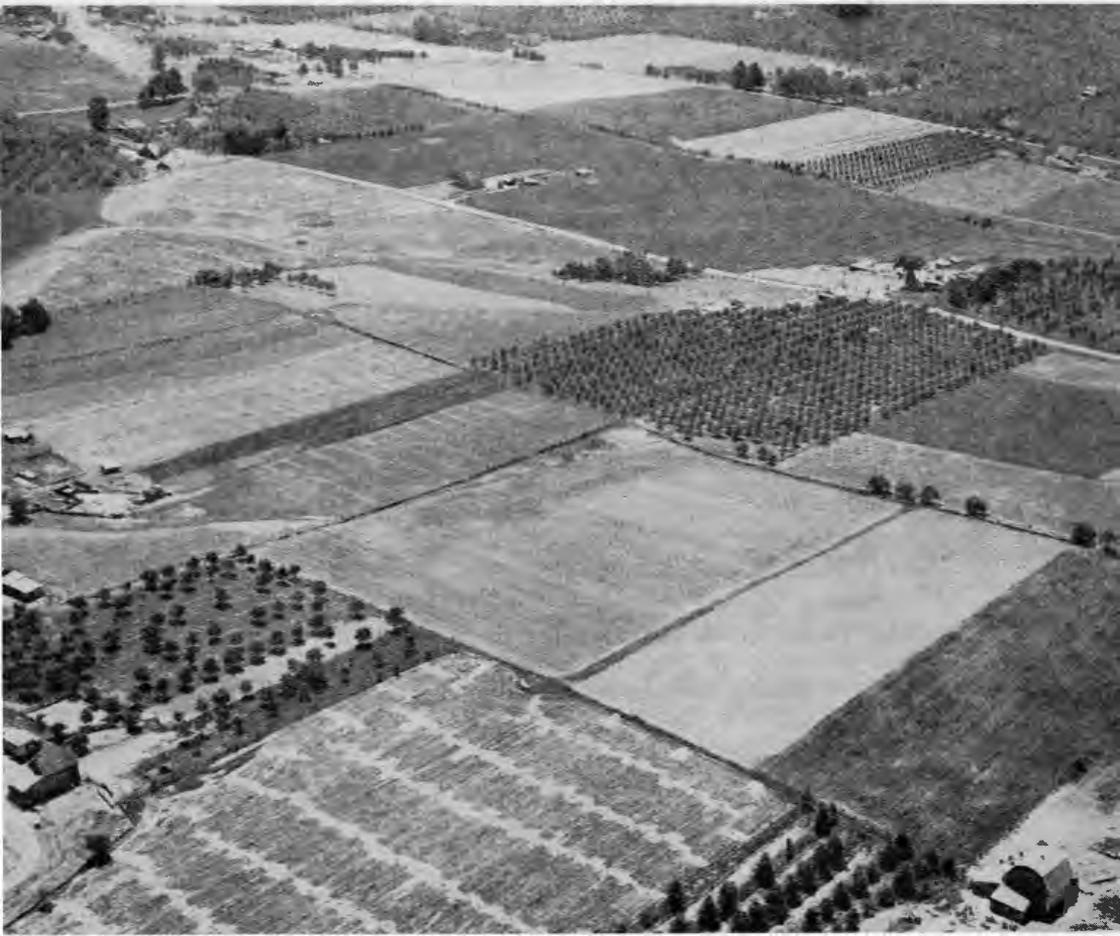


Suggestions To Prospective Yakima County Settlers

**Agricultural Extension Service
State College of Washington
Pullman, Washington**

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SUGGESTIONS TO PROSPECTIVE YAKIMA COUNTY SETTLERS

Introduction

"Successful full-time farming requires **good** land and a farm large enough to produce a satisfactory income.

Successful part-time farming requires good land (the greater the reliance placed on the farm for income, the better should be the land) and a reliable source of off-the-farm employment or other income.

Rural residential areas provide only a place to live. Nearness to the job and the availability of services and facilities are of greater importance than good land.

It is better to work as a farm laborer or to rent in a good land district than to buy a farm in a poor district or to develop a farm on poor land."*

For additional information, contact the Agricultural Extension Service, 202 Old Court House, or one of the committee members listed in a bulletin available at the Extension Office.

