying in winter supplies of vegetables, and as our family is a potato eating family, naturally when one of the men on the farm offered me 14 bushels of nice looking potatoes for 75 cents per bushel, I bought them and stored them away for the winter. I did not know potatoes raised in this country would not keep, but I found it out—paid for more experience. Well, sir, I sorted those potatoes over several times and I know that I threw away two-thirds of them. I only tell you this that should you come down

here to locate that you need not make the same mistake. Potatoes grow well in this country but they are not mealy like the potatoes grown in the North. It seems there is too much moisture in the ground and they are more like what we called at home the "Muck" potatoes, that was potatoes that were grown in low, swampy places. People as a rule that do raise a surplus of potatoes in this country sell them at the stores just as soon as they will do to dig and then when in need of potatoes buy shipped-in potatoes.

Kept on with our farm work, shucking corn and planting wheat and finished the planting of the wheat—65 acres—some time in November. Then on the 7th of December had a new experience. Mr. C. D. Matthews, Sr., the gentleman of whom I bought this land, sent his farm overseer or "rider" as they are called in this country, out to see me and made me a proposition to sell real estate. It seemed, so I was informed, that the land agencies of Sikeston were not making what Mr. Matthews thought the right effort to dispose of his lands. You see, as I have shown you before, by the commission they made off of the land that they sold me these land agents were so to speak "on the make," and as Mr. Matthews was a large land holder and rich, he was in a position to and did and does dictate the terms that his lands MUST BE sold on and what the real estate agent can have for his commission. Now these land agents had lands that they could sell and get more commission on—more than the \$5 per acre that they charged me and they did not show his \$5 per acre commission lands, so I was informed, except when they could not sell something else, and so Mr. C. D. Matthews, Sr., was looking for someone to get buyers for his lands. Now, I had only been in Missouri five months and that through the harvest time of a fairly good crop year—had not had time to experience the losses and discouragements that come from the loss of some of your mules—hogs all dying with cholera—water flooding your lands and drowning out your crops—dry weather stunting your corn—smut in your wheat, etc. etc., and naturally I was very optimistic of the outlook to sell some lands and thus make some "easy money," and so I wrote numbers of my friends in the North, inviting them down to see us and to move and live down here and what I thought they could do by buying some of this land. I did get quite a number of people from our country down, showed them the land told them what it would be bought for and of the \$5 per acre commission that we were allowed for selling it to them, we would refund them \$1 per acre as they were buying it direct through us and there would be no home land agent to pay for getting them down here. Had quite a number of home folks down but did not succeed in selling them a piece of ground and now that I have lived the near four years here and learned by experience how hard it is to get loose from a piece of this land after you are tied up in it, how little it advances in price, even when you clear out the stumps and build it up with peas, etc., as we did this farm. We received \$10 per acre more for our farm than we paid for it. I am truly glad that I was not instrumental in locating any one, for it is bad enough to lose what we have to without leading any one else into the same trap. Now right here I am in a position to show you why it is better to have lived here a while and then buy, rather than to come down and purchase direct through some of the land agencies. Mr. Moser, a Wells County man, and who lives on Pharris Ridge, near here, was interested with me in trying to get buyers for lands here, and he had a neighbor, Mr. Joseph Weedman, who was talking of buying a farm and was over to look at the farm north of mine. As we were authorized to sell land by Mr. Matthews, and as Mr. Moser and Mr. Weedman had often talked the subject of buying a farm, Mr. Moser had no hesitancy in talking trade with Mr. Weedman on the 207 acres adjoining me at \$75 per acre, and as it was not much effort to us and would have been a little "easy



money" "picked up," Mr. Moser offered to rebate Mr. Weedman \$250 of our commission if he would let us sell him the farm. We did not sell it to him, but he bought it through another local firm of agents and we were informed that he only paid a net price of \$72 per acre for it, so you see he saved about \$600 by being on the ground and acquainted and I learned further that he only had to pay the interest on deferred payments and taxes and did not have to make a payment on the principal until the payment due in 1913, which gave him the use of the farm for two years by only paying interest and taxes. Now to thoroughly impress this upon you the advantage it would be to live here a season before buying, if you would only do as well as Mr. Weedman, I will here set out what his farm cost him and what mine cost me and you can figure it out for yourself:

I bought 215.04 acres at \$75 per acre, a total of \$16,128.

He bought 207 acres at \$72 per acre, a total of \$14,904.

He saved \$3 per acre on 207 acres, a total of \$621 dollars, besides he did not have to meet any payments on the principal for two years. Then there is various other reasons why it is better to have lived here for a season at least before getting tied up—you can study the different locations and see for yourself where people are raising enough to have a hope of paying out some day—you can better select a good neighborhood and that is easily worth \$10 per acre on a piece of land as to who you are located up against. In some localities people take advantage of the stock law and let their mules, hogs, cattle, farm implements, in fact, everything run out on the road and down our lane." If you wanted to drive after night it was necessary for one to go ahead and carry a lantern to keep from running over a piece of farm machinery or a mule or a bunch of cattle or hogs. Worse than just letting them run out, some of them don't feed their stock, expecting them to get their living off the range, which in settled communities like ours, means the highways or "lanes," as they say. Now, you know and so do I that when you do not feed a hog or cow brute that it is not hard work for them to become brechy and I expect we would, most any of us, climb through the fifth wire in a barb wire fence if we thought we could get something to eat, on the other side.

I hardly know how to make it strong enough to thoroughly impress it upon you the ADVANTAGE to be gained, by you, in either farming here a season on a rental proposition or of working for some one before investing your money in land, but as we branched out in the neighborhood and met other people and listened to their experiences "in these here swamps," as they would say, it began to dawn more and more on us that we were either up against a hard proposition or else there was some of the awfulest liars down here that ever lived, and now looking back upon OUR experience of near four years, my sympathies are entirely with those that are tied here and can't get away and it is for that reason I am trying to make this statement to you so that you will Stop, Look and Listen before it is too late. On the evening of December 23d, 1909, Mrs. Studabaker went with me to a neighbors—Mr. Dubois—to see about getting a corn sheller, to shell our corn and only natural that we would stop and visit awhile, and Mr. Dubois began to tell of how he had been farming in this section of the country for a number of years and how Mr. C. D. Matthews had been at him to buy the farm that we had bought and how that he was afraid to do it because crops were not sure in these swamps—might look ever so nice today and within ten days would be drowned out and then Mr. Matthews would have your little roll, whatever you had paid down and there you was. Told me of how Mr. Dover, the renter that I had bought out, had never made the rent off of any of the black land that I had bought—had drowned out every year. Well, my wife and I had plenty

of food for thought on our way home. Mrs. Dubois had told her of how when she came down into these swamps she was a well woman and had rosy cheeks just like our daughters, but look at me now, this malaria and chills has about killed me, and sure enough she looked the part. But we were in for it, as they say down here, "we'd done bought" and all we could do was to fix up the land, try to make it pay and trust to the real estate men to get as big if not a bigger sucker than we were—as to how well they succeeded, read on.

As you go into a new country or a location where the customs are much different from where you were living, they seem very odd to you and what impressed us as one of the strangest things was the shooting of fireworks at Christmas time. The merchants lay in their stock of fireworks for Christmas just as our northern merchants would buy for the 4th of July.

Taxes in this country, as I suppose it is all over Missouri, are paid but once a year and any time up till the first of the new year, so on the 31st of December, 1909, I went to New Madrid to pay the taxes as it was agreed when I bought the land as I received the rental for the year I was to pay the 1909 taxes. When I asked the tax collector, Mr. Henry E. Broughton, who is serving, as I am told, his twenty-second year as tax collector, what my taxes were, he told me \$159. I was surprised at the amount and asked him what made them so much as I was told that the ditch tax on my land would only be 50 cents an acre and at that amount it would be over 70 cents. He asked me who told me they would not be over 50 cents and when I told him the real estate agents through whom I had purchased the land, he smiled and replied, "Oh, they are liable to tell you anything." Now taxes do not seem to me to be distributed rightfully in this country. I will give you the idea I have gained of them and it might help you to decide, should you come to this country to make your home or purchase a piece of property as an investment. Property on the Sikeston Ridge, as I understand it, pays no ditch tax, but the water that falls on this land either runs off directly into the swamp lands on either side of the ridge, where the owners of these swamp lands have to care for it, or it sinks down into the earth and seeps out in these swamp lands, where the owners of the swamp lands must ditch it off. With me at this time to pay taxes, December 31st, 1909, was a Mr. Tuxhorn, of near Springfield, Ill., who owns something like 440 acres of Sikeston Ridge land lying in Sec. 29, Twp. 25, R. 14, I believe, and he paid his taxes at the same time I did mine and his entire tax on something like 440 acres was about \$72, while my tax on 215 acres—less than half the amount of his land—was \$159, which as you see was more than twice the amount of his taxes, making my total taxes at the rate of \$4. as to his one. Now it is a fact that this land in these swamps would not be worth anything, you could not even try to farm it were it not ditched. Notice I say try to farm it, but where the man owning the low lands has to care for all the water that falls on, the just or unjust, it does not seem right. I always thought that the tax proposition was one reason that the large land holders on the Sikeston Ridge did not care to sell their farms.

Through the months of January and February of 1910, was busy with Mr. Moser, showing lands in our immediate vicinity and made some near deals, but did not sell any and although it hurt at that time, yet now I am twice glad that none of our prospective customers bought. One party, a Mr. Glenn Gourley, would have purchased but he was told that you could not raise potatoes in this country and that if you did raise any you could not keep them, so he backed out. Two young men, Messrs. Roy Wilborn and William Crosbie, contracted for 80 acres but when they learned they would have to give a TRUST deed to secure the deferred payments they would not take the land and here I wish to explain the

Trust deed matter so that you may understand it. I will start by copying the trust deed I gave for the lands I bought, which is as follows, to-wit:

### DEED OF TRUST.

This Deed made and entered into this 30th day of June, Nineteen Hundred and Nine, by and between Hugh D. Studabaker and Mary R. Studabaker, his wife, of the County of New Madrid, State of Missouri, parties of the first part, L. C. Phillips of the County of New Madrid, State of Missouri, party of the second part, and Charles D. Matthews of the County of Scott, State of Missouri, party of the third part:

Witnesseth that the said parties of the first part, in consideration of the debt and trust hereinafter mentioned and created, and the sum of one dollar to them paid by the said party of the second part, the receipt of which is hereby acknowledged, do by these presents, grant, bargain and sell, convey and confirm unto the said party of the second part the following described real estate, 'situate, lying and being in the County of New Madrid and State of Missouri, to-wit:

"All of that part of section seven, township twenty-four, range fourteen, as is lying west of the right of way of the St. Louis & San Francisco Railroad; and containing two hundred and fifteen and four-one hundredths acres measured. This Deed of Trust given to secure the balance of purchase money for lands herein described."

To have and to hold the same; with the appurtenances to the party of the second part and to his successor or successors in this Trust, and to him and his grantees and assigns forever. IN TRUST, HOWEVER for the following purposes:

Whereas, Hugh D. Studabaker and Mary Studabaker, the said parties of the first part, have this day made, executed and delivered to the said party of the third part, their eleven promissory notes of even date herewith, by which they promise to pay to the said Chas. D. Matthews, or order, for value received, fourteen thousand, one hundred twenty-eight dollars. Agreeable to eleven notes, as follows: One note for \$500 due one year after date; one note for \$912.80 due one year after date; one note for \$1,412.80, due two years after date; one note for \$1,412.80, due three years after date; one note for \$1,412.80, due four years after date; one note for \$1,412.80, due five years after date; one note for \$1,412.80, due six years after date; one note for \$1,412.80, due seven years after date; one note for \$1,412.80, due eight years after date; one note for \$1,412.80, due nine years after date; one note for \$1,412.80, due ten years after date. All above notes bearing 6 per cent interest per annum from date. All the interest to be due and payable annually and if not so paid to become as principal and bear same rate of interest. Parties of first part reserve the privilege of paying part or all of the notes, not due, at any interest paying time, which privilege is granted by third party.

Now, therefore, if the said parties of the first part, or any one for them, shall well and truly pay off and discharge the debt and interest expressed in the said notes and every part thereof when the same becomes due and payable, according to the true tenor, date and effect of said notes, THEN THIS DEED shall be void, and the property hereinbefore conveyed shall be released at the cost of the said parties in the first part, but should the said first parties fail or refuse to pay the said debt, or the said interest, or any part thereof, when the same on any part thereof shall become due and payable, according to the true tenor, date and effect of said notes, then the whole shall become due and payable, and this DEED shall remain in force, and the said party of the second part, or in case of his absence, death, refusal to act, or disability in any wise, the (then) acting sheriff of New Madrid County, Missouri, at the request of the legal holder of said notes may proceed to sell the property hereinbefore described or any part thereof at

public vendue, to the highest bidder, at the Court House door in the city of New Madrid, New Madrid County, Missouri, for cash, first giving 25 days' public notice of the time, terms and place of sale, and the property to be sold, by advertisement in some newspaper printed and published in the county of New Madrid and upon such sale shall execute and deliver a DEED IN FEE SIMPLE of the property sold, to the purchaser or purchasers thereof, and receive the proceeds of said sale; and any statement of facts or recital by the said trustee in relation to the non-payment of the money secured to be paid, the advertisement, sale, receipt of the money, and the execution of the deed to the purchaser, shall be received as PRIMA FACIE evidence of such fact; and such trustee shall out of the proceeds of said sale, pay, first, the cost and expenses of executing this trust, including legal compensation to the trustee for his services; and next he shall apply the proceeds remaining over to the payment of said debt and interest, or so much thereof as remains unpaid; and the remainder, if any, shall be paid to the said parties of the first part, or their legal representatives.

And the said party of the second part covenant faithfully to perform and fulfill the trust herein created, not being liable or responsible for any mischance occasioned by others.

In witness whereof, the said parties hereunto set their hands and seals the day and year first above written.

Hugh D. Studabaker.  
Mary R. Studabaker.

State of Missouri, County of Scott: SS: On this 18th day of September, 1909, before me personally appeared Hugh D. Studabaker, Mary R. Studabaker, his wife, to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in Sikeston, Mo., the day and year first above written.

A. J. Moore, Notary Public.

State of Missouri, County of New Madrid: SS: In the recorder's office, I, \_\_\_\_\_, recorder of said county, do hereby certify that the within instrument of writing, was, on the 20th day of September, A. D. 1909, at 9 o'clock and \_\_\_\_\_ minute A. M. duly filed for record in this office, and is recorded in the records of this office in book 3 at page 542.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this \_\_\_\_\_ day of \_\_\_\_\_, J. W. Jackson, recorder.

Now this is a very radical change from what the rule is in securing deferred payments where these young men and I came from in Indiana. There you secure deferred payments by mortgage on the property sold and in the event of a foreclosure, you have a year's time in which to redeem, in fact you have a little chance for your life, so to speak, but under a trust deed, as you will notice from careful reading—a few notices—a sale and it is all over. I herewith copy an advertisement for a sale under a trust deed which will show at a glance what an inability to meet an obligation brought to the people giving it.

### TRUSTEE'S SALE.

Whereas, \_\_\_\_\_ and \_\_\_\_\_, his wife, by their certain deed of trust dated on the \_\_\_\_\_ day of May, 1911, and duly acknowledged and recorded in the recorder's office in Scott County, Missouri, in book \_\_\_\_\_, page \_\_\_\_\_, the same being one of the land records of said county, conveyed to the undersigned trustee, the following described real estate, to-wit: (Here follows a copy of the description of the real estate.)

When said conveyance was made to secure the payment of \_\_\_\_\_ promissory notes specially described in said deed of trust and which notes are past due and unpaid.

Now, therefore, at the request of the legal holder of said notes and in conformity with the provisions of said deed of trust, I, the under-

signed trustee, will on — day of —, between the hours of 9 o'clock in the forenoon and 5 o'clock in the afternoon, of said day, at the east door of the court house, in the town of Benton, Scott County, Missouri, sell at public auction to the highest bidder for cash, the above described real estate to satisfy said debt together with interest and cost of the execution of this trust. Dated this — day of —, —, trustee.

Inability to meet your payments under either mortgage or trust deed are wholly bad, for the minute you cannot come up with the cash you are under obligations to the other fellow and while my trust deed was never enforced against me, yet I had to put up good, hard cash to keep from it, or in other words, I had to put up more interest than called for in said deed of trust to keep it from being enforced against me.

