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THE FARMER'S ADVOCATE Government Inspection of Banks. AND HOME MAGAZINE.

THE LEADING AGRICULTURAL JOURNAL IN THE DOMINION.

PUBLISHED WEEKLY BY THE WILLIAM WELD COMPANY (LIMITED).

JOHN WELD, MANAGER.

"The Farmer's Advocate and Home Journal," Winnipeg, Man.

to published every Thursday.

It is impartial and independent of all cliques and parties, handsemely illustrated with original engravings, and furnishes the most practical, reliable and profitable information for farmers, dairymen, gardeners, stockmen and homemakers, of any publication in Canada.

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Reasonable Standards and Strict Enforcement.

The Nova Scotia Fruit Growers' Association has passed a resolution favoring a stricter definition for No. 2 apple, prescribing that it consist of sound specimens, of nearly medium size for the variety, and "not less than ninety per cent. free from scab, worm holes, bruises and other defects, and properly packed." This would make the No. 2 grade virtually as good as the No. 1, save only in size.

Rigid adherence to such a definition would exclude from the No. 2 barrel a great many very serviceable apples, which, though not fancy or No. 1, are well worth the shipping. Draw the line as tight as you please for No. 1, but do not be unreasonable with the No. 2 grade. This is no plea for shiftless fruit culture or careless packing. It is rather a plea for such reasonable and expedient standards as will allow the grower to ship as No. 2's good, useful apples, without violating his conscience or disobeying the law. Our idea is that the present definition for a No. 2 is quite strict enough if properly enforced. And that is just the point. We suspect that some of the fruit inspectors are still rather lenient in their interpretation of the law. A barrel of No. 2 apples conscientiously packed according to existing standards is good enough for anybody-as cooking apples anyway. We have had well-to-do local customers tell us they would rather have our No. 2 apples at \$2.50 a barrel, than our No. 1's at \$3.25. They found plenty of good eating apples in the No. 2 grade, and the rest could be cooked with little or no waste. But we see many No. 2's put up quite differently. Really, they would be none too good for No. 3; yet, thousands of such barrels are sold with seldom a prosecution.

We submit that moderate standards strictly enforced are better for the trade and better for public morality than over-exacting standards, which only a few scrupulously honorable men will attempt to follow fully. Enforce the present

For some years there has been a vague feeling of uneasiness throughout the Dominion regarding the Canadian banking system, which has been variously criticized, and by none more pointedly than the well-known writer, Peter McArthur. Whatever of truth may have been contained in Mr. McArthur's deductions, the fact remains that some form of check or supervision over the banks much more searching and effective than a shareholders' audit is necessary. Developments in banking circles in Canada of late years cannot but confirm the belief that the simple, direct, and only effective way to safeguard the interests of the shareholders, depositors, and public, is to provide for, not a mere audit, but a thorough inspection of the head offices of the bank by a public official appointed for that purpose by the Government. The stability of the nation is based as much upon the confidence of the people in its banking system, as upon its revenues and tariff, and banking institutions themselves should be the first to welcome any means by which such

confidence may be strengthened and justified. Premier Borden has said that "if the Government do not control the railways, the railways To our mind the will control the Government." same thing applies with equal, and even greater, force to the banking system, for the financial institutions of the country are largely the arteries through which great combinations of business interests absorb the very elements which contribute to their existence as such. It is only by a conscientious, thorough and rigid system of Government supervision of banking institutions that the control of the Government by financial or, in other words, "merger" interests, can be prevented, to follow out Premier Borden's axiomatic assertion .- St. Thomas Times.

TAKE NOTICE.

We ask every subscriber to examine the date on the address label of his paper to see if due credit has. been given.

Sometimes subscribers pay local people, publishers or postmasters, who fail to report promptly, which causes trouble.

If you have not paid for 1913, please send us express order or postal note.

HORSES.

Now is the time to begin to put the finishing touches on the horse which is being fitted for late-winter or early-spring sale.

A well-broken colt will do far more work with less worry to himse!f than the colt which is too Many youngsters will be doing their "green"." first hard farm work during the coming seeding operations, and it is important that they be thoroughly accustomed to the harness and to driving before called upon to do steady work.