Yakima County is one of the leading agricultural-producing counties in the United States. Geographically, it occupies an approximate land area of two and three-quarter million acres in the south central portion of the State of Washington. Elevations vary considerably. Farm lands are located 500 to 1800 feet above sea level. The climate of the Yakima Valley is generally mild and free from extreme weather conditions. The abundance of sunshine from March to November makes the country a healthful as well as an enjoyable place in which to live. The annual mean temperature is 50.5°F. with an average maximum of 100°F. with the frost-free period about 187 days. At Yakima, the average rainfall is 8.15 inches.

Nearly all crops are subject to spring frost injury but seldom is the loss of a general nature in the Yakima Valley. Low ground from which the air drainage is restricted is most subject to frost damage. When purchasing or leasing orchard land, it is best to inquire regarding the possible frost damage. If adequate heating equipment is available, however, most any block of fruit can be protected from frost. It is not advisable to plant tender crops on low ground before the 10th of May except in areas known to be frost free.

Irrigation and Soils

The Yakima River and its tributaries serve as the sources of water supply for nearly all irrigation projects. All crops except those on the lowest river bottom land require irrigation. Storage water is released from

*From Bulletin 178 Suggestions to Prospective Farmers - Washington Experiment Station.

six reservoirs into the river channels to supply the various irrigation canals. The U. S. Bureau of Reclamation maintains and operates the main irrigation projects including the Tieton, Wapato and the Roza. This latter project is not yet completed.

The soils of Yakima County vary from deep mellow soils to shallow soils with clay or hardpan subsoils, from highly productive well-drained upland soils to poorly-drained alkali bottom lands. All have been formed under subhumid to arid climates, hence they are generally high in mineral salts, low in organic matter and require irrigation for maximum crop production.

In purchasing a farm, alkali soils should be avoided as much as possible due to low or no crop yields, difficulty in tilling the soil and extra cost and time involved in reclaiming such areas. Some alkali areas are not reclaimable due to the character of the soil, excessive reclaiming costs, or the lack of adequate drainage.

Alkali soils are usually associated with poor drainage conditions. Soils in low flat areas may be suspected of having high salt concentrations. Such conditions may also be found, however, on low terrace or basin lands which are now well drained but at some time in the past were subjected to a high ground water table. When the ground water table is near the surface, the evaporation of water from the surface leaves the salts, and capillary action brings up more salts in solution to be left on the soil surface.

If a farm is being purchased, consideration should be given to the natural drainage, or the possibilities of establishing adequate drainage. Soils with uneven outcroppings of rock may cause a high ground water table in isolated pockets preventing drainage. Natural drainage is desired and in case artificial drainage canals are provided or are to be installed in a drainage district, the cost of the assessments should be ascertained.

The problem of growing crops in old orchard soils has become a real problem during the past 10 years. The use of lead arsenate as a spray for codling moth over a period of years in apple and pear orchards has built up a toxic condition in the top six inches of soil which oftentimes prevents normal growth of many crops.

Before any land is purchased the prospective buyer should know very definitely whether any portion has been in old apple or pear orchard and whether any attempt has been made to reclaim this land. Under most conditions a program of reclaiming such toxic soil can be worked out. Such conditions, however, may limit for a considerable time the fruits or vegetables that can be grown on such land. Only those crops which have a rather high tolerance for arsenic could be grown for the first few years. Such crops might not be of sufficient economic value to justify growing them. Considerable progress is being made to reclaim some of these toxic soils by chemical means and in the very near future recommendations may be available. Bulletin No. 437, Washington Experiment Station, is suggested for further detail on this problem.

Crops

Nearly all crops in the county are produced under irrigation. Small areas in the Tieton and Horse Heaven are devoted to dry land crops, mostly hay and grains.

Deciduous tree fruits are grown throughout the valley on frost-free lands both above and below the Gap. The bench lands above the valley floor are the best adapted to tree fruits.

General farm crops such as potatoes, sugar beets, hops, corn and alfalfa are grown on most irrigated land in the central valley. Tomatoes, rutabagas, onions, squash and melons are grown in abundance in the central and lower valleys.

Grapes and asparagus are grown largely in the Sunnyside-Grandview area although scattered plantings can be found throughout the central valley.

To determine whether a certain crop is suitable for any given area, it is best to consult neighbors or residents who have lived a long time nearby. They can usually answer such a question.