Now, Mr. Moser and I were attempting to work directly with our home people in the North and trying to get them located here as cheaply as possible, and as I have said before, instead of offering some agent back in their home country a dollar an acre or more to get them down here, we told them we would rebate them that dollar an acre on any property we might sell them and so Messrs. W. P. Chipman & Son, who were wanting to buy a certain piece of property on what was known as Big Ridge, came to see us and wanted us to sell it to them and in order to do so, I went to see the owner, Mr. A. J. Matthews, at Sikeston, Missouri, but he could not let me sell them this land as another agent had the control of it and if I did sell it I would have to make arrangements through him, but he offered me the privilege of showing them lands in the East Swamp. Knowing that these lands were subject to overflow and also that I had refused to even consider a farm in this locality when I came to this country, I told Mr. Matthews that I would not offer to sell a man a piece of land that I would not live on myself. These lands I am informed were all under water this last spring—the spring of 1912—and some under as much as eight feet of water.

On the 6th of March, 1910, Mr. Moser and I decided to go to Steelville, Ill., and see the Messrs. Stahlberg Bros., if they would put a price on the some 330 acres of land they owned about one mile west of my home, as there was a party of several friends of Mr. Moser that wanted to buy it if we could get it for them cheap enough, so we went from Matthews to Sikeston and while changing from one depot to the other met up with Mr. J. F. Cox, now of the Hoosier Land & Investment Company of Sikeston, and as he had some clover seed for sale and Mr. Moser and I both wished to sow some that spring, we talked with him about the purchase of it. Now, as I was short of money and had purchased my land through their real estate agency, I had no hesitancy of asking him to sell me the seed on credit until after wheat harvest and was very much set back when he informed me that I would have to secure him in some way. Of course, friend, that was a safe way to do business and if YOU came to this country and attempt to do any business you will find that most of these people have no fear of asking you for a chattel mortgage for anything you may wish to buy of them, but it was quite a surprise to me to meet up with it right at this time and from this man, Mr. J. F. Cox, of whom I had purchased the farm, putting their firm in a line to get a commission of \$1,075, less what they paid their foreign agents to get me down here and besides the other people that I might bring and who did come from our community and purchased land through their company. Now, they were paid all of the above commission on my land—\$1,075—and the credit I asked for was an amount less than \$30. It is needless to say that I never asked Mr. Cox for any further credit.

On the 26th of March, 1910, we sowed some oats to make early hay. It does not pay to grow oats as a crop, that is to let them mature

and thresh them same as you would in the North, because the HOT weather of the summer comes on before they are ripe and blasts them. Of course, should you do as I suggest, that is come down and farm a season before investing in lands, you can find out the truth of this statement by trying a small acreage.

Now farming down in these low lands where they are partly cleared and a great many dead trees yet standing, is called farming in the "sticks" and it is something like that I am sure. I mention this to show you that here is quite an opportunity to lose some of your stock for these "sticks" are usually in a clearing and when fire is put out they catch and some of them burn off, or burn off a limb, which in falling are liable to and often do kill an animal. On the 26th of March, 1910, we lost a fine young Herford heifer in this way, and in a financial sense I was glad it was not a mule.

This country has a very low altitude, Cairo being 332 feet above sea level, and while the country we came from, Bluffton, Ind., has an elevation of only 775 feet. We blamed the low altitude for Mrs. Studabaker's severe headaches, yet we were to find out different and that was she was just beginning to feel the effects of the malarial climate.

As to giving you this next statement I have debated it with myself a good deal, whether to give it to you or not, but as I am trying to help you in every way possible to avoid the losses I met up with, will trouble you to read it over and while it may appear to you that it was mismanagement on my part, yet you will have the chance to avoid a like mistake. We were needing more power on the farm to care for the crop. We did not have an over-abundance of money to procure animals with, and seeing the advertisements in the St. Louis papers of sales of horses very cheap, decided to try and get a couple of teams of mares from there, so with the assistance of my friend, Mr. Moser, borrowed \$300 of Mr. C. D. Matthews and off to St. Louis to get them. Now, I was told that horses would not live in this country, that the summers were too hot for them, but as this came from people who were directly interested in selling mules, I did not believe it, but I found out different. The summers are too hot for horses and it cost me three of the four that I bought the first summer. Still, as I had only a comparatively small amount invested in them, as I would had I bought four mules, yet it was a loss to us, both in money direct and loss of production. Don't make the same mistake; buy mules if you want work animals, for horses cannot stand the heat.

Wells County, Indiana, people still kept coming to see us and the country, and on the 28th of April, 1910, Mr. Herman Wiecking of Bluffton, Ind., dropped into Sikeston and the wide-awake real estate agent scenting a possible purchaser of lands, when he asked of them a way to get out to Hugh Studabaker's said they would drive him out and incidentally took him around past some new lands they had for sale. It was a little muddy out in this country at the time and it was amusing to hear Mr. Wiecking tell of their getting stuck in the mud. They were coming east on the Canalou-Matthews road and just east of the third ditch the mules pulled the tongue from the wagon and left them there in the mud, but Mr. Lindley, who was driving, just backed them up to the wagon and wired the tongue in place and on they went. I told Mr. Wiecking that that was nothing and he said, "No, I guess not, for the fellow just gathered up the wire out of the wagon. Seemed like he went prepared for trouble like that." I told Mr. Wiecking that we all did.

Mr. Rathert, who is farming with Dr. Dunaway, a new member of the Hoosier Land & Investment Company, had a more amusing experience with the mud than Mr. Wiecking. Mr. Rathert had been located here a few weeks—this was in 1912, however—and one Sunday he determined to drive down in the "SWAMPS" and see some of the country, so arrayed in his Sunday clothes and with the old gray mare hitched to the light, single buggy, he started

out and had just left the foot of the hill on the road leading down into the swamps west from Knoxall, when he drove into a mud hole of large proportions and as his animal was hitched to the vehicle with breast harness and they were not stout enough for these Swamp-east Missouri roads, the old gray mare just went on and left Mr. Rathert sitting there 30 feet at least from either solid or dry land—there he was, there was the old, gray mare, he had on his best bib and tucker and there was only one thing to do, off came the pants and he waded around there in the mud on that bright Sunday morning and coupled the power to the vehicle and came out. The best way to go sight-seeing in a muddy time down here is astride a good mule.

I would not speak of giving chattel mortgages to secure accounts for supplies as I don't think it more than right that a man protect himself when he can, but as it figures out in the general summary of my experience with the people down here, I only think it right to mention the fact here as I go along, that on the 29th of April, 1910, I was called in by Mr. C. D. Matthews to secure him for my grocery account and did so by giving him a chattel mortgage on my wheat crop.

On the 24th of May, 1910, lost a mule, dropped dead, but that is the way it goes; quite a loss to us but we had to stand it. Now in digging the grave to bury her learned something of the nature of the black lands. After about one spade down we ran into what seemed to be a species of iron ore and it really is. It is this material that gives the water of these low lands such a sulphur taste, in fact, there is a scum raises on most all the water of this country if you let it stand for a little while, so it looks to you as though you were drinking oil. It is this scum on the water in the ditches and sloughs that fools people into thinking this an oil country and this some of the oil that has seeped through and come to the top. At least there has been no oil found yet in the several attempts to locate it.

This sulphate of iron in the water might not hurt you but it gets most of the people and I know of several cases where people that left the country claimed that their worst objection was their inability to drink the water.

I give you herewith a clipping from the Sikes-ton Standard of December 12th, 1912, that bears right on the above point.

#### **KEWANEE FARMERS LEAVING, TAKING WATER.**

##### **Take Precautions Against Fever to Get Back to the Swamps.**

Jim Followell and John Hale loaded their household goods, live stock and chickens this week and with their families move to Keysville, Crawford County, where they will build homes for themselves. They owned no land here. They filled their water kegs with good swamp water and placed them safely in the car so as to have some of the life-giving H<sub>2</sub>O to take at times when they feel the ties that bind to the swamps tightening upon them. It is said that once a person drinks of this swamp water and get their feet wet they are sure to come back. So these fellows are taking precautions.

Now, friend, there are numerous cures offered for home-sickness, but these fellows certainly took the remedy with them to kill all of those kind of microbes that might awake in their system.

To come into this country from some distance like we did naturally you are a stranger to the people and the country, its ways and its people's ways, but if you will start in to farming and are trying to get along on small capital you will soon meet up with a very disgusting practice that seems to be capitalized to the fullness of its possibilities and that is—I have no better name to call it by—the spy system. Everybody around you keeps tab on you and if you meet up with some misfortune, such as the loss of a horse or a pig, they have business in town the next day, if not the

same, to inform any one and every one that might have an interest in your success or failure of the fact. While to the west of us lived tenants on W. A. White's farm, who is now president of the Hoosier Land & Investment Company, to the north of us a Mr. Joe Weed-mand, yet to the east of us lived Mr. Jimmy Smith, a boyhood friend of Mr. C. D. Matthews, and it was no unusual sight to see Mr. Smith walking around and across our farm the day before his town days and of course we felt that Mr. Matthews would be informed as to how we were progressing whether we went to town or not. As to whether these people were paid anything for this service or not I never learned, but all the large landlords of this country have regularly paid riders to keep a tab on the renters and their progress either forward or backward.

No doubt where you live there are cockle burrs; I never heard of a country where they did not grow, but down here I learned of a new use for them. You know a cockle burr when it sprouts carries the burr up with it and thus tops out, so to speak, the little green plant, stock coming along and especially little pigs, gathering everything that is green, eat plant and burr. The burr being too hard a fibre for the little pig to digest and equipped with the hard projections that they are, set up an irritation that kills lots of pigs. We lost several in the month of June and in trying to account for it were informed by the natives of the cause. Now when you come to this country to farm and grow pigs, that is a good thing for you to look out for.

In the North when a person stuck in the mud they usually spoke of it as miring down, but here when you, your animal, wagon, corn plow, binder or anything sinks down, they speak of it as "miring up," just why they use the expression I never learned, but that you do "mire up" there is no getting away from the fact. On our farm we had all the necessary kinds of land or soil for all the different kinds of miring up, such as in the sloughs, in the quicksand deposits, in the sand blows, and sink holes. In the "sloughs" you could mire up most any time, in fact, it had to be an awfully dry time when a team or wagon could not find a place to sink down a ways. On our farm there is about 15 or 20 acres of land that look like plate "B," page 51 of the New Madrid Earthquake Bulletin, issued by the U. S. Geological Survey, little basins that hold water with an impervious soil between so that the water usually has to evaporate to get away. Now, around some of them there is an outcropping of the quicksand and when it is the least bit wet in this field it is no trouble at all to get a team "mired up," in fact, in plowing we would find patches of one-eighth of an acre in extent that we could neither get the teams to plow through or would we try after finding out they were too soft. But miring up cutting wheat was the hardest thing for me to understand when people told me they had seen Dover work for a half day to get his binder going again after miring up. The only idea I had of miring up was from wet weather and like the Yankee I would not show my ignorance by asking questions, but I found out all right when we went to cutting wheat. The sand blows, being composed of almost pure sand, offers no foundation to pull a machine on and run the machinery, and the team simply drags the machine down into the sand. You can throw it out of gear and yet the weight of it will in some sand blows sink it down until it is hard to get through one of them of an acre in extent. Now right here I want to call your attention to the fact that this is one of the worst drawbacks to steam plowing in this country and were you expecting to bring a gang outfit with you, as I have heard some prospectors talk, it would be well for you to farm here a season before investing in either gang plow or land. Still I have seen it wet enough in cutting wheat to "mire up" not only in the "sand blows," but in the low spots in the wheat field. We had such an experience cutting wheat in 1912 and when we

were done cutting the dry and high spots out of 100 acres we had to back over and cut out better than 15 acres of low spots where we for sure "mired up" in the straight cutting.

To make a crop—"erap they call it here—a person will, if he has the least bit of energy left, put forth all kinds of efforts and when the ground is too wet to plow your corn, the next best thing is the hoe and this is sure the country of the hoe. "Chopping out" is usually the way it is spoken of and is one of the dreaded jobs on the farm, for it cannot be done with a team or a riding corn cultivator, but must be done with the strong arm and down in these bottom or "swamp" lands where the cockleburs grow apace, the sprouts do likewise and if you do not want to clear the land next year, if you want to try and raise some corn this year, you must chop it out. Then it is a better way to get close to the stumps and cut out the weeds, and with the thermometer around the 100 mark it is for sure a HOT job. Try it a season before you get tied up so that you have to stay with it until you are able to sell out.

I mentioned about the "sticks" a few pages back and there is one thing that these "sticks" effectually do and that is to hide the view for any distance and I was much amused at the father-in-law of Mr. Arch Cooks, Mr. Charles C. Sixbey. He had been down for a week visiting the folks, hoed a few rows of corn and sweat like all of the natives do and when he started for home I was joking him about leaving so soon. He said he was going where he could see something more than the clouds go by and when you are back in the "swamps" that is really about all you do see.

I have called your attention to a number of insects but I do not believe that I have outlined the pestiferous flea to you in all the glory that they get out of their life and yours down here. One thing that brings them to my mind at this particular stage of my history is that I recorded in my daily record the loss of sleep that we were experiencing from their following their avocation so assiduously. They sure are the busy insects—work in relays and never lose a minute. The country of the full grown flea. Here they grow large enough that you do not have to take a microscope to see them. The seasons of the year are long and so is the working period of the flea. Some people try shaking insect powder in the beds to drive them out. Few people keep anything on the floors in which they can hide, but I think you will agree with me, if you follow my instruction, to try it a season down here before investing in any property that the best way to get rid of them is to move out of the country. See if I'm not right.

July 20th, 1910, one of my mares died; also threshing wheat this day and when in town the next day one of the Land Company people asked me about the loss of the animal. Somebody had reported it all right.

July 25th, 1910, we lost a fine sow from the heat; a neighbor, Mr. James Midget, lost something like ten head. Pretty hot when hogs die right out in the open. Thermometer registered 95 in the shade at noon and 103 in the sun. These are the kind of days that "boil you out," so to speak, and when the following wintry weather comes you sure feel the cold.

Now, I was led to believe that flies were not bothersome in this country, that they did not trouble the stock like in the North and after I had been down here a season, found out that it was not the case. One of the reasons I think that people do not consider the flies so bad is that there is so many other pestiferous insects that are worse that it rather detracts from the glory of the fly. You come down here and live a season and see for yourself if this is not about the case. Locate along one of these "lanes" that lead from the "swamps" up on the higher ground, where the poor, dumb brutes that have to hunt through the wild lands for their food come to spend the nights away from the "swamp" insects as far as they can get and see from the myriads of flies that they

leave at your homes as they pass if this is not true. I know it to be so, and have no hesitancy in "putting you next," so to speak, and if you do not believe it just come down and see. Another thing right here as to the insects in the swamps, especially the mosquitoes. You can go to these swamp lands and find a tight barn and its use is to house the mules in, in the summer time, to keep the mosquitoes from eating them up at nights.

August 13th, 1910, helped my friend, Moser, thresh his wheat and such a lot of smutty wheat as there was in this country this season and as smut, you know, injures the berry for flour purposes, the milling companies were compelled to and did cut the prices on this damaged wheat from five to fifteen cents per bushel. Then treating the seed wheat that fall for smut was tried by numerous farmers, which was followed up by most everybody in the fall of 1911 and as the wheat crop of 1912 was not over a half crop, there was a great deal of comment as to whether the treatment hurt or did not.

Had five acres of watermelons out this year and as we could not eat them all, tried selling some of them. Hard to sell but at last did contract with a Mr. Stubbs of the Sikeston Mercantile Company to load him a car of Monte Cristoes at Matthews, for which I was to receive \$70. I had to load them four tiers deep and I put 1,670 melons in the car. Notified Mr. Stubbs that the car was loaded and in about five days I received a remittance from the Humphreys Produce Company of St. Louis for \$33.75. This is all I received off of my five acres of melons, other than the few we had to eat. Try it and see if you can figure any profit out of it at those figures. I never saw and talked to Mr. Stubbs about it as I supposed he knew what he was doing and although I could have used the difference between \$70 and \$33.75; yet I did not think it would make Mr. Stubbs rich. I never raised any more melons, and if I were you and went down into this country to farm I would go easy on the melons.

August 18th, 1910, lost another one of my mares. Them that has must lose you know.

August 20th, 1910. Along about this time there was a dissolution in the Messrs. Smith Bros. & Co. Land Company, the Messrs. Smith Bros. continuing on by themselves and Messrs. W. A. White, W. P. Lindley, J. F. Cox and E. J. Keith retiring and organizing a company by themselves and under the name of the Hoosier Land & Investment Company. I mention this at this time, for up to this time I was only tied up with one company and from now on until I succeeded in getting out of Missouri I was being looked after by two companies and they sure did it.