Dairying and Livestock Production

Irrigated pasture is another extensive crop and is used mainly for dairy cows with some for beef cattle, sheep and hogs. Dairy cattle are increasing quite rapidly and new market outlets have been developed. Dairying is a stabilizing factor in our agricultural economy, which utilizes the poor lands as well as some of the good, consumes large amounts of the cheap roughages and makes for a stable income. Dairying is concentrated in the areas around the cities of Sunnyside and Yakima, but there is some dairying in all parts of the valley.

Hogs are relatively unimportant but are distributed rather evenly over the irrigated areas except for some concentration in the vicinity of Sunnyside. This area also produces the most corn and butter fat. Skim milk and corn are excellent feeds for hogs, therefore hog production is found in association with dairying and corn production.

Beef cattle breeding herds are relatively few in the valley, the most extensive operation being conducted by the Indians on the Yakima Reservation. Beef cattle feeding, however, is a major enterprise with feeders brought in from range areas of the northwest to utilize the local grown roughages and available concentrates. Sheep raising is a major activity with the range bands wintered in the dry land sage brush range areas adjacent to the irrigated lands. The bands go into the mountains for summer range and back to the stubble, beet and hay fields in the fall and to the sage brush range. Considerable lamb feeding on pastures and in feed lots is done with the thin range lambs, especially in the area of Granger.

Chickens are not produced in large numbers in most parts of the county. There is some concentration, however, in the Sunnyside area and in the Ahtanum Valley. The turkey industry has been increasing rapidly in recent years and has proved very profitable. Concentration of birds has been

in the Sunnyside and Grandview areas with lesser development in other parts of the valley.

Farm Experience

Work as a hired hand to gain farm experience in the Yakima Valley has certain advantages, especially for the inexperienced person going on a farm for the first time. Records show that a hired hand makes more money on a good farm than an owner or renter does on a poor farm. Experience in the chosen line of farming may be gained without the considerable capital outlay necessary for purchasing a farm. Openings and opportunities are available in the various orchard areas, on dairy farms, livestock farms, poultry and turkey farms and on crop farms. Some of the larger farms in the county have permanent positions for farm or ranch foreman if the worker proves himself capable.

Working as a hired hand, then as a tenant, will give a very valuable farm experience when you choose your own property. This experience will enable you to determine if you wish to make farming your lifetime job or not. If you do decide to go ahead, you will be in a better position to choose a farm wisely.

Land values at the present time and probably for sometime to come will likely make the purchase of a good farm out of reach of many returning veterans with limited funds at their disposal. Therefore we cannot stress too strongly that you should get jobs on the type of farm in which you are interested or go to an agricultural school and prepare yourselves to be better able to handle your own farm when land values become lower again.

The specialized nature of agriculture in the Yakima Valley requires a heavy labor turn-over. This factor, coupled with the need for workers in the warehouses and processing plants near the centers of population, creates a problem of labor supply that can be partially answered by the returning veteran and war worker.

The Yakima Valley needs a great number of seasonal workers such as fruit tree pruners, thinners, sprayers and pickers. Such jobs are available for about 10 months during the year, December and January being the only slack months. These are only a few of the specialized jobs available every year.

Many of these jobs can be handled by a worker and his family together with a part-time farming operation. Such a part-time farming operation should not be considered as producing any substantial part of the family income. In many cases it may be only considered as a rural residence with no financial or subsistence income. However, it may in many cases supply some of the food for the worker's family such as vegetables, fruit and milk. There is a definite place for many families to establish such rural residence or part-time farming in the Yakima Valley.

Credit

The "G. I. Bill of Rights"

Who is eligible for an agricultural loan guaranty?

Any veteran (male or female) of World War II who served in the military or naval forces on or after September 16, 1940, and prior to the termination of this war, who has been separated from active service under conditions other than dishonorable,

- (1) after active service of 90 days or more, or
- (2) because of injury or disability incurred in service in line of duty, irrespective of length of service, is eligible for a guaranteed loan.

Purchase of farm or farm equipment.

An agricultural loan guaranty may be obtained for the purpose of paying for land, buildings, livestock, equipment, machinery, or implements purchased or to be purchased by the veteran, or for repairing, altering, or improving any building or equipment to be used in bona fide farming operations conducted by the veteran.

The maximum amount of the guaranty available to any veteran is 50 per cent of the amount of all guaranteed loans, but not to exceed \$2,000.