Sickness, how next to death it is the greatest source of anxiety and worry that comes to the human family. So far our family, fresh from the North had had not much cause to even consider it in our daily life, though we were ever mindful of our eating good food, sanitary surroundings and everything that we thought of to ward against disease, but we were not to escape. Though it is represented to you or was to us that there is seldom if ever a case of typhoid fever in this country, yet on the 24th of August, 1910, our daughter, Mildred, began to have a fever and as it was yet in a seeming mild stage, and wanting to know what to do for her and save the expense of a visit of a doctor from Sikeston—they charged \$12 a trip to our house—on the 25th of August, Mrs. Studabaker took her to Sikeston and Dr. Otis Miller pronounced it bordering on typhoid fever. Gave her medicine and instructions how to possibly evade it and for the next four days we cared for her and gave her the treatment prescribed, but on the 29th of August we had him call and so we were in for a siege of it and for the next month we were running a miniature hospital with her mamma and I taking turns at nursing, and when they tell you that typhoid fever seldom if ever occurs in this country owing to the good water supply, that is if they do tell you as they did us, just remember our case and the picture of clippings



that I have cut from the home papers here and had this plate made from.

I am more than pleased to record here that the daughter was allowed to get well, but before she was able to be up we were destined to meet up with a loss by death that had more to do with our financial outcome in Missouri than at first glance it would seem possible for it to. That was on the 21st of September, 1910, a telegram was received telling of the death of Mr. H. D. Cook in the interurban wreck at Kingsland, Ind., where some other forty persons

fields, rotted the down corn in the fields and in many ways added to the farmer's loss account. The corn in our low land fields was in water up to the ears and that we did not lose more than we did was a wonder. This sure gave numbers of the newcomers the blues and a Mr. Waite who had been holding out for \$85 per acre for his land, dropped to \$80 very quickly.

Had to record the loss of another of my horses this day.

October 5th, 1910. To the southwest of our

Mr. and Mrs. Marcus Sutton of Miner Swich have a little girl five years old who is seriously ill with noma of the mouth while convalescing from typhoid.

Jim Lee who was threatened with typhoid fever has recovered and is again back at his restaurant.

J. A. Feetfinburgher is sick this week with typhoid fever.

William Knicker, a farmer living at Sikeston, has been ill for sometime with typhoid fever. His wife and five of their six children have been ill in bed the last few weeks, one of the children having typhoid also. Two doctors divided the duty of attending the several patients.

**IVA KELLER, 12, DIED OF TYPHOID TUESDAY**

Remains Taken To Washington, Ind., For Burial-Short Illness.

Iva Keller, the twelve-year-old daughter of J. M. Keller, the well known farmer living west of Sikeston four miles, died Tuesday night at 10 o'clock. Typhoid fever was the cause of death. She had been ill only a few days when the end came to the great sorrow of the parents and a host of friends who knew the little girl well.

Mr. Keller and his family moved to this country some few years ago from Indiana and have established themselves as among the most reliable and conscientious farmers who have come from the older states to make the new soil of this country produce its bountiful crops. Mr. Keller is most favorably known in the community and his most recent loss by death of a member of his family is suffered by many others than his immediate family.

J. W. Snively, who farmed five miles south of Sikeston, died of typhoid fever Tuesday and his remains were sent to Columbus, Ind., for burial Wednesday. He leaves a wife and two children. He had been here four years and was a estimable gentleman. He was 37 years of age.

Miss Ida Holley who has been very ill with typhoid fever for the last two weeks is much better at this writing.

Protect yourself from typhoid by drinking Lincade at THE BLOU. Herald-9-21-12

Joe Twiddle, who is now recovering from a siege of typhoid fever, will resume his work with Chesley Cement Construction company. This company is building up the burn out which Bloomfield suffered a year ago.

Mrs. F. M. Trent and baby were seriously ill last week with typhoid fever but are improving at this writing.

Mrs. Oella Caudry of Gillispie, Ill., arrived home last week to visit her sister, Miss Maud Wilson, who is recuperating from her siege of typhoid.

Mrs. Leo Dumey, living about four miles west of town, and two daughters are in critical condition from a serious attack of typhoid fever. There is some doubt of their complete recovery at this time.

The daughter of Mr. and Mrs. James Cutrell, who live south of Sikeston, is recovering from a five weeks' siege of typhoid.

George Greathouse has been confined to his bed the last week with typhoid fever.

Miss Maud Wilson as again experiencing fever, after having all but recovered from her siege of typhoid.

Several Are Ill.

Miss Pauline Dumey, who has been waiting on the sick at her brother Leo's, ever since the death of his wife, is now in bed at her mother's, Mrs. Magdalena Dumey, here in town, with a severe attack of typhoid fever.

Frank Lemley, 15, died Sunday noon of typhoid fever and was buried Monday.

The 18-months old boy of Mr. and Mrs. John Crosno died Wednesday and will be buried today. Typhoid fever was the cause of death.

Jesse Greer who has been seriously ill of typhoid fever is still confined to his bed.

Master Claud Billings has recovered from a siege of typhoid fever and will attend school next week.

The little son of H. G. Kaiser who has typhoid is getting along very nicely.

Joe Twiddle of Bebe, Ark., who was taken down with typhoid fever while visiting the fair, is improving now and will soon return home. He has been at Mrs. Scott's.

Jim Lee, proprietor of the Southside Cafe, is ill at home threatened with typhoid fever.

Elza Bills is improving from typhoid fever. Standard 9-6-12

Miss Madge Davis was able to start to school this week after a six weeks' illness of typhoid fever.

Joe Twiddle has recovered from typhoid far enough to permit of his returning to Bloomfield the latter part of this week.

Some Typhoid Fever Clippings.

lost their lives, and, as he was the brother of Mrs. Studabaker, she left at once to attend the funeral. As I mentioned in the beginning of this history, that Mr. H. D. Cook had made it possible for us to purchase this land, naturally his taking away put us in the position of it being necessary for us to close up our venture, as it was, virtually, a partnership affair. How we succeeded and the help we had will appear as we go along.

October 3d, 1910, we had one of those rains that the old timers like to remember and talk about and real estate agents and land men like to forget. Records from Cape Girardeau give it as nine inches—local people gave it as six and eight inches. Anyhow, it was lots of water and it put most everything afloat. It sure spoiled all the pea hay that was curing in the

home there was a cypress slough and the big rain sure filled it to overflowing and awakened all the frog population. Hearing such a noise on the morning of this date in that direction we could not make out what it was and I went to investigate, with the results that I found it was made by the thousands of frogs in the slough.

A gentleman who was working for us in the fall of 1912 and who had been at work on one of the dredge boats, Mr. J. T. Scott, tells a frog story that has a good deal of bearing on this country. We were speaking of the malaria and chill conditions living on one of these dredge boats and naturally being in the swamps all the time and he said, "Yes, there was lots of malaria and chills down there, for three frogs

could not live a year there, unless two of them were doctors."

On the 27th of October, 1910, the Smith Bros. Land Company of Sikeston had a prospective buyer here for the farm and they asked him \$110 per acre for it. (Note the price asked.)

On the 30th of October, 1910, the Smith Bros. Land Company had a prospective buyer here in the person of a Mr. Emerick of Casey, Ill., and Mr. Emerick stopped at Matthews and besides looking over the lands in this community, he worked on several of the farms around in this neighborhood, learned what they were making in the way of crops, what the owners were to get for their lands and what the real estate agents were to get for them. To the best of my knowledge, Mr. Emerick, or his father, who visited the country some time in the following year, never bought any southeast Missouri lands. Don't forget what I have been telling you all along, before you buy in this country either farm a year on a rental proposition or work for someone a season.

December 4th, 1910, Mr. W. A. White of the Hoosier Land & Improvement Company brought a Mr. Bond, said to be from near Memphis, to see the farm and Mr. White was afraid before they started out to look at it that Mr. Bond would not buy as there was so much SAND on the farm and Mr. Bond was afraid of sand land. Mr. Bond did not buy.

December 20th, 1910, sold corn for 40 cents per bushel and not very much of a crop at that. Will give complete gross receipts in general summary at end of booklet.

December 31st, 1910. Boy home from helping a neighbor haul off corn laid up with boils, "risings" they call them in this country, and I guess the name fits all right. While I have not had the chills myself in this country, I have shed enough poison by the "rising" way to suit most anybody. You see you cannot help breathing this malarial poison in the air and drinking it in the water and you must get it out of your system some way, if not by taking its antidotes such as quinine, strychnine and arsenic or their combinations as put up in the many different brands of chill tonics that are sold in this country you get rid of it by boils or as they say "risings" and many do the people have. One Indiana person, Ben Prouty, told me in the fall of 1912 he had had 56.

January 7th, 1911. A wet time. Our boys with the Narx boys, who were working for us, went to town and laid in a supply of gum boots. Twenty-three dollars' worth.

January 12th, 1911. Smallpox in the community. Our nearest neighbors, Samuel Greenlee and family, had the smallpox and such a thing as health officer, quarantine, etc., is not known down here in the country districts. We quarantined ourselves and glad to say we passed through the epidemic and have no marks to show for it.

Now, a railroad stock that does not pay a dividend, a business that cannot meet its running expenses and show a little interest on the investment and a farm that will not pay its taxes, the living of the man that works it and at least a fair portion of the interest on the mortgage, or I should say in this country, the trust deed that is held against it, is a bad thing to be tied up to, well, we were tied up to the latter and trying to get loose, but while trying to get loose the above enumerated expenses had to be met and right along about now, February, 1911, the man that held the TRUST deed, Mr. C. D. Matthews, was getting rather insistent about that interest. He knew that our backer, Mr. H. D. Cook, had been taken away by that Kingsland Interurban horror, that we were working overtime with the real estate agents to try and dispose of the property for us and let us out with a little something, but get the interest and finally we did succeed in getting the folks back home to put up \$550 more for us and so we were given a little longer lease of life, and with the \$111.42 that I had left from the proceeds of the farm from the crop year of 1910, after paying the taxes and running expenses, making a total payment at this time, February 7th, 1911, on

interest of \$661.42. I will give a summary by years in the back of the booklet of the gross receipts, taxes, running expenses, etc.

Now, don't forget as you read along that if you follow my suggestion you will either rent for a season down here or work for somebody before you invest your "little roll" or big one, for that matter. Should you fall in love with the country, there will be yet time to pick one of the many bargains in land and should your experience be somewhat like mine, you will be yet untied and ready to travel.

On the 5th of March, Messrs. Smith Bros. had a party of land men to see the farm and they talked and acted as though they were well pleased with the land and might buy. So, when Messrs. Smith Bros. sent out for Mrs. Studabaker and I to come in the following evening and sign up a contract, to say that we were happy hardly expresses it. We went in with one of their firm ready to sign the contract but we found it was an option that they wanted signed. They just wanted us to put them in a position so that they could close up the deal in case these parties did buy. I will here incorporate the contract and you can read it as well as I.

"Sikeston, Missouri, March 6th, 1911. This is to certify that we the undersigned, Hugh D. Studabaker and Mary R. Studabaker, his wife, of their own free will and accord do this day option to C. M. Smith Bros. & Co., of Sikeston, Scott County, Missouri, all of our following described real estate lying, being and situated in New Madrid County, Missouri, upon the following conditions, to-wit: That said C. M. Smith Bros. & Co. push the sale of our land so as to net us Eighty-five (\$85) Dollars per acre, and it is further agreed that said C. M. Smith Bros. & Co. pay all their own expenses while pushing the sale of our lands, free of charge to us. We also further agree and do hereby bind ourselves to make warranty deed and furnish perfect abstracts for whatever amount the said C. M. Smith Bros. & Co. sells our lands for over the Eighty-five (\$85) Dollars per acre net to us. We also agree to accept one-half (½) cash, balance on terms to suit the purchaser with six per cent interest from date of the deferred payments as set out in the deed of trust. Said land is described as follows: All that part of the south half of Section 7, Township 24, Range 14, as is lying west of the right of way of the St. Louis & San Francisco Railroad, and containing Two Hundred and Fifteen and Four One-Hundredths measured acres. And it is further agreed that C. M. Smith Bros. & Co. have their purchasers to pay all taxes, ditch taxes and special assessments falling due against all of the above described land for the year of 1911 and thereafter. And it is further agreed and understood that we the undersigned, Hugh D. Studabaker and Mary R. Studabaker, his wife, are to pay Six (\$6) Dollars per acre cash rental for the year of 1911 on the entire above tract of 215.04 acres for the use and rent of same for year of 1911. Should C. M. Smith Bros. & Co. sell this land during the life of this contract, which is ninety (90) days from this date, or until June 6th, 1911, at 7:30 p. m. of that day said \$1,290.24 cash rental is to be discounted at six per cent interest for the unearned rent to January 1st, 1912, and is to be deducted from the above \$1,290.24 and the balance applied on the purchase price of said land herein described.

We also agree to pay all ditch taxes and all special assessments against all of the above land for the year 1910 and all prior years thereto. We also agree to give C. M. Smith Bros. & Co. ALL over the Eighty-five (\$85) Dollars per acre net to us which they sell our land for. Witness our hands:

Hugh D. Studabaker.  
Mary R. Studabaker.  
C. M. Smith Bros. & Co.  
By J. E. Smith, Sr. Manager.

Now, you have no doubt read the contract and you will wonder why we would offer to take \$85 per acre and then be dissatisfied with our deal. To fully appreciate our position, of course, you would have to have experienced it.

We did not want to take less than \$90 net to us when called upon to sign the above option but it was held out to us by this land company that they could not get more for us, but if they had it at that price without a doubt they could close at once with their customer that they had just had out there and WE wanted to close up the matter and get out and so we signed at the \$85, and as to what good it done us signing up will develop as we go along.

On the 8th of March I received a letter from the Farmers' Supply Company to come in and secure them for my store account, and on the next day I went in; you see, Mr. C. D. Matthews takes no chances on a loss, for, as he says, "You might die, you know," and if he has your really safely tied up with a TRUST deed and a CHATEL MORTGAGE on ALL your personal property there is not much chance that should you die that your family will get away with anything. Well, as I said, I went in, and about the first question asked was, "How's your wheat?" and then, as I had no objections to protecting him fully—not meaning to TRY to beat anyone—I gave him chattel mortgage on wheat crop, what mules that were not already under mortgage and the corn crop that we hoped to grow this season, and all to protect his store for what supplies I might need.

Now in this country there is a fashion to have the private offices of the bank out in the front lobby, and as Mr. Matthews is rather hard of hearing it is necessary to talk rather loud to him in making a deal, and everyone that comes in HAS to hear your business, whether you want them to or not, and it is rich food for the curious ones; and I remember that on this particular occasion I was very

A. J. Matthews a team of mules for \$450, giving as surety them and another team worth as much. From all this you will see that in a business sense I was in with the Matthews.

When you first come into this country from a northern country it is usually a season before the malaria begins to affect you, and when it does begin on you it is usually with a dull headache, which was particularly true in Mrs. Studabaker's case, and from a headache once in a while they soon multiplied until if she escaped a week without a severe headache she thought she was fortunate.

April 15, 1911.—Along about this time the roads were particularly bad, and while the picture of our being "mired up" on the 18th of July with a small load of groceries explains in a way the BAD condition of the roads, yet there are other things that concern the roads that I mention here. The roads or "lanes" of this country are what you might call a kind of "catchall." Usually if there are any stumps in the field that you don't have the time to make into a heap and burn, or if you are not disposed to burn them, haul them to the fence and throw them over into the road. If there is a wet spot in the field and it is at all possible to drain it into the road, do it.

Should the waters in the road show a tendency to run into your field, levee them out. Turn your stock into the roads—leave your farm implements set out in the road, but in no way ever improve them. The last year I was in this country—1912—I took it upon myself to look into the road improvement work of the country. There were some very bad mud-holes in our vicinity and my boys and I repaired them, did what would have cost about \$17.00 to fill them up, and, not wanting to look small, I did not at once file any bill for the work until I was informed that I would be taxed for road improvement, so when I paid my land tax I asked the Tax Collector if I was assessed a road tax, and he informed me that I had to pay about \$15.50 road tax. I paid it and then filed my bill with the Road District Commissioners for my labor, but as yet have not received it. There is a wonderful opportunity for road improvement in this country, and if you go down there either for a season or to locate permanently you can be of a great service to the whole people by repairing and building and draining roads.