A veteran who secures guaranties amounting to \$2,000, is not eligible for further guaranty; notwithstanding the fact that the original loan or loans may have been paid in part or in full.

The maximum period over which the entire amount of the debt may be amortized is 20 years; but in case of personal property, must be well within the useful life of the security.

The maximum rate of interest on a loan in connection with a loan guaranty cannot exceed 4 per cent per annum on unpaid principal balances. The government pays the interest on the guaranteed part of the loan for the first year. The veteran does not repay this interest.

If the Veterans' Administration is required to pay any or all of the amount guaranteed, the veteran will become obligated for the repayment to the government of the amount paid on account of the guaranty.

A loan may be obtained for agricultural purposes from any lender, not under Government guaranty, but conforming to the rules and regulations of the lender.

The requirements of the Law are that the veteran must be found qualified by training or experience to engage in the type of farming enterprise for which he seeks a loan, that the property sought to be acquired is reasonable in price and suited to its intended purpose, and that the **venture is likely to succeed.**

Since the Act does not provide loans for cash operating capital, the lender will want to know whether the veteran has sufficient funds or credit available for this purpose as well as ability, dependability, farming exper-

ience, and business character, to assume a reasonable likelihood that the veteran's contemplated operations will be successful. The lender will also want to know whether the veteran has been in such business before entering the service and the nature of his service, experience and training.

Veterans are advised to be on guard against fraudulent or absurd propositions and to be careful of exploiters. With the aid of the lender, who is schooled in such matters, veterans should investigate very carefully all propositions presented to them. There are many pitfalls, difficulties and hard work in operating one's own business.

Preliminary Steps for G. I. Loans

1. Contact the County Extension Service or some member of the advisory committee located in the territory in which you intend to operate.

2. Following discussion with advisory member and upon reaching a definite decision, contact a lender from whom you wish to obtain a loan.

3. If loan can be made to conform with lender's requirements and regulations all details in connection with loan application will be completed by the lender.

4. Loan must be approved by a county veteran's loan committee which will safeguard interests of veteran, if a guaranteed loan is desired.

5. When all papers have been completed and appraisals made, same will be forwarded to Veterans' Administration for their decision.

The statements of explanations as to loan policies of the various lenders involved follow:

Banks

Banks in the Yakima Valley are qualified to make loans to veterans under the G. I. Bill of Rights. However, these loans must conform to the banking regulations as well as to the bank's own loaning policies.

All Yakima Valley banks will exert every effort to properly guide the veteran as to values and chances of success in discussing an application for a loan. This is an agricultural county and all banks are very much interested in promoting the future success of an agricultural operator and particularly of a returning veteran.

Savings and Loan Associations

Where the veterans are interested in part-time farming or desire to have a country home, the savings and loan associations have adequate facilities and resources and specialize on monthly payment loans. They will help the veteran who wants a suburban home and acreage just the same as they will help a veteran who wants a city home.

Federal Land Banks

National Farm Loan Associations make long-term loans to their members secured by first mortgages on farm land through the Federal Land Bank of Spokane. Loans made by the Federal Land Bank through National

Farm Loan Associations are at 4 per cent per annum; and are so arranged that by uniform payments every six months, the interest and principal may be paid off in 20 years or in such shorter period of time as may be agreed upon. Liberal privileges for repayment of amounts in excess of the agreed upon payment during good years are allowed.

Federal Land Bank loans may be made for the following purposes:

- (a) to provide for the purchase of land for agricultural use;
- (b) to provide for the purchase of equipment, fertilizers and livestock necessary for the proper operation of the mortgaged farm;
- (c) to provide buildings and for the improvement of farm lands;
- (d) to pay any debts of the borrower incurred for agricultural purposes; and,
- (e) to provide the farmer with funds for general agricultural purposes.

Loans may be made to any person who is farming or raising livestock or who soon is to start farming or livestock operations; or to any person the principal part of whose income is derived from farming operations.