No better practical illustration of the fact that "The People Pay the Freight" could be set before you than this showing and selling of real estate as carried out in this "New Madrid Earthquake Zone of 1811-'12." Drop off in any of these towns down here—drop a word about buying land, and you are whirled out to see several pieces of it.

Some of these parties are sincere—some of them are out for a rest at other people's expense, and some of them, so it appeared to us, were out on their honeymoon trip. Of course they would be brought to the home on the land that was being shown you and you would be allowed—or rather expected—to tell your little story of the country and how well you liked it, etc., but—(then why you wanted to sell). Now if you go to this country and take a part in this sightseeing and buy through any of these agencies, you can rest assured that you are not only paying for your ride, but your proportionate share of all the other fellows, and if you take my advice and either rent in this country for a season or work for some one before dealing for land you will have the opportunity of seeing that what I outline to you is true.

The upkeep of automobiles is immense, and in this country, owing to road conditions, both kinds of conveyances have to be kept, which practically doubles the expense, and—"The People Pay It." Try and dodge it.

May 14, 1911.—Along about this time OUR financial condition was seemingly the talk of the country. We wanted to sell out and save our little "roll," if possible. The real estate agencies wanted to sell it and make their \$10 to \$20 per acre commission; they were showing up the farm quite often. This naturally had



"Mired Up."

much put out that I had to talk my affairs before some very curious people that were not slow in talking it over the country. I was not ashamed that I had to borrow money, but you know that as a rule you do not care to put your financial affairs in the daily papers.

As I have shown you, I purchased this farm of Mr. C. D. Matthews, Sr., and I bought my supplies at the Farmers' Supply Company, which was his store. I sold my grain to the Scott County Milling Company, in which I was informed he owned the controlling interest, and as he said to me at one time we were in partnership on that deal down there—meaning the farm—and now as I needed some more mules on the farm he handed me over to his nephew, Mr. A. J. Matthews, to supply that need, as Mr. A. J. Matthews was a mule dealer. Then on the 1st of April, 1911, I purchased of Mr.

the subject in our immediate neighborhood at fever heat, and as Mr. White, President of the Hoosier Land and Investment Company of Sikeston, controlled the farm to the west of us, when he called to see about the progress of the work here he talked our conditions over with his tenants there, and they had the nerve to take exceptions to our ways of doing, even to telling us why we did not succeed, as Mr. White said "We would never be able to pay out on the farm if we had to dig it all out of the land; that the way they met their payments, they sold lands and made it out of their commissions."

Now if you are figuring on locating in this country to make money on either a limited capital or a large capital, it might be well for you to make a careful investigation before so doing. Take this little work as a guide; if you find it true, then I have done you some good; if you find it otherwise, I trust you will feel that I only delayed you a little.

May 28, 1911.—Thermometer showed at noon 100 degrees in the shade, at 1 p. m. 103 in the shade and 113 in the sun, and in this low altitude, 332 feet above sea level and such a humid atmosphere, it was almost unbearable. Then we had these HOT spells numerous times throughout the season, for on the 4th of June it was 100 degrees in the shade, on July 2d it was 101 degrees, July 3d 101, and July 4th 104; on Aug. 8th it was 100 in the shade and, while the temperatures did not run this high in the meantime, yet it was awfully hot and dry weather. I note on the 17th of June we had the first real rain for 48 days, so when anyone tells you that the heat is never excessive, that there are always rains when needed, just remember this part of my record, for I kept it day by day for my own satisfaction, and now I am giving it to you without any great cost to you, trusting you will profit thereby.

June 2, 1911.—Now I know that hogs die with hog cholera wherever hogs are raised, but what makes the disease more easily communicated in this country is the fact that, owing to the stock laws permitting all stock to run at large, the sick hogs wander up and down your "lane" and, while you may be ever so careful to keep your stock up and feed it, yet the danger exists from the animals in the lanes, and on this date I first heard of the disease being in the neighborhood. And on the 23d of June I lost my first hog out of a bunch of 45 and until the 15th of September buried 36, leaving me 9 hogs. It was general over the community. You might wonder why there were not some of us advanced enough to try vaccination, but to get the serum was the question.

It is the pride of most every farmer in "Swamp-east," or was, that he is never bothered with clods, but this conceit, if that is the right name for it, was all taken out in this corn season—that is, the corn season of 1911—when clods was the prevailing condition of the land.

June 6th, 1911, rolled around, but we were still the possessors, or in charge of the farm. The Smith Land Co.'s contract expired this day, and, while they had led us to believe that we would be sold out sure by this time, yet such was not the case, and we had many anxious moments before we were.

June 8, 1911.—To Sikeston and made settlements. Sure, there was a lot covered by that short, terse statement. To make settlements, as a rule, you must have some money, and to get that money to make settlements we had to and did make some real sacrifices. Before coming to Missouri we had invested a sum in a hotel property in a northern Indiana city and it gave promise of large returns, but we had to and did sell it to get money to protect our Missouri investment, and, while it did give us a longer lease of life on our investment down there, yet it cut us off from participating in the "cutting of the watermelon," so to speak, in connection with the other investment. Now, what were these accounts in Sikeston that were so troublesome? Well, one was brought about in this way: I bought a

team of mules—old ones—of Mr. E. J. Keith of the Hoosier Land and Investment Company; one of them died and I sold the other one back to Mr. Keith, leaving me owing him about \$45, for which I gave him my note and a chattel mortgage on a cow. The note was due. Mr. Keith, needing his money for house furnishings, had traded the note to the Way Furniture Company, and Mr. Way was going to collect it, and I was mighty glad to be able to get the money to pay it without further costs.

Another pressing claim was my grocery account—now, mind you, I was doing my dealing ALL with the Farmers' Supply Co., and they held a mortgage against all my crops, and I was fully tied. Now, you cannot run a farm without supplies. I was paying my help in groceries and we needed a few for ourselves also, and this was an ideal time to try a fellow out to see if he could raise any funds, and I was mighty glad I could raise them, even if I did have to sacrifice to do it, and by paying a part of my grocery account and leaving the chattel mortgage stand against all I hoped to raise this season, I was able to continue to get supplies. Now, read this over again, friend, and when you go to "Swamp-east" Missouri to farm on limited capital remember what I have here told you and be careful how you tie yourself up, for your best friends and business partners (Mr. Matthews had called it a partnership between us) sometimes will try to settle with you when you are close up.

July 25, 1911.—Right on threshing day our eldest boy took sick with malarial fever and, besides his suffering and care to nurse him, was deprived of his help at this, the busiest time of the season's work. Called doctor from Sikeston, and they sure know how to charge \$12 a visit.

In going into a new country, did you give yourself a chance to observe their ways and customs, hear their conversations among themselves, you will learn more than it would be possible for anyone to tell you, no matter how hard you were trying to find out everything to your advantage.

I have in mind a conversation that took place between a couple of tenants' families one morning and will give it here, just as I heard it, other than different personal names.

At this time of year—August 1st—just when malaria, chills and fever are getting a real good hold for the season, as a rule, then such conversations as this are quite common, and they do not confine themselves just to the tenants on the farms, either.

"Hello, Mame, how's th' old man?"

"Oh, he's all right."

"How's the rest of th' folks?"

"Oh, they're all right. How're yure folks?"

"Oh, they're all kicking, but Mam's got th'ir chills."

"That's tew bad; is she doing anything fur 'em?"

"Yep, she's gittin' better naow, since she's take'n Thedford's Black Draught for the Liver."

Malaria, chills and ague, as we all know, are products of swamps, stagnant water and poor or insufficient drainage, and I fear will be a prime asset of this country for years to come.

Until a way is found to keep the old Mississippi from covering this country, in part, at least, once or twice each year with back water and the sloughs and other low places drained other than by evaporation, a person or family to stand this climate needs either to be immune to the malarial, ague or chill germ, or able to withstand the effect on their constitutions of the many antidotes for those poisons, such as arsenic, strychnine, quinine or their many combinations.

Aug. 7, 1911.—Just to show you the wide range of prices that a farm can be bought at in this country, Mr. Matthews informed me that he had tried to sell my farm to a gentleman—Wade Sitz—for \$80 per acre. Now, we had cut our expectations down to \$85 per acre net to us, so that the land companies might be able to find a buyer for the property, and they were wanting and asking all the way up to \$105 per acre for it, and here was Mr. Matthews himself offering the farm to a prospective buyer

for \$80, which price, had he taken it, would have allowed us \$5 per acre for all the work we had put on the land.

Aug. 31, 1911.—The poisons taken into the system in this malarious country manifest themselves in very different ways. Some people shed this poison by the real malarial fever and some lose it by "risings" and some by "chills and fever," and that is the way our youngest boy decided to pass his off, and on this day he shook and shook like a miniature earthquake, and no amount of covers seemed to check the "shakes." His antidote for the poison was quinine and calomel, and by "a round of medicine" he succeeded in getting over the chills for a time.

Sept. 2, 1911.—As I have spoken several times in this narrative, stock run at large in this country, and to tell yours from other people's you are expected to mark them and register your mark. The gentleman—Mr. Japer Dover—whom I bought out sold me some cattle and hogs, and as they were marked by his mark I asked him to explain it to me, and for your benefit, in case you go to "Swamp-east," I will give it to you here, and a number of other marks that I took off the register at the county seat, and if you do not know all about marking animals you can study up on them and not have to show as much ignorance on the subject as I did. Mr. Dover's mark was "a swallow fork and under-bit in the right and a slit and overslope in the left." Now, as to other markings, they are practically a variation of the above.

October 5, 1911.—To show you the great care some people will take to see that they lose nothing, and especially was this true with Mr. C. D. Matthews, on the above date he called me in to talk over my financial affairs with him, and as I had a very good prospect for corn, more possibly than my store account would amount to, and to make himself sure that he would get all of it applied on his accounts, he requested me to and I did sign a note and chattel mortgage to him for \$1,200 against my corn crop for the interest due on the land notes. This satisfied him, and as I was not on the beat I had no objections to giving it.

October 28, 1911.—It seems in this country that there are more pests work on the crops than in more northern climates—for instance, there is a silk worm that works on the corn that spoils a great deal of the corn. We have so much worm-eaten corn, and naturally spoiled grains which animals eat, and doctors say that is the cause of "pellagra," that causes the death of numbers of animals in this country; and right along at this time my neighbors lost several valuable horses from this disease or from the actions of the animal when sick, which staggers around seemingly unable to see where it is going, and they call it "blind staggers," and when once afflicted with the "blind staggers" they seldom, if ever, recover.

Dec. 8, 1911.—We thought sure that the outcome of this day's work would be the beginning of the end of our stay in Missouri, for early in the day I received word from the Smith Bros. & Co. Land Co. that ere the day passed Mr. C. M. Smith, Sr., with a gentleman by the name of F. B. Harcourt of Rochester, Ill., would be out to look over the farm and that I should stick to the price of \$100 per acre if I was asked what I wanted for the land. They came and we looked over the land, had dinner and visited together, and when they left Mr. Harcourt had the understanding that whatever he cared to do about the purchase of the farm that he could arrange with Messrs. Smith Bros. & Co. Land Co. Well, he went away without making a deal for the property, and a short time after I received the following letter from Mr. Harcourt:

"Rochester, Ill., 1/8/1912.

"H. Sturdebaker, Matthews, Mo.

"Dear Sir—Mr. Smith of Sikeston was here last Monday and I asked him if your land could be bought for even money, \$20,000, and he said he had quoted lowest price.

"If you should care to take less than \$97.50

at any time before March, please advise me and if I have not purchased in the meantime we might trade. Yours,

"F. B. HARCOURT.

"P. S.—We have cold weather here at present; 22 below yesterday a. m. H."

Now, friend, you will no doubt gather from the above what there would have been in it for the Smith Bros. & Co. Land Co. had they been able to close the deal with Mr. Harcourt. At \$97.50 to them and \$85 net to us they would have made \$12.50 per acre, while we would have had \$10 per acre for our cleaning up the farm and getting it in shape for sale. \$70 per acre on 215 would be \$2,150; \$12.50 per acre on 215 would have been \$2,687.50 for selling it, to which add the commission I paid of \$1,075 for being shown to the farm, would have made \$3,762.50 that this farm had paid in commissions in a little over three years. But this deal did not go through, and if you are not weary of this narrative by this time read on and I will show you how this farm paid a greater commission than the above when it did pass title.

Dec. 10, 1911.—This is no country for pulmonary troubles, tuberculosis, or in plain language consumption, and on this date a young man, Gus Albright, a neighbor, passed away with it, and this leads up to the custom yet in vogue in this country of taking the corpse to the cemetery in a farm wagon. Of course it does not matter with us when we are dead as to how we are taken or even laid away, but it does look hard to haul off your friend, brother or relative to their last resting place just as you would any of the stock on the farm.

Dec. 30, 1911.—Now for your benefit, friend, not mine, will show you how my business partner, Mr. C. D. Matthews, held me up when he was fully aware that I was in his power. Having sold my corn and going in with him to settle, I turned over all I had and did not have enough to comply with my contract. Now to make it plain to you just what I mean when I say I was held up, I will enter into a little detail of my deal so you will know the facts as well as I.

I bought this 215.04 acres of land of Mr. Matthews at \$75 per acre on the 30th of June, 1909, and on the 30th of June, 1910, was to pay interest on the deferred payments—I paid \$2,000 down—at the rate of 6 per cent and pay 1/10 of the amount due on the farm. Well, I was not able to make this payment, and in fact not near all of the interest, and at this time—Dec. 30, 1911—I had had a very fair crop and was able to take up a little more than this year's interest, then to pay him for not closing in on me, which he could do in 25 days under the Trust Deed, he demanded an extra 2 per cent on all back payments due and unpaid interest, so instead of paying 6 per cent, as I had bargained in the contract and Trust Deed, to keep from being closed out I was compelled to and did pay this extra 2 per cent interest, amounting to at this time about \$30.00.

Now by the sale of this land to me and my working it, Mr. Matthews changed a property that was paying him \$3.50 an acre gross rental on whatever the tenant succeeded in getting in to \$4.50 an acre NET rental on the entire acreage. He was relieved of the expense of looking after it, of the depreciation of the improvements on it. Being an owner and wanting to make the farm do all it would, I cleared off the timber and removed at least a thousand stumps; gave him all my store business, even buying the groceries for my help at his store; sold his milling company all my grain and paid him the interest on all the money I needed to finance my crop, and for the privilege of being able to continue this arrangement to his benefit until I might succeed in getting some one to take it off my hands, at this installment he took something like \$30 away from me. This was just a starter, though, as I found out later on, and if you continue to read this sketch of my experiences in the New Madrid Earthquake Country you will find out.

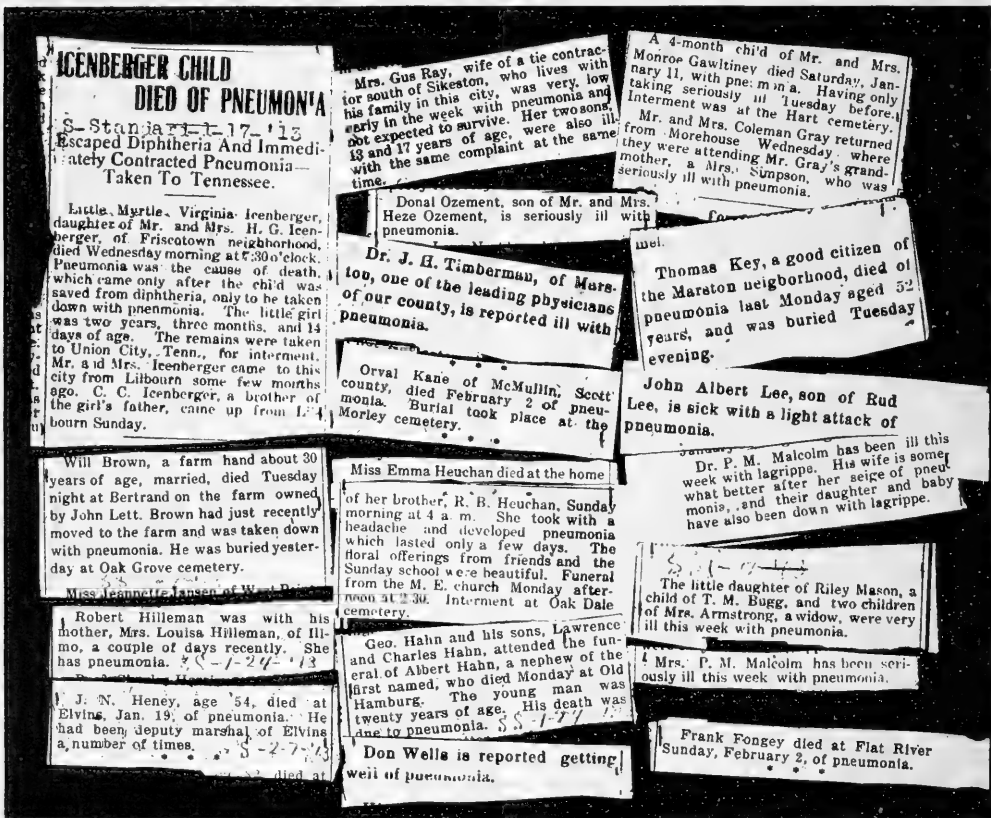
Jan. 2, 1912.—On the 1st of January, 1912, I had a mule note due for \$469.50, given to the



Grant estate for mules I had purchased at the public sale held by the administrator of this estate in April, 1911, and when I was settling with Mr. C. D. Matthews he asked me what else I had to meet besides his claims, and I told him nothing but this mule note and the one I owed A. J. Matthews, and that I would expect him to help me care for it when they became due, to which he made me no answer, but as we were "partners," as he had said, and I had made a very fair crop and turned him over all the proceeds of it, I did not think there would be any difficulty in raising the money to care for this paper, as I would still have the stock to offer as security. Well, on this date, Jan. 2, 1912, I went in to see Mr. Matthews about it, and imagine my surprise and feelings when he told me he could not do it, as he had no money to loan. Now, I had paid

did get a little concession in the same, as I had the right to sell the farm myself, which I did not have in former contract. At last, after a couple of weeks of worry and effort, I had gained, as the prisoner would say, a postponement of my execution, and so I returned to the farm to recuperate and continue to await and try to help bring about the time when that other fellow would come along and relieve me of my burden.