Farm Security Administration

Services available to veterans under the standard F. S. A. program are as follows providing the applicant (veteran) is unable to obtain adequate credit from any commercial credit agency:

- (a) **Standard loans** up to \$2500 for the purchase of livestock, machinery and operating capital. To be eligible applicant must be farm operator of recent farm experience, owner, purchaser, or 2-5 year lease, and have no other credit resources. The repayment period is from one to five years. Short-time goods (feed, seed, etc.)—one or two years, and long-time goods (stock, machinery)—up to five years. Interest five per cent.
- (b) **Water facility loans** for irrigation or stock and home water use. Loans can be made to individual or group with special need for water. Repayment can be placed over the life of facility which is usually five to fifteen years. Interest three per cent.
- (c) **Tenant Purchase loans** made for the purchase of real estate at three per cent interest with repayment up to 40 years—variable payments on the basis of net income.
- (d) **Group Service loans** for joint ownership of machinery or livestock. Same eligibility requirements as standard loans to individuals. Interest three per cent. Repayment can be placed over life of service, usually five to twenty years.

Production Credit Association

Production credit associations operating within the counties of Yakima, Kittitas, and Benton, the eastern part of Klickitat and all of Grant County,

except the two eastern tiers of townships, make loans for a wide range of farm production needs, such as financing the production, harvesting and marketing of crops; the purchase, raising, fattening and marketing of live-stock; the purchase or repair of farm machinery; improvement, and alteration of farm buildings. Where the farm income and security justify the expenditure, loan funds may also be used to make home improvements, to pay family living expenses, to refinance indebtedness originally incurred for agricultural purposes and to meet other general credit requirements.

Most of the loans obtained through production credit associations are budgeted. When this is done farm families usually plan their entire financial and credit program for a year and make all necessary arrangements in advance of the time when borrowed funds are needed. They then draw portions of their loan from the association only as needed and pay back amounts as they have something to sell. Since they pay interest only for the period during which they have the money out, they reduce costs by not holding idle borrowed funds. Interest is not paid in advance but at the time loans are repaid.

Loans from Individuals

This source should not be overlooked as it is a most important factor in farm credit. The person wishing to borrow money on a farm enterprise should inquire about private financing in the immediate neighborhood. Such financing is often done by a successful grower engaged in the same field of agriculture. Financing, coupled with some sound advice from a successful grower, makes a good combination for the veteran to tie his hopes to.

Lenders Authorized to Make Veterans' Loans under Certain Regulations and Conditions

Lender	Purchase, Construction				Length of Loans not over
	Purchase of Farm or Equipment	or Residential Country	Repairs of Property City	Purchase of Business	
Banks	Yes	Yes	Yes	Yes	10 years
Savings & Loan Association	1st mortgage only on farms	Yes	Yes	No	20 years
Farm Security Administration	Limit—\$2500	No	No	No	20 years
Federal Land Bank	Yes	Yes	No	No	20 years
Production Credit Association	Equipment, Crops, Repairs, Maintenance	No	No	No	1 year
Individuals	Yes	Yes	Yes	Yes	

Short Courses in Agriculture

One and two-year courses in agriculture are being offered by the Washington State College. Further information can be secured from Edward C.

Johnson, Dean of the College of Agriculture, Pullman, Washington, or by contacting your local Extension office, 202 Old Court House, Yakima, Washington.

In Yakima County the Yakima Junior College and the Perry Trade Institute will also have special courses available to returning veterans.

List of Committee

Members and organizations that can be contacted for help on agricultural placement include:

Executive Committee

James Garretson, chairman, 210 S. Hillcrest, Yakima, Washington

A. D. MacKelvie, Route 1, Zillah, Washington

Frank Jenne, Seattle First National Bank, Yakima, Washington

Wheeler Pratt, Route 1, Mabton, Washington

H. R. McCrea, Route 2, Yakima, Washington

Mr. and Mrs. Floyd L. Rinehold, Granger, Washington

Porter Lombard, 114 East A Street, Yakima, Washington

John Dobie, AAA Office, Yakima, Washington

Mrs. Christ Kehl, Wapato, Washington

Mrs. E. R. Converse, Route 6, Yakima, Washington

Joe Slavin, Route 1, Yakima, Washington

M. F. Bunnell, secretary, 202 old Courthouse, Yakima.

A separate copy listing all of the Yakima County Veterans Resettlement Committee members will be furnished in mimeographed form by the Extension Service, 202 Old Court House, Yakima, Washington, upon request.

The Yakima County Extension Service wishes to thank the cooperating government agencies, finance organizations and members of the executive committee, and the Farm Management Department of Washington State College, who have assisted in the preparation of this bulletin.

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