Now, I have shown you that it does get HOT down in this country, and as I kept the daily weather record all the time I am in a position to and will show you that it sure does get cold in this country also. Jan. 6, 1912, thermometer showed a temperature of 3 degrees below zero and snow on the ground, just like a northern country. Jan. 7th at 6 a. m., 15 degrees below zero; 7 p. m., 3 degrees below.



Some Pneumonia Clippings.

him every cent I had realized from my crop, not even retaining enough to meet the interest on these mule notes, and then to be thrown down this way at this time did not seem right, but he would not let me have the money, so Mr. Moser and I started out to find it some place else, as he was on the paper with me to the Grant estate, and neither one of us wanted to be sued. I went to the People's Bank and explained the situation, offering the mules and Mr. Moser, who was well worth several thousand dollars, as security, but when they found out I was farming a farm bought of C. D. Matthews and did all my trading with him they sidestepped the accommodation by saying they did not have the money. Then Mr. Moser took a hand, and he found the money for me of C. M. Smith & Bro.; also they had me renew their option for sale of farm, but I

Jan. 9th, 5 degrees above; Jan. 11th, 10 degrees above, snowing—an awful wind, in fact a regular blizzard; Jan. 12th, 6 a. m., 3 degrees below and 3 inches of snow on ground; Jan. 13th, 6 a. m., 12 degrees below and 4 inches of snow; Jan. 15th, 7 p. m., 2 degrees above; Jan. 16th, 4:30 a. m., 4 degrees above; Jan. 19th, 7 a. m., 20 degrees above; Feb. 3d, 7:30 p. m., 10 degrees above, snowing and blowing a gale; Feb. 4th, 6:30 a. m., 3 degrees below; Feb. 5th, 6 a. m., 15 degrees above; Feb. 6th, 5:30 a. m., 15 degrees above; Feb. 10th, 5:30 a. m., 7 degrees above. As a matter of course there was a slight rise in temperature between these dates, but it was real wintry weather, and how the people—tenants on some of the farms—in the straight up and down board shacks, as well as the stock in the fields, did suffer.

Jan. 19, 1912.—Roads—Highways—“Lanes.”—I have had a good deal to say about in this booklet, and pardon me coming back to the subject, but if you go down there to live for a season, or work for some one a year, as I have suggested to you that you do before investing in a piece of land, you will not wonder that they are on my mind to such an extent that I can hardly forget them.

Well, us Northern people had taken so many exceptions to the horrible conditions of the roads, and how a Northern farmer who had been used to gravel or stone roads would pay more for lands did he have a good road to travel over, and this seemed to break through the moss, and so along the King's Highway for a distance of 10 miles and 1,000 feet south of Sikeston they organized a Road District for the improvement of this historic “Lane” with a stone road. I do not wish to enter here—to burden this booklet with a long-drawn-out description of how the specifications were prepared or what they were—how that to file a bid you had to put up a large certified check as a forfeit—how that the contract was to be let as one entire contract—how the successful bidder had to give a \$50,000 bond, etc.—but it is sufficient to say that on the above date—Feb. 5th, 1912—the contract was awarded to the Murray Construction Company of Sikeston, Mo., who was composed of, as it was generally known, Mr. A. J. Matthews & Sons, and M. S. Murray, Civil Engineer, Surveyor of Scott County, of Sikeston, Mo., at a bid of \$88,000, which would make, as you will see, \$8,000 a mile cost of construction. Now, should this contract be carried out and this road macadamized—it has been in litigation ever since the awarding of the contract to determine the legality of the building of it and issuing of bonds—you ought to ride over an excellent road for that money, as you farmers who live in a macadamized road country no doubt know. I hope they get the improvement, for if ever a country needed roads, “Swamp-east” surely does.

Schools.—No doubt should you go down to this country on a prospecting tour your attention will be called to the school buildings of Sikeston, and I will admit they are good, but get out in the country and study the school condition among the people that are not able to and in many cases too indifferent to care about their children's education.

Out in the “swamps,” where you will live should you buy some of this new land and move on to it yourself.

Mrs. Studabaker and I counted up one day the children in our community that we knew of school age and were not going to school and we had 15, and among them we knew of one girl 14 years of age who did not know her A, B, C's, so we were informed.

Look well into the school facilities of the community where you expect to locate before you do, and on this point the trying out of the country, so to speak, as I have all along suggested, by going down there and either renting a piece of land for a year or working for somebody will give you that much desired opportunity.

It seemed to us that the matter of educating the rising generation was not so much of a public question as it ought to be—that is, it looked as though the people that had this care of the future men and women were indifferent as to whether they could read or write, just so they were able to drive a team of mules or do the housework in a way was all that was going to be required. Other people would do the figuring for them.

Jan. 20, 1912.—On this date I called at the Bank of Sikeston—that is, Mr. C. D. Matthews' bank—for my abstract of title of my farm, as I wished to make a copy of it to send Mrs. Studabaker's relatives at Bluffton, Ind., who were trying to find the money to help me carry the proposition until I could sell it. I had left the abstract here for safe keeping, but it could not be found, and I was compelled to and did go away without it being found; with the understanding that I come in again in a few

days, and when I did return in a few days I was informed that it was in the hands of the C. M. Smith Bros. & Co. Land Co. Now, when I wanted it incorporated in the renewal of my option to this company to sell my farm that I wanted the right to sell my land myself, there were strenuous objections raised, but it was granted, and to come in here and find my abstract in their hands did not look right to me, for to go and get it would at once notify them that something was doing. I passed up getting the abstract and my Bluffton, Indiana, friends did not get me any relief; and I merely put this in to suggest to you that in case you go down into this country and have any papers pertaining to the title of your property and that are rightfully yours, and to which you may want to refer to most any time, that you keep them in your own immediate possession.

Feb. 3, 1912.—Lost another mule with “blind staggers.”

Feb. 18.—Along about this date there was a gentleman by the name of Joseph Schencks of Cypress, Indiana, visiting his old friends and neighbors in this community by the name of George Greig and Augustus Gable, and they were trying to get him interested in our farm and he had been here several times to see the land and talk with me about it. I asked him \$90 per acre for it, as we were anxious to get all we could for the land, and besides, the land company had the farm for sale at \$85 net to us, and if we offered it at the same price they would have a just complaint against us for so doing. Finally on the morning of the 20th of February Mr. Schenck called at the house and asked me if I would take \$85 for the land, and I told him I could not afford to. He went away without buying anything in the community, and in talking with Mr. Greig and Mr. Gable about the matter afterward they told me that the reason Schencks would not buy the farm at \$90 was that Mr. J. F. Cox of the Hoosier Land and Investment Company had told him that he could buy the farm for \$85. Mr. Greig told me that he was present when Mr. Cox told him that. You can readily see, friend, why they would make such a statement, for should I have sold the land direct to Mr. Schencks they would not have been entitled to a commission and, so far as caring if I ever did succeed in selling out at a profit, I don't think any of the real estate men that were instrumental in getting me to make this deal ever lost any sleep over it.

Feb. 22.—In to see Mr. C. D. Matthews and give him a note and chattel mortgage for \$1,200 against my wheat crop, \$400 of which was to be credited to me in the store, so that I could trade against it, and the remainder—\$800—was to be held in trust until I paid the note out of wheat crop, when it was to be credited on my land notes. You will notice from this that Mr. Matthews was taking no chances that any of the proceeds derived from the sale of crops was wrongfully applied as this was arranged for and applied four months before crop was made.

Feb. 23, 1912.—As I have shown and told you, under my contract of sale of farm, or option as they termed it, with the C. M. Smith Bros. & Co. Land Company I had the right to sell farm myself, but did not dare to allow any other firm or real estate agent to act as agent for me, so when the Hoosier Land & Investment Company asked me about showing up my farm I told them of the contract I had with the Smith people but as I had the right to sell the farm myself, I also told them that any time that they wanted to buy the farm to come and see me and I would sell it to them, and acting upon this they never had any hesitancy in showing up the land, relying upon the fact that should they find someone that wanted the place they would come and buy it of me and then sell it to the other party. Well, on this date, Mr. E. J. Keith of the Hoosier Land & Investment Company called at our home and told me that he thought without a doubt they would want us to deed the farm to him before night; that he would like for us to be at home in case they wanted to see us, but not to come around

where they were should they come down in that part of the country with strange people that day. Well, we did not give the people any chance to talk to us and they never bought the farm.

Feb. 25, 1912.—We had one of the rains that you read about and the whole country seemed to be afloat.

March 23, 1912.—Papers over the country be-



Back water from the Mississippi River, 12 Miles South of Sikeston on the King's Highway.

gan to note general high waters and from this date on till near the last of April we were much worried from this cause. On the 27th of the month we went to New Madrid, the county seat of New Madrid County, which is situated on the banks of the Mississippi River near the site of the other New Madrid that



The Rapids.

sank into the Mississippi River at the time of the great earthquake in 1811-12, and the water had just begun to come up into the streets and on the 30th it was three feet deep in the streets, then on the 31st it was so high that

traffic on the Frisco Railroad was stopped—all but a little local traffic from Chaffee to Kewanee, which condition existed until near the last of April. On the 3d and 4th of April was down below Kewanee where the back waters from the Mississippi broke through the railroad grade and never had I expected to see anything so near like the rapids at Niagara Falls as I saw here. We took Kodak views of it, one of which is reproduced here, and it is much more pleasure to look at this picture now than it was the real waters. You see we lived west of this great Sikeston Ridge and thought we were high-water-proof, but when it broke through here and began to inundate this west swamp, we did not know so much about it. The water was also beginning to seep across the Ridge in several other places farther north and while it brought death, loss and disaster to the inhabitants of the country that was protected by the Reelfoot Lake levee on the other side of the Mississippi River, yet it was a Godsend to us when that levee broke, for the water around New Madrid and to the east of us fell six inches in the one night and gave us the relief that we had to have to keep us from being drowned out. Friend, you may have read of this FLOOD in the papers, or you may have had a friend or relative in this district, but to you who never heard of it, should you be contemplating buying property along this great river, take my advice and be sure to live a year either as a tenant or a hand in the country wherein you expect to purchase before you do, for it will give you a chance to learn all about the country and its possibility of overflowing and drowning you out before you are tied up.

March 24, 1911.—Our youngest boy had a chill today and it took lots of hot water, covers and Jamaica Ginger to warm him up.

While this sandy land will stand a great quantity of water and yet you can work it, yet it seemed it would never let us get at our field work this spring. I give you a list of the days that it rained and they sure were a plenty. March 2d, snow storm that was a snow storm. March 5th, snow, high wind, etc. March 11th, sleeted all night. March 12th, cold, drizzling rain from northwest. March 14th, rained like fury this day. March 15th, misting all day. March 21st, cold rain from northwest with a 29 degree temperature, turned to sleet and ice. March 23d, rained all afternoon. March 24th, rained, turning to snow. March 28th, rained all day. April 1st, rained all day. April 6th, raining again. April 9th, raining. April 10th, raining. April 12th, a heavy rain storm. April 13th, rained more today. April 15th, rained and hailed some. April 17th, more rain. April 19th, more rain. April 21st, more rain. April 22d, rained hard in the night. April 25th, raining off and on since 2 p. m. April 26th, rained awfully hard all night and very high wind. April 28th, another very hard rain with some hail. April 29th, a very hard rain last night; there is a great amount of water on the ground. We had no more hard rain from April 29th until May 10th, but during all this time the ground would no more than get so that we thought we could plow when another rain and we began to wonder if we were going to be allowed to plant any crops at all.

On the 15th of April our youngest boy had another very hard chill.

On the 2d of May worked some in our potato patch, most of the time killing bugs. This is certainly potato bug paradise, for the weed known as "Bull Nettles" has a jelly leaf very similar to a potato plant leaf, so, therefore, Mr. Beetle is not entirely dependent on the potato patches for the continuance of his family, and it matters not where you make your potato patch with reference to where it was last year you will find that Mr. Potato Bug and family will be there to keep you and the other pests company.

There is another pest in this country known as the "Bull Nats" that are about as troublesome as anything and they affect not only yourself but your animals and they frequently cause the death of your animals by getting into their

nostrils in great numbers. If you go down there to work a season you will get acquainted with them, all right.

June 7, 1912.—To town for groceries and it was on the trip home that furnished me with the opportunity for the opposite picture. The roads or "lanes" of this country are very narrow—need the ground to farm—and when a mud hole is developed it is not long until it is a case of go through it and here on the 7th of June stuck in the mud with less than 800 pounds of a load.

July 12, 1912.—Wheat threshed and while we were expecting a good yield of from 25 to 30 bushels to the acre, as the straw was there, yet we had to take 11 bushels and a reduction of 15 bushels to the acre on 120 acres rather hurt my paying powers for the year's work.

This was a loss to us of right at \$1,800 and you know what that means, especially when you are already close up.

Aug. 2, 1912.—For some time I had been running along under no special option or contract with the Smith Bros. & Co. Land Company other than the fact that they carried my note of \$500 on land commission of \$1,075 that I had not been able as yet to pay the interest on and the further loan of \$500 to take up the mule note of Grant estate, which was made in the form of a one-day note and it looked to me as though any day that I showed a tendency to jump sideways it would be like my trust deed on the land—made effective.

Well, on this date they called me in and I follow with the new contract or option that I signed.

"Sikeston, Mo., Aug. 2, 1912.—This is to certify, the undersigned, Hugh D. Studabaker of New Madrid County, Missouri, does this day option to C. M. SMITH BROS. & CO. of Sikeston, Scott County, Missouri, all of my following described real estate, lying, being and situate in New Madrid County, Missouri, upon the following conditions, to-wit:

"That said C. M. SMITH BROS. & CO. push the sale of my land so as to net me \$85 per acre, paying all their own expenses while showing and trying to sell my land to their prospective land buyers, free of expenses to me.

"I also further agree to accept half cash, balance on terms to suit the purchaser, bearing six per cent (6%) interest from date of deferred payments as set out in the DEED OF TRUST to the purchaser of C. M. SMITH BROS. & CO.

"And I also agree to give C. M. SMITH BROS. & CO all over \$85 per acre net to me for their commission and services rendered me in the selling the land herein described, free of expenses to me.

"Said land is described as follows:

"All that part of the south half of section 7, township 24, range 14, lying west of the right of way of the St. Louis & San Francisco Railroad, containing 215.04 measured acres.

"And it is further agreed by the undersigned, Hugh D. Studabaker, am to have the right to sell the above described land myself but not through any other agents or real estate agency, except C. M. SMITH BROS. & CO., who are my sole acting real estate agents.

"I also agree to pro rate the corn rent with said purchaser of C. M. Smith Bros. & Co., at the rate of one-third delivered to market or \$6 per acre cash rent, either way said purchaser may elect at date of his purchase.

"This option to expire January 1st, 1913, at seven-thirty p. m., on that date, and shall remain in full force and effect until said above date.

"Hugh D. Studabaker,

"C. M. Smith Bros. & Co.

"By J. E. Smith, Sr., Mgr."

You will notice from the above contract that I had the right to sell this land myself, BUT not through any other agent or agents. Still it does not specify just who I dared to sell it to.

In to see Mr. A. J. Matthews and Mr. Matthews gave me his views on life's trials and successes—not very many successes but mostly trials. We talked on general topics for a while and finally he took up the above topic and

likened our success in life to the feeding of your little dog "Tower." Now, as he said, Tower was a good dog and you thought lots of him but when you came to feed him you could not resist the temptation to have a little fun with him. You would take a piece of meat and hold it up and say, "Come, Tower, let's see how high you can jump," and when Tower, who was yet active and able to jump, was about to get his breakfast you would hold it just a little higher. Trying him out, so to speak. Well, I could not help but apply it locally and wherein he was doing the holding up of the "meat" he would not have to stand up on the rounds of a chair to get it out of most any fellow's reach as Mr. A. J. Matthews is a very tall man.

Now, if you go down to this country, as I have been suggesting all along and try renting for a season or work for somebody before investing "your little roll." You can make the acquaintance of Mr. A. J. Matthews and learn to know him as I know him, yourself.

On the 5th of August, 1912, Mr. A. J. Matthews and his son, Emory, came out in their automobile and took a look at our farm. Complained that I had the farm mostly in peas instead of clover and as I told the folks I suspect that had I had the land mostly in clover they would have suggested that it would have been better had I had it mostly in peas, for at this time of the year peas show up by far the best. Well, the upshot of their visit was that they offered me \$80 per acre for the farm. After our near four years' work, cleaning up the farm, building it up with peace and as North-erners said, making it look like an Indiana farm, they would offer me only \$80 per acre for it. I told them I trusted I would not have to take that for it and while I did finally sell it for \$85 per acre to W. P. Lindley of the Hoosier Land & Investment Company, yet the conditions they compelled me to sell to them under, as I will show you when I get to it, did not make me much more than that.

Now, most of the land in our immediate neighborhood was on the market and my neighbor to the north, Joe Weedman, had his farm on the market. Joe was great on "share croppin'," as they say down here, and one of his share croppers had a very poor piece of corn. It was "some yaller," it did not look good to a native and you might imagine how bad it would look to a prospective land buyer. Well, as Joe was going to sow wheat here, anyhow, he plowed it under.

Aug. 9, 1912.—Had a rain and hail storm that did a great deal of damage to the corn.

Aug. 19, 1912.—Rode to Matthews with Frank Parsons and another one of Mr. Twitty's help, who are all from Indiana and their experience with the chills and fever had them very much discouraged, Mr. Parsons being almost blind from taking quinine.

Aug. 20, 1912.—Mr. C. M. Smith, Sr., and party of land men hung up in mud hole and worked quite a time to get out. Boys and I then hunted up some scrapers and filled up the holes gratuitously.

Just to show you or rather emphasize what I told you earlier in this booklet, if you would come here for a season and rent or work for someone before trying yourself up, you might miss getting tied up along side of some neighbor that was like my nearest one. Now this was in August, about the HOTTEST time of the year here or anywhere else, and a large sow belonging to this neighbor died within 200 feet of his front door and do you think he would make an effort to dispose of the carcass? No, sir, it layed there and decayed away; chickens picked it to pieces and the wind blowed the red hair and bristles out into the road; the dogs carried the bones away and, say, we were some happy people when the odor was gone as it was most impossible for us to get our mules past.

Aug. 26, 1912.—A Mr. A. J. Woolington of Champaign, Ill., had written Mr. C. D. Matthews, wanting to buy my farm and that of my nearest neighbor, Mr. Joe Weedman, and Mr. Matthews had turned over the correspond-

ence to me, so I wrote Mr. Woolington to come down and I would sell him my farm, and on this date he arrived. I told him to come in on the night train, gave him the directions how to reach my place so he would not have to make any inquiries and thus reveal where he was going and what for, so that no real estate agent would get hold of him and possibly tell him what a poor, old, sand farm I had, or in other ways discourage him, and he followed my instructions except he brought a Mr. White with him and when I found out that he was trying to interest Mr. White in my farm I told him of my contract with the C. M. Smith Bros. & Co. Land Company and how under it I could only sell the farm to him, that I would not dare to let him sell it to Mr. White or any other person and so he went back home to get the money to buy the farm, but I sold out to W. P. Lindley before he was able to make the raise.

Aug. 30, 1912.—To Matthews to meet the night train and here met Mr. J. McConn and wife with their child that she was taking back to Indiana to try and miss a siege of typhoid fever.

Sept. 2, 1912.—This day happened what proved to be the beginning of the end of our stay in Missouri. Messrs. White, Cox, Dunaway, Amos and another man out going over the farm. Dr. Dunaway came hurrying to the house for a spade and asked me to help them all I could to get this man Amos interested in the farm and they sure would do right by me. I told him that I dared not let them sell this farm to anyone as my contract with the Smith people was such that while I had the right to sell the farm myself, yet I did not dare to let them sell it to anyone for me. Well, they looked the farm over and went away and the next day Mr. Cox of the Hoosiers came by and asked me to go to Sikeston with him as they wanted to try and buy my farm. I went along and we partly agreed upon a contract and so I went back the next day and entered into the following contract with Mr. Lindley for the sale and purchase of my farm.

'Sikeston, Mo., Sept. 4, 1912.  
"It is agreed and entered into this day, Sept. 4, 1912, by and between Hugh D. Studabaker of New Madrid County, Missouri, party of the first part, and William P. Lindley of Scott County, Missouri, party of the second part.

"In consideration of Eleven Hundred Twenty-five Dollars (\$1,125), the receipt of which is hereby acknowledged paid to Hugh D. Studabaker by William P. Lindley for the purpose of paying one \$500 note given by said Studabaker to Chas. D. Matthews and interest thereon, and one \$500 note given by said Studabaker to Smith Bros. Realty Co. and interest thereon and other considerations hereinafter named.

Nine promissory notes of \$1,412.80 each given by said Studabaker to Charles D. Matthews June 30, 1909, are to be assumed by the said Lindley as part payment on the herein described land (said Studabaker to pay all interest on said notes up to and including December 31st, 1912).

The balance due said Studabaker is to be paid in a promissory note dated October 1st, 1912, and to be due January 1st, 1913, bearing interest at the rate of 6 per cent per annum. This note to be less whatever amount said Studabaker owes A. J. Matthews.

Making a total consideration of eighteen thousand two hundred seventy-five dollars (\$18,275.00) to be paid as above set out for 215.04 acres of laid, said land described as follows, to-wit:

All of that part of the south half (west of the Frisco Railroad right of way) of Sec. seven (7), Twp. twenty-four (24), Range fourteen (14), New Madrid County, Missouri.

In consideration of the above the said Studabaker agrees to deed by warranty deed, free and clear of all liens and encumbrances (except deed of trust notes held by Charles D. Matthews, and interest thereon to and including December 31st, 1912. Said Studabaker to pay up all interest to January 1st, 1913. Studabaker to pay all taxes and assessments falling due

in the year of 1912 and prior years.). Said Lindley to pay all taxes and assessments falling due in the year of 1913 and thereafter.

Said Studabaker is to furnish abstract on or before fifteen days from date of this contract, showing good merchantable title to the herein described lands, and said Lindley is to have fifteen days after receiving abstract to approve same. In the event said Studabaker fails to deliver an abstract showing a good merchantable title, then the \$1,125 is to be refunded to the said Lindley.

The said Studabaker agrees to pay to the said Lindley \$150 as rent on the herein described land for the year 1912, but is to have all of the balance of crops grown during said year.

It is further understood that the said Lindley is to have possession of all lands not now in corn, on or before October 10th, 1912, for the purpose of sowing same to wheat. And is to have possession of all of the rest of the farm and buildings not later than the 15th of February, 1913.

The said Studabaker is to execute warranty deed, properly signed by himself and wife, and place same with copy of this contract in the Citizens Bank, in Sikeston, Mo., to be held in escrow by said bank with instructions that when the conditions in this contract are fulfilled then said warranty deed is to be turned over to said Lindley, and whatever balance is due said Studabaker (after deed of trust notes and interest computed to January 1st, 1913, as given in promissory note dated October 1st, 1912, and due January 1st, 1913, bearing interest at the rate of 6 per cent, payable annually) turned over to said Studabaker.

HUGH D. STUDABAKER.  
WILLIAM P. LINDLEY.

Now this contract was the source and beginning of lots of trouble. I did not want to give that rent of \$150, and neither did I think it right that I should be compelled to pay interest on all his paper until the first of January, 1913, but Mr. White told me plainly that they would not make the deal unless I did, telling me that, while they expected to use the farm in a trade with a Mr. Amos of West Lebanon, Ind., wherein they were going to put the farm in at \$125 per acre and take an elevator at \$10,000, yet they could not make this deal unless I would either give them one-third of the corn or \$150 in cash, and pay this interest from 1st of October to 1st of January next, a period of three months. For, while they wished to buy the farm of me and let me out, yet they were not going to take any chances of losing money on it, and I did want to get out, so I signed the contract, took the money and went around to the Smith Bros. & Co. Land Co., took up the two notes they held against me, and they turned over the abstract that I left with the Bank of Sikeston, as I explained to you a while ago.

Now I had my suspicions about that corn rental and extra interest, but was not in a position to gratify my curiosity at that time, as I had my personal property yet to dispose of, but the minute I was cleaned up in Missouri I went straight to West Lebanon and saw Mr. Amos, and the gist of our conversation will give you when I get to that point in my narrative.

September 7th, 1912.—Our oldest boy, "puny," as they say, with chills and malarial fever working on him.

September 16th, 1912.—In Sikeston and in conversation with the president of the Hoosier Land & Investment Company, Mr. W. A. White, he told me of the Smith Bros. & Co. Land Co., calling over Dr. Dunaway of their firm and going to whip him for his part in the sale of my farm, adding further that he had adjusted the matter, however, by going over that evening and agreeing to pay them a commission if the deal went through, so that I would not need have any fear—that was, if I had any—of the Smith Bros. & Co. Land Co. making a demand on me for their commission under my contract.

Now, as you possibly have noticed reading along in this deal, we had not received any real money, just been changing our indebted-



ness, so to speak, yet Mr. Lindley did advance me \$50 on the sale, but we needed a little more ready money, and Mrs. Studabaker going to town, I told her just to step into the Bank of Sikeston and see Mr. C. D. Matthews and get \$50, and she was very much wrought up when Mr. Matthews would not let her have it. Well, in a few days I went in and saw him myself. He told me of Mrs. Studabaker being in for some money and wanted to know if we still wanted it. I told him the needs still existed that we wished it for; then he took up the matter of my selling out and told me that the Hoosier Land Company would not figure up the interest at a greater rate than 6 per cent, and that if I expected him to let the deal go through I would have to stand for the extra 2 per cent he had spoken about to me. As I could not help myself, I could do nothing else than comply, and here I gave up another \$84 and some odd cents to keep from losing all, which, with the \$28 I showed up as a starter, I in all paid about \$112 to keep from having the trust deed provisions executed against me. Now friend, if you want to you can get a VERY cheap lesson from this experience of

upon an experiment. I took my underwear and, placing it in a large pan, placed another over it, then put it in the stove oven and left it there until I thought it was heated through; then took them out and shook them over a newspaper and counted the results. I had thirty-four. Should you go down there for a season you might try it. Lots of fun. Every country has its peculiar songs, sayings, etc., and from them you get a very good idea of the country. Never was this more truthfully given than in the following few verses, which show up the credit class—and it certainly is right:

**It's "Charge It" on McFarlin Farm.**

It's over the hill, across the knob;  
Go to McFarlin's to get you a job.  
It's hard times on McFarlin farm—  
Hard times, my boy.

Go to McFarlin's to get you a job, he'd push  
back his hat and say,  
"Yes, by golly, I'll work you a while."  
It's hard times on McFarlin farm—  
Hard times, my boy.

**C. O. Cotton, a carpenter who has been employed by Contractor Frank Healin for some time, took sick while working at Morehouse and was brought to Sikeston Wednesday by his brother. He later sent back to his old home in Kentucky for treatment. His illness is due to chills and malaria.**

**From the report of Dr. Stokes we have several cases of malaria.**

**Mr. J. E. Dover has been on the sick list for the last week. He has been having chills and malaria.**

**M. D. Smith a few weeks ago had a little attack of the malaria fever and said that he would die and it was his dogs Mr. Calhoun says he wouldn't have his dogs. One went ran and the other runs too fast.**

**W. J. Miley who lives three miles east of town has been suffering from malaria for several weeks.**

**Mother of Family Succumbs To Malaria—Child Dies Of Dysentery**

**Mrs. E. McBride, wife of S. H. McBride, died at the country home about three miles west of Sikeston Wednesday afternoon, at the age of 38 years, from a chronic case of malaria. She leaves a family of several children. The funeral was held from the home to the Hart cemetery Thursday afternoon.**

**Mrs. Ella Joyce has been absent from the post office for a few days recovering from an attack of malaria.**

**E. D. Tipton has been ill for some time with malarial malarial fever.**

**Dr. T. Miller made a professional call on Billie Dobbs Monday who is suffering with a slight attack of malaria.**

**Marshall Henson, the automobile man, has been confined to his home with an attack of malaria, but is now able to be out again.**

**Mrs. John Stull is again confined to her bed with malaria.**

**Little Earl Henson who was seriously ill last week with malaria meningitis is slowly improving this week. His quick recovery is expected.**

**Little Lucille Baughn, daughter of Mr. and Mrs. F. D. Baughn of Canalou, died at 3 o'clock a. m. Monday from illness of several days' duration. She was four years, seven months, and six days of age and was a general favorite not only in her family but with all the neighbors. While she was lying ill in bed her little brother Leonard, six years of age, was in the next room suffering with malaria, which seemed to distress the little girl. Both had been inseparable playmates. Besides her parents two brothers and two sisters mourned her death. A large crowd of friends attended the funeral.**

**Little Eliza Morris is quite ill at this writing, having a case with the chills.**

**Mr. and Mrs. W. J. Hunter of Hollywood, who have been ill with malarial fever, are visiting at the home of Mr. Hunter's parents, where they hope to regain their health.**

**Mrs. H. J. Studabaker of Matthews, wife of the well known farmer from Iudiana, was brought to Hotel Marshall Tuesday night and placed under the care of a trained nurse. She has been suffering with malaria fever for some time and needed accurate care for early recovery. Mr. Studabaker accompanied her.**

**Tennessee who played here about 15 months ago in public, will give a recital in the city hall November 15 under the auspices of the Young Women's club society. Mr. Hook's program.**

**PLANTATION CHILL CURE**  
**IS GUARANTEED.**

Acts on the liver and removes the cause of chills. All dealers will refund the money on any case it fails to cure if used as per printed directions. Sold by leading grocers and druggists of Sikeston and Scott and New Madrid counties.

Clippings of Chills, Fevers and Cures.

mine. Well, I secured this extra 2 per cent—what I was back in the store—and the \$50 cash that we needed, and had to have with a chattel mortgage on all our personal property that was worth anything and not under cover already. I had to pay \$1 for that mortgage, also, and will explain that fully when I come to it.

September 22d, 1912.—Well, we had our amusing experiences as well as our serious ones. Fleas were quite bad at this time. Do most anything you wanted to, you could not get rid of them, and, knowing that extreme heat, rightfully applied, would pacify them, I decided

Mr. McFarlin claims to be boss—Barrelful of money, but won't come across. Hard times on McFarlin farm—Hard times, my boy.

Mr. McFarlin pays his hands in the fall And some of his hands he don't pay at all. It's "charge it" on McFarlin farm; It's "charge it," my boy.

Mrs. McFarlin—she wants a new dress. She'll go to the counter and pick out the best. And it's "charge it" on McFarlin farm; It's "charge it," my boy.

Well, if you want a pair of shoes,  
It's go get an order from A. J. Matthews.  
And it's "charge it," my boy;  
It's "charge it," my boy.

O soupy! O soupy! without any beans—  
O meaty. O meaty! without any lean.  
And it's "charge it" on McFarlin farm;  
It's "charge it," my boy.

Well, Mr. McFarlin, he thought he was rich,  
So he ran his old thrasher off into the ditch,  
And it's "charge it," my boy;  
It's "charge it," my boy.

About everything among these "shear crop-  
pers" is set to the above lines of expression  
in the way of rhyme, and if you are here for  
a while you will learn that there is more truth  
than fiction in it.

October 10th, 1912.—It seems that our eldest  
boy was not to get off with chills and malaria,  
but must shed some of his poison via the  
"rising" route.

October 20th, 1912.—So far, Mrs. Studabaker's  
affection from the climate had been confined to  
headaches and light fevers, but this day  
she was taken with a regular chill, and her  
constitution was so affected by it—her fever  
going to 105—that for an hour her circulation  
was hardly noticeable. Such cases need heroic

more chill the chills were checked, and in just  
a week she was able to return home again.

Now we were more than thankful that we  
were in a position to, and could do this, but  
did you have a good crop on your farm and  
were able to make money out of the land, you  
would dislike to have to pay it out for outings  
of that nature. Her week's treatment cost  
about one hundred dollars. You can hardly  
realize how pleased we all were that our days  
in this malarious climate were numbered, and  
from this time till our public sale, January  
30th 1913, I had Mrs. Studabaker stay in the  
north all that I could.

November 18th, 1912.—Naturally, enterprising  
medicine companies advertise their wares, and  
as this is the country where malaria and chills  
exist to a greater or less extent, and general  
stores, drug stores and doctors have sale for  
anything that looks like it might be good for  
the "shakes," it is not to be wondered at that  
signs like in the picture that I hand you here-  
with appear on the fences, buildings, trees, etc.,  
and that is not a beginning of the chill tonics  
prepared and sold and, for your selection,  
should you care to lay in a supply before going,  
if you are interested in a drug store or have  
a friend that is, I print you a list that are  
manufactured and sold, I am informed:

List of chill tonics that you might wish to  
select from:

- CHILL-I-TONIC.
- ARMISTEAD'S AGUE TONIC.
- ASPINWALL'S FEVER AND AGUE TONIC.
- CRABBE'S CHILL TONIC.
- FORD'S CHILL AND FEVER TONIC.
- GREEK'S CHILL TONIC.
- GRANGER'S AROMATIC CHILL TONIC.
- GROVE'S CHILL TONIC.
- HILL CITY CHILL TONIC.
- HOWELL'S CHILL AND FEVER TONIC.
- JOHNSON'S CHILL TONIC.
- KIDD'S CHILL TONIC.
- KNOX'S CHILL TONIC.
- LEONARD'S TASTELESS CHILL AND IRON TONIC.
- LILLYBECK'S "TWO-BIT" CHILL TONIC.
- LOXA BARK CHILL TONIC.
- MENDENHALL'S CHILL AND FEVER TONIC.
- PLANTATION CHILL TONIC.
- PLANTER'S TASTELESS CHILL TONIC.
- PLATT'S CHILL TONIC.
- DR. PYNES' CHILL AND FEVER TONIC.
- RED RIVER CHILL TONIC.
- RICH'S TASTELESS CHILL TONIC.
- SCHAAAP'S LAXATIVE CHILL TONIC.
- SIMON'S TASTELESS CHILL TONIC.
- SMITH'S CHILL AND FEVER TONIC.
- SPARK'S TASTELESS CHILL AND FEVER TONIC.
- ST. JOSEPH'S CHILL TONIC.
- UCATAN TASTELESS CHILL TONIC.
- UNCLE SAM'S CHILL TONIC.
- VICK'S LACTATED CHILL TASTELESS TONIC.

WINTERSMITH'S CHILL TONIC.  
WOOD'S CHILL TONIC.  
REXALL CHILL BREAKER.  
November 21st, 1912.—Our eldest boy and I  
went pecan hunting in what is known as the  
St. John's bayou country and camped in this  
earthquake-torn-up country on the banks of  
this bayou where the water was said to be  
forty feet deep during the high waters of last  
spring.

November 23d, 1912.—As I have been showing  
you all along, this country is mostly inhabited  
by the tenant class, and they have city folks  
"beat a block" when it comes to moving around.  
Some of them stay a week in a place and  
some a little longer, and, in fact, it seems to  
you that the country is always on the move.  
We saw the section wherein we lived changed  
completely, other than ourselves, for we were  
safely tied, you know, three times within the  
near four years we lived there.

December 6th, 1912.—While in St. Louis with  
some live stock, I met Mr. J. F. Cox of the  
Hoosier Land & Investment Company, and in  
talking over the progress of my settlement  
with them on land that I sold to Mr. Lindley,  
he told me if I would call at the office when I

**DR. R. A. ARMISTEAD'S**  
FAMOUS  
**AGUE TONIC**  
PLEASANT TO TAKE  
AND WILL NOT HARM THE MOST DELICATE CHILD.

**5 OR 6 DOSES 66¢**  
WILL CURE ANY CASE OF  
**CHILLS & FEVER**

**WINTERSMITH'S**  
TONIC  
CURES CHILLS, FEVER, MALARIA

**GROVES'**  
TASTELESS  
CHILL TONIC  
50 CENTS

**THEFORD'S**  
**BLACK-DRAUGHT**  
FOR THE LIVER

**GROVE'S**  
TASTELESS  
CHILL TONIC

**GROVES'**  
TASTELESS  
CHILL TONIC

**WINTERSMITH'S**  
CHILL TONIC  
NO CURE  
NO PAY

**MALARIA**  
MALARIA

Fence and Tree Decorations.

treatment and as quickly as we could she was  
taken to Hotel Marshall in Sikeston, where,  
under the careful treatment of Dr. T. V. Miller  
and a trained nurse, Mrs. Carroll, after one

returned to Sikeston that the boys would settle up with me in full, as they had the money to do it with. Now, to make my point clear on this, will have to tell you in regards to their renting the farm to a Mr. Gable, which was, or ought to have been, subject to my contract that I sold out under in which I stated I was to have possession of the ground and buildings where we lived, and the cornstalk land, until February 15th, 1913, and it seems that Mr. Gable was not made aware of this fact; at least they were trying to get me to give up possession and board with Gable, and let him have the farm. To make it real effective, Mr. White told me that they would pay me my money if I would consent to do this. Now imagine the situation, if you can—this family moving in with you in a home that had not proven any too large for your own family, and all to get a settlement that was due you anyhow. I told Mr. White I could wait, and when he saw that his bluff would not work he told me to come in the first of the week and they would see if they could raise the money. I am only putting you wise, so to speak, for, should you go down to this country to live, you will run up against some of these people and, while they might not treat you that way, yet you will be posted as to the fact of the way they treated me.

December 11th and 14th, 1912.—In the reclamation of this "SWAMP" country the great thing is the ditches and their permanency, for these ditches have to be made and paid for, and the land has to do this out of the crops.

Now this country is underlaid with a body of sand of a very fine nature; in fact, it is so waxy that it is spoken of generally as "quicksand," and, whether that is right or wrong, scientifically speaking, yet it does not have much stability to it, especially when immersed in water, and when, in digging one of these ditches through this sand, it is not long in filling up to whatever depth you find the sand under the top soil, so when I speak of not being able to maintain a ditch deeper than to where you strike this sand vein, you will understand what is meant. Now I was here long enough to see the harm done your land and crops by impossibility of water to get off in time after one of these very heavy rains—to see some of these old ditches recleaned; etc. One I will speak of in particular was just one mile to the west of our home, known as Ash slough or Second ditch, and in the summer of 1911 it was redug and made considerably wider and to a depth of ten feet. Wanting to give facts as to the filling up of this ditch, on the 11th of December, 1912, I went to this ditch at a point where the section line between Sections 12 and 13 crosses the same, and as there was a small lateral ditch dug into Ash slough here, I went a few rods up the ditch so as to not be too close to the inflow of this lateral, and here measured it as to depth and found it to be forty-four inches to the water, and water eighteen inches deep, or a total depth of five feet and two inches, and this after it had been dug only about one year and six months, and the end of the filling up is not yet, for the banks are still caving. Then I went to the Bank ditch, which ran through my farm, and measured this as to depth and found it was three feet to water, and water eight inches deep, or a total depth of forty-four inches. Measured it about five rods south of where my north line crosses this ditch. Now, as to my method of measuring, I drove stakes in the ground at a natural level and from their tops drew a string taut, and then measured from the point on the stakes where it was tied to the ground, and then at the banks of the ditch measured down from the string to get the original level of the ground, and then drew a string taut across the ditch and from the level of this string measured the depth. You see, when you ride across one of these dredged ditches, or along them, you look down at the water and are apt to think and remark as to how deep they are, never taking a thought to look down on the other side of the dump as to how far it is down to the ground.

Now I contend that they will never be able to

maintain a depth of drainage in this country unless they find a way to keep this "quick sand" from undermining the banks of the ditch and filling it up. In a conversation with Mr. Murry, surveyor of Scott County and head of the Murry Construction Company of Sikeston, he bears me out in this, and added further that the only way to do it successfully would be to concrete the bottoms of them, which any good thinking person will see at a glance is impracticable, not to say impossible.

I had come to the conclusion, and I believe you will also, once you go to this country and study the proposition carefully, that the only time that you will get a crop in this country is when it is an ordinary dry year.

December 17th, 1912.—Into Sikeston, and, even if Mr. White could not get me to give Mr. Gable a room in the house to live in and allow him to bring over his chickens, they paid me what was coming, as shown by note on the land deal, and I immediately made settlements where I had accounts, and in taking up the note given Mr. Matthews, to protect store account, and the extra 2 per cent interest he charged me for allowing me to sell out as I did, and here I want to elaborate a little on the interest question. A part of this note was given for extra interest on interest, and on top of that I paid interest on it and also the store account. At other times I did not have to always pay interest on store account, but this was the last chance, so it seemed to me.

December 30th, 1912.—Went down to New Madrid to pay taxes and on the way went west of Kewanee to take another picture of the land that I took picture of this spring, intending to show you how effectually a crop of corn hid from view the stumps in a field, but, sorry to say, the field I took picture of



A "Cleared" Field.

this spring, which is reproduced here, they were not able to get in, as the back waters from the Mississippi and the local rains kept it wet too long, even, if it was only a quarter of a mile from a dredged ditch.

If you come to this country to buy land when the crop is on, don't be afraid to carefully go through the field and gain a very good idea YOURSELF as to how many stumps there is in it, because these stumps take up room, or they take time and money to get them out, and you can very easily buy up a big job and you are liable to regret it, once the crop is off and you see how you were STUNG!

On down the Frisco right of way, to a point as they mark it, 132-10, where the picture of the "RAPIDS" was taken last spring, and the

effects of them are still here. Ballast all over the land for quite a distance—gullies, etc., washed out, and, in fact, numbers of acres simply destroyed as far as farming is concerned, without a large amount of work.

December 31st, 1912.—While Mrs. Studabaker thought she was to get out of Missouri without any further malarial troubles, yet in this she was disappointed, for she had another chill this day, and it was more strychnine and arsenic, because she could not take quinine.

January 1st, 1913.—I thought that I was going to escape any of the other than ordinary ills incident to a change of climate like coming to Missouri, but in this I was to be fooled, for at this time I began getting boils—"risings"—on my neck, and say, I had some "risings" that was "risings" within the next thirty days, but I had to keep at it, for the public sale was to come off the 30th and things had to be looked after, and I sure kept at it, "risings" or no "risings."

January 14th, 1913.—While in New Madrid a short time before this date and copying our trust deed from the records, I heard one of the deputies remark that she had an awful amount of work to do that had just come in, and she said A. J. Matthews had just filed fifty chattel mortgages, and this party said, "Oh, that won't amount to much, as you will only have to register them, as he only files his mortgages." I inquired what was meant by "only filing mortgages," and it was explained in this way: When a mortgage is spread of record it costs a dollar, but when a mortgage or copy is filed it only costs ten cents. This was a new one on me, and as I had been giving Mr. C. D. Matthews several mortgages and paying \$1.00 each for them, I was curious to know how he cared for his mortgages, and I looked them up and found that he filed his chattel mortgages and that I had given him seven (7) at a total cost to myself of \$7.00 and a cost to himself for filing of 70 cents. Of course I gave these mortgages to protect Mr. C. D. Matthews in selling me goods on credit, and I merely recite these matters to you, dear reader, that when you go to Missouri to work for a season or make a crop and have to have credit you can be in a position to know exactly what other people make off of your needing and accepting their assistance.

Jan. 30th, 1913. Public Sale Day. I was so determined to get out of this country that instead of renting farm when I sold land and trusting to following the usual custom of this country of "selling out rental proposition and your farm implements and other personal property," I decided to make a long story short and have a public sale, and so from generous advertising and a very good day as to weather I had a fair crowd and things sold fairly well. I would not advise anyone, however, to run against the usual custom of a country, as you are more than apt to lose out.

February 5th, 1913. While my sale ad read that all goods were to be settled for before being moved, yet where people were supposed to be as good as A. J. Matthews, or his sons, Lyman, in particular, I did not enforce the rule, and by so doing I lost out to the extent of about \$12. I had sorted the corn that I had—it being Johnson County White—of a very pure breed—and in order that people might bid on it in small quantities I made 14 piles of about 12 bushels each and so informed the auctioneer, Mr. A. A. Ebert, of Sikeston, Mo., that he should sell one pile with the privilege of taking as many as they wanted, and that each pile was supposed to contain about 12 bushels. Well, I was not present when he made the statement to the people as to the amount of each pile, but was there in time to hear Lyman Matthews bid off one pile at \$4.00, and when Mr. Ebert asked him how many he wanted, said he would take them all, which made this corn bring about 33 cents per bushel, which was less than the feed corn, which was the inferior grades out of this same corn, brought. Well, I could not object to the bidding of it off, neither did I try to, but Lyman did not settle for it that day, and when I had the clerks, Messrs. Deane and Case, call him up over the 'phone about it, he made all

kinds of apologies, so they said, and agreed to remit for it at once. Waited the next day for check to come and it did not, so as I had business in Sikeston the next day, I told Messrs. Deane and Case that I would call at their office, office of A. J. Matthews & Sons, and see Lyman and settle with him there, and as that was on my road to leave Missouri, I did go to Sikeston the next day and to their offices and when I spoke of corn settlement, he told me that they had taken the corn home and weighed it and it fell short quite a number of bushels, and as Mr. Ebert had guaranteed it to be 12 bushels to the pile that was all they would settle for. Now Mr. Ebert had not been authorized by me to GUARANTEE amount, giving an amount of 12 bushels as an approximate amount for people to figure from, telling how we had arrived at that amount, but here I was—ready to leave the country—all settlements made but this one—didn't know where Mr. Ebert was—corn had been weighed by one of their tenants out in the country, just how and where I did not know, so I let it go and settled with them at the reduced amount by which I lost at least \$12 on A No. 1 seed corn that they had already bought at the ridiculously low price of about 33 cents per bushel, and then as Mr. Lyman Matthews had said that the check was in the mails I waited for Messrs. Deane and Case to report it, so about 7 p. m. that evening they came driving in from Matthews with the letter but no check, and had to insist on Messrs. Matthews & Sons giving a check for it—the reduced amount—so that I might not be delayed in my getting away the next day, for the boys trip in—trying to help me and getting a settlement out of these people on this small matter I paid them an extra \$4. Didn't get much for that seed corn, did I? Now a word to the wise is sufficient, and I trust, friend, you will profit by my experience.

February 7th, 1913. From Sikeston I went direct to West Lebanon, Ind., and here met Mr. Charles Amos, who said he was the party that had bought land of Mr. Lindley that I used to own, and I told him as I was on my way to Chicago I thought I would come by and see what kind of a talk he had had with the boys, and asked him if he received either directly or indirectly any benefit from the fact that I gave up to Mr. Lindley \$150 rental on the land and he said he had not. Then I told him that while it was not in my contract, yet Mr. White and I had talked the deal over and he told me that they did not wish to buy my farm unless they could resell it and that they could not resell it unless they could get \$150 out of the rental for this year and I would have to pay the interest until the 1st of January, 1913, on the back notes. Well, Mr. Amos and I went to the bank where he was cashier and he read over his contract and told me that he did not receive the \$150 rental, and he had to begin paying interest on the deferred payments from October 1, 1912, so, reader, you can see that in addition to many other things there was at least a conflict of statements on this matter, while in truth there was two statements—separate contracts—and it was all right for there to be, for I sold the land to W. P. Lindley, and Mr. Amos bought it of Mr. Lindley, and in my contract they had me paying interest on about \$14,000 from October 1, 1912, to January 1, 1913, and at the rate of 6 per cent interest to Mr. C. D. Matthews, and on top of this Mr. C. D. Matthews had me paying an extra 2 per cent for accommodation—not enforcing the provisions of the trust deed—and on the other hand Mr. Lindley had Mr. Amos paying 6 per cent on I suppose a like amount, from October 1, 1912, to January 1, 1913, and also that \$150 rental on farm was lost somewhere. Now I did not want to create a feeling with Mr. Amos that he had been skinned, but I could see that he was leaning that way, and in our talk I asked him what they had done with the elevator they had traded for and he told me they had resold it and he did not know just exactly what they had received for it, but it was either \$5,000 or more. Now I had asked Dr. Dunaway what they received for elevator and he said \$4,000 and then I asked Mr. White and he told me a little more than

\$5,000, so there are two people that mention the amount of \$5,000 and we will figure up commissions from that amount. The farm was to be put in at \$125 per acre, and there being 215.04 acres, we have a total amount for farm of \$26,880, then the elevator was to be put in at \$10,000, which would leave the farm at a cost of \$16,880. Now I received \$18,275 for the farm, and the difference between \$18,275 and \$16,880 is \$1,395. Take this amount from what the elevator was sold for and you have approximately what the Hoosier Land and Investment Company received for their work in buying me out and getting Mr. Charles Amos of West Lebanon interested in "Swamp-East" Mo. farm lands. Of course you will have to add the little perquisites that they gathered up along the way, such as the \$150 EXTRA rental on lands—that doubling up of interest on the deferred payments that somebody paid, and just to get a clearer idea of the amount will set it out in figures, which, as I said above, are approximately correct.

Taking it that the elevator was sold for \$5,000, we will take the differences between what Mr. Lindley paid me for the farm (\$18,275) and what he sold it to Mr. Amos for in the trade (\$16,880), which is \$1,395, leaves them a margin of ..... \$3,605.00  
 Add to this my EXTRA land rental.... 150.00  
 Add to this that interest for 3 months  
 on \$14,000 at 6 per cent..... 210.00

in all that time it has not paid anything like a profit.

Now, friend, the most striking lesson to be learned from my booklet is right here, and as I told Mr. Amos had he come down to Missouri and investigated the farming land proposition DIRECT, even had he stayed around there a season or worked for somebody he could not have made greater money, for as I showed him if he would have paid me \$1,395 more for my farm than I received he could not only have had my farm but retained the elevator himself as well, as it is he has a farm at \$40 more per acre than I asked for it and the real estate agent business has been wonderfully encouraged.

That there are numerous real estate agents in southeast, or more familiarly known as "swamp-east" Missouri, is not to be wondered at. I see in the Sikeston Directory that there are 17 that is in Sikeston alone, and you know where they live, in the best of homes—have automobiles, etc., that some one has to pay the freight. I herewith reproduce a picture of the fine home of James Smith, Sr., said to have cost \$20,000 or more, and also a picture of the automobiles of the Hoosier Land and Investment Company. The upkeep of things of this nature is immense, as no doubt you can imagine if you do not know, and it is necessary to be turning this swamp land over pretty often to provide the revenue, so if you are contemplating going down



This IS a Very Fine Home.

Now there was some commission that they tried, that is, Mr. Amos said Dr. Dunaway tried to collect off him for sale of elevator, but which he did not pay.

A total commission of.....\$3,965.00  
 Very near \$4,000, is it not? Well, of course they had some expense in this matter, but you can figure that at whatever you wish to.

Now I trust I have made this clear to you, friend, as I have been telling you all along I would show you how there was LARGER FISH in the DITCH than I was. Now to recapitulate and show how this poor old piece of swamp land is Commission ridden, will add to the above the \$1,075 that I contracted to and had to pay and you will have a grand total of \$5,040 that has been saddled upon it in less than 4 years, and

here for either an investment or a home, better go down awhile first and study the situation and see whether or not you wish to contribute to the above needed revenue. You might want a little for yourself, and I have tried my best to call your attention to a way for you to reserve it unto yourself.

Now I expect there will be affidavits taken of people to show you that I have misrepresented things and all that kind of work, but will say to you, find out the party that made the affidavit, study his interests in this country, and what you would do under the circumstances. I will say to you truthfully that I was so anxious to get out that I would have almost made an affidavit that black was white had I been asked to.

Now, in ending up this little booklet let me lead you along a short review of my rubbing

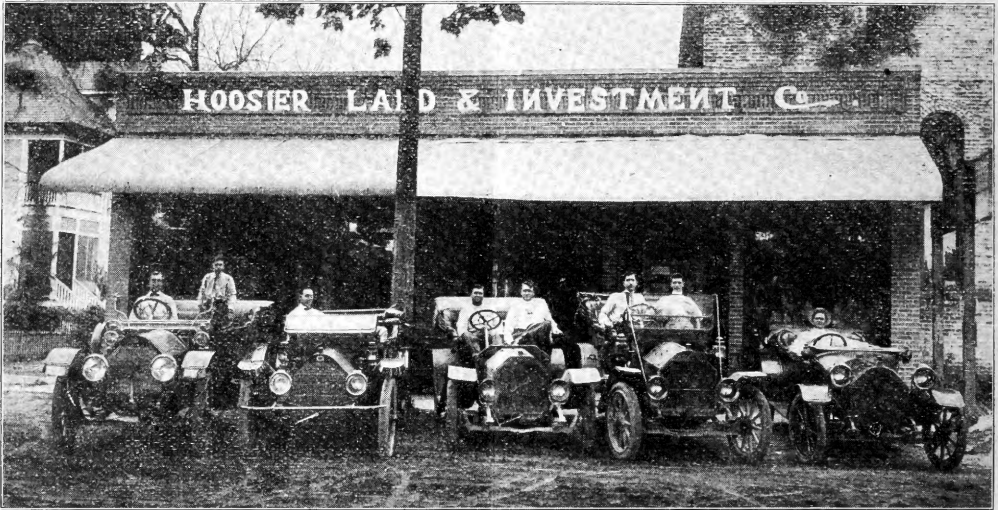


up against these several parties and what it cost me both in real money and worry and I do not much wonder that men go to pieces like "Whistling" Tom Meyers and end it all.

The first I met up with was the Smith Bros. & Co. Land Co. and this was at a time when they had associated with them the first four members of the Hoosier Land and Investment Co. They sold me a farm of 215.04 acres of land at \$75 per acre and afterwards when it develops that I could not pay out they tell me that I should not have overbought myself, and thinking they will possibly tell you the same, will say that at the time I purchased this farm my brother-in-law, Mr. H. D. Cook, was living and as he was worth some \$50,000 and had furnished me the money to make my first payment and had assured me he would see me through on the deal, I expect you would have been like me and went ahead. The real trouble came when he was killed and it was a case of close up the proposition. The Smith Bros. & Co. Land Co. carried my land note for \$500 that was given them as a part of the commission, and in addition to this furnished me with \$500

anywhere from \$2,150 to \$4,300, had they moved the property.

Mr. C. D. Matthews, who furnished the land for the deal with me as I have previously shown you, had a tract of land where I bought the first lot out of, of near 1,100 acres that he had not been able to get the land companies to sell, and my purchase and efforts to sell more of it caused it all to be soon closed out, and from a proposition of getting about \$3.50 per acre rental GROSS on whatever the renter would get in, to a sure return of \$4.50 per acre NET on whatever acreage was sold and whatever improvements were made on the property, also the profit he made off my trade, off of whatever accommodations he would show me in his bank, off of whatever grain I raised on the farm that I always sold to the Milling Company that he was the heaviest stockholder in, and in return for all this, or rather I should say on top of all this change of investment to the profit side of the ledger, because I had to have accommodations, he charged me \$1.00 per chattel mortgage, when he filed them for 2 cents, compelled me to pay him an extra 2



The Upkeep is What Hurts.

more on A No. 1 security to take up a mule note, and I was fast getting into their hands, for these accommodations I gave them options on my land for all they could get over \$85 net to us, trusting that they would make the property move. Crops were poor. I was not making hardly the interest and taxes off the land, to say nothing about the payments. They claimed to be at the outs with the Hoosier Land and Investment Company and with A. J. Matthews, but they could sell land for them, but while they had unlimited sway with my property yet they could not sell me out. They were asking all kinds of prices for the farm, while Mr. C. D. Matthews, who held the trust deed, was offering it at \$80, and Mr. A. J. Matthews was out and offered me \$80, so I did not know for a truth where it was going to end. The Smith Company offered to stand between me and the Matthews people, but what was the use; they did not move the property now in most two years and at the rate it was eating itself up, soon there would be nothing to sell and I was really getting desperate. I would not object to, did not object to, a commission of any amount most, but wanted out, and no one was happier than I when I did get out. They received their money, advanced with full interest, and the opportunity of making

per cent on whatever amounts I could, not meet when due, which amounted to about \$112.00, so that he would not enforce the conditions of the DEED OF TRUST.

The Hoosier Land and Investment Company at the time of their organization was composed of Wm. A. White, W. P. Lindley, E. J. Keith, J. F. Cox and interests were afterward sold to Dr. Dunaway of West Lebanon, Ind., and J. W. Black of Indiana, and my dealings with the firm began when they were yet interested with the Smith Bros. & Co. Land Company, in fact Mr. Cox showed us the farm that we afterward purchased and Mr. White drew up the contracts. Then when they withdrew from the parent company, and at a time when I was not tied up with the Smiths they had my land for sale, but at that time they could not, or at least did not, sell it, although they sold several pieces of land in my neighborhood. When they knew I was SAFELY tied up with the Smith Land Co. they were talking to me a number of times about what they could do for me if I was only loose. That the Smiths were only using my farm to show and convince people what other lands would look like once they were put up in shape like ours, etc., and finally I did get a clause inserted in my contract with the Smiths that I had the right to sell land myself,

and then Mr. Lindley of the Hoosiers bought the farm of me as I have shown you in the last few pages.

I have shown you that my trip to Missouri was a very expensive one to me and in my tabulated receipt and expenditure account that follows you will notice amounts of my store account with the Farmers' Supply Co. of Sikeston, and without a doubt it will be told to you that we were a very extravagant family. If you care to and will look that part of it up I would be pleased to have you call on the Farmers' Supply Company and look over the itemized statement of our account that they kept, and if you find extravagant purchases there write me about them.

Summing it all up, friend, remember what I have told you, should you go down to this country and it looks good to you don't fall in. Arrange your affairs so that you can either go down there and farm for a season on a rental proposition or work for somebody a year, and I speak from experience when I say I know that you will profit greatly by it.

The matters that I have set out in this book are all true. Just as they happened to me, and the parties that I have spoken of lived at the places that I speak of at the time I went through this experience with them. Go down there if you wish to. Don't let my experience keep you from it, BUT PROFIT BY IT.

#### APPENDIX.

To you, Mr. Banker, trusted man of your community, to whom I have mailed this little booklet, full of safeguards for your friends, I trust you will be interested enough to read it and see to it that it gets to the parties that can and WILL profit by it when they read it and have the opportunity to PROFIT by it. You know and I know that a spirit of unrest is always present in some of the people of each community, and it is only natural that they go to the country that is represented to them to be one flowing with milk and honey, and to call their attention before it is too late. Give that railroad sign a chance to act—STOP—LOOK—LISTEN—and you will not regret it.

I have prepared this book with a purpose in view of trying to save other enthusiastic people from falling into the same trap that I did, and as you will see from my financial statement filed herewith what it cost me to go down to this country for near four years, both in finance and my children's school life, and while I am anxious and willing to do this service, still I must ask you to help a little, and that is remit me 25 cents each for all numbers of this booklet you can use. Should you not desire to hand the booklets out to your friends that are contemplating moving to a new country and would like for them to have a copy, mail me a list of addresses that you wish them sent to and a remittance of 25 cents each to cover the same and I will take pleasure in mailing them the booklets. As to my responsibility and honesty I would refer you to any of the bankers of my former home town, Bluffton, Ind. These booklets will only cost you a quarter apiece and it might be the cause of saving some of your friends. Well, figure up what I would have saved had I not gone to Missouri, and besides, it would impress upon them the advisability of staying where they know the people and who they are dealing with. I think I have made it clear enough in the foregoing pages that there are people in "Old Swamp-East" Missouri that are on the make, and are not particular who they make it off of.

Please do not throw this in the waste basket, as it is a product of my lost efforts in this malarious country. Give it to some one that can profit by it, and if they do not heed they will have opportunity to compare accounts some time in the future.

#### FINANCIAL EXHIBIT. 1909.

Received from sale of corn.....	\$1,825.00
Received from rent of land.....	525.00
Paid for corn.....	\$1,227.00
Paid taxes.....	159.00

Interest on investment to Jan. 1, 1910.....	483.84	
Living expenses from June 30 to Jan. 1, 1910, moving, etc., about.....	600.00	
Seed wheat.....	100.00	
Help taking off corn crop and putting out wheat, about.....	300.00	
	\$2,869.84	\$2,350.00
Short for year 1909.....		519.84
1910.		
From sale of wheat.....	\$ 972.43	
From sale of corn.....	541.27	
From sale of hogs.....	294.12	
Short for year 1909.....	\$ 519.84	
Interest on investment to Jan. 1, 1911.....	967.68	
Taxes.....	164.44	
Loss by death of animals.....	280.00	
Store account.....	746.10	
Extra help and threshing account.....	127.14	
	\$2,805.20	\$1,807.82
Short for year 1910.....		997.38
1911.		
From sale of wheat.....	\$1,056.00	
From sale of corn.....	1,748.00	
From sale of pea hay.....	155.90	
Short for year 1910.....	\$ 997.38	
Interest on investment till Jan. 1, 1912.....	967.68	
Taxes.....	206.00	
Extra help clearing land.....	150.00	
Store account.....	846.70	
Store account.....	91.64	
Extra help and expense of threshing.....	141.82	
Extra help in taking off corn crop and shelling.....	113.31	
	\$3,514.53	\$2,959.00
Short year 1910.....		445.53
1912.		
From sale of wheat.....	\$ 835.00	
From sale of cow peas.....	140.00	
Short for year 1911.....	\$ 445.53	
Interest on investment to Jan. 1, 1913.....	967.68	
Taxes.....	190.36	
Hulling peas and baling pea hay, also threshing wheat and extra help.....	258.65	
Farmers' Supply Co. (store account), not in following note.....	265.80	
Farmers' Supply Co. note, which includes about \$200 worth of farm machinery....	400.00	
	\$2,525.02	\$ 975.00
Short at time of farm sale and sale of personal property.....		1,550.02
1912.		
Received from sale of farm—original investment.....	\$2,000.00	
Received from sale of farm—increase in valuation.....	2,150.00	
Received from sale of personal property.....	2,310.00	
Short at time of farm sale and personal property.....	\$1,550.02	
Paid commission note of \$500 and interest \$101.95 to C. M. Smith Bros. & Co. Land Co..	601.95	
Paid to C. M. Smith Bros. & Co. Land Co. for money advanced to take up mule note	525.77	
Note of C. D. Matthews covering store account and part of the extra 2% interest charged.....	517.00	
Mrs. Studabaker's malarial sickness.....	87.40	
Baling and threshing pea hay.	110.00	
Horse note and interest to C. D. Matthews.....	339.00	
Farmers' Supply Co., store account.....	73.68	
B. Moser, for cash loaned and interest.....	124.00	

W. M. Busby, store account, about .....	30.00	
Remitted Studabaker Bank on original loan .....	700.00	
B. Moser, peas .....	65.00	
Repairs for machinery, wagons, blacksmith bill and goods of Farmers' Supply Co. in November .....	78.00	
Advertising sale and expense of posting, etc. ....	30.00	
Auctioneer .....	25.00	
Remitted Studabaker Bank on original loan .....	1,500.00	
Clerks at sale .....	19.00	
Expense loading car, freight, etc. ....	82.50	
Farmers' Supply Co. for account in December .....	67.88	
Cash spent as shown by individual cash account from Sept. 1, 1912, to Feb. 1, 1913, and not included in above....	433.98	
	<hr/>	
	\$6,960.18	\$6,460.00

Short at closing of account. 500.18

No doubt the reader will have noticed that the revenues I have accounted for were derived from either the products of the farm or the sale of the farm and personal property, and according to the above I come out \$500.18 in debt. Now to this I must add a difference of what my original investment was—\$2,800—and what I paid on it—\$2,200—an amount of \$600, making a total of approximately \$1,100.00. These extra amounts being secured from friends in Bluffton. I also used some \$500 derived from the sale of my hotel stock to carry the investment along which I have not included in the above.

Take it all in all I am right at \$2,000 behind on the deal, so I trust, friend, you will be very careful in taking up a farming proposition in "Swamp-East" Missouri and follow my advice to either try a rental proposition for a year or work for somebody else a season.

With every best wish that your experience may be the direct opposite of mine, I remain,

Respectfully yours,

HUGH D. STUDABAKER.

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