When horses are placed upon the open market they are classified more or less according to the work which they are best suited to perform, and the price they bring is determined very largely by the indications which the horses show of being able to perform that work. It should not take the farmer long to decide which horse will be the most profitable for him to breed. own work demands the draft horse, and this type of horse is most sought after by the trade. Heavy work is more plentiful for horses than speed work; then the logical conclusion cannot be other than that the draft horse is most profitable, all things considered.

If there is any one branch of live-stock husbandry which more than another requires a definite policy, and which to be made a success demands close adherence to that policy, it is horse breeding. Changing breeds each year when new stalliors are making the season, crossing indiscriminately here and there in a vain effort to attain success from low-priced, common sires, breaking type in breeding and general haphazard methods never stamp success on the horseman. Determine first the kind of horse you are going to breed, and, with an eye fixed on that goal, proceed by the judicious mating of similar types to reach it by the shortest way possible. Peviations are dangerous. Stick to one policy, and one on'y.

The Season of Itchy Legs.

There are horses which with comparatively little exercise will come through the winter showing few ill-effects of heavy feeding, and there are others, unless regularly exercised and fed with the greatest of care, will show signs of trouble before the winter is far advanced. This does not mean that any horse should not get regular and sufficient exercise. No horse is so constituted as to be better off without it, but it is a fact which owners of horses often experience that some of their horses' legs come through in good condition, while others getting the same feed and care become swollen or "stocked" or itchy and "Whip's" excellent article, which appeared in the issue of January 30th last, covered "stocking" fully and completely, but several queries. have since come to the office regarding itchy legs. This trouble seems to be more prevalent in late winter and early spring. There are several stages of this itchiness from that in which no raw places or cracks appear, right along through cracked heels to "grease.

Many horses of the draft breeds, with natural beefy legs and coarse feathering, are more or less predisposed to this trouble, and when standing in the stable and being quite liberally fed, are quite commonly affected. In buying horses, all those showing any signs of an eruptive disease of the legs should be avoided. Itchiness in the first stages can be checked by careful daily attention, but the trouble is difficult to cure. For that itchiness which has shown no raw surface a cure can often be effected by applying once or twice daily a solution composed of one tablespoonful of Gillett's lye in a quart of warm water; but for a raw surface or where cracks are in evidence this dressing is too irritant and should not be Where the disease has reached the latter stage, dress once daily with a solution of \$5 grains of corrosive sublimate in a pint of warm water. Part the hair carefully so that the lotion may be rubbed well into the cracks and raw sur-Keep the horse excluded from drafts and be sure to rub well with the dressing. A mistake often made is the application of ointments, healing oils, or grease of some kind. This should never be practised. Care should be taken in the feeding of all horses showing a tendency towards this trouble, and great care should be exercised once it makes its appearance to check its development and, if possible, effect a cure, as if it proceeds to the "grease" stage, there is little hope of a cure. Keep the horses well exercised and feed a few roots if possible, avoiding overfeeding or grain or heating material.

The Stallion Needed Work.

The Rural New Yorker gives a bit of actual experience with the working of stallions. Eleven farmers in the State of New York bought a fat stallion, fixing the fee at \$20 for a living colt. There was a clause in the contract that the horse must be a 60 per cent foal getter; but there was a joker in this also, to the effect that the secretary must report every month as to the condition of the horse, how many mares were being served. This, of course, he failed to do, and hence this clause was declared void. note was presented for collection, they found it had changed hands, and hence they could not plead fraud.

The horse served thirteen mares the first year, and there were three living colts. They paid \$800 for the stallion, with interest at 6 per cent, and paid \$365 for the keeping of the horse. So the cost to the shareholders was about \$119 each. They got a dividend of \$5.45 each, or will when the three colts are paid for. They were a sensible lot of fellows, these New York farmers. So they got around the table, talked it over in good humor, and concluded that they would take their medicine. One of them, who makes the report to the Rural New Yorker, agreed to keep the horse for his work

As a two-year-old he weighed over 1,600 pounds; largely fat; and now, at four years, weighs a little over 1,500, largely bone and muscle. He served forty-two mares, and thirtyfive of them are with foal.

Clipping Colts Along Back.

I just thought I would give you my remedy for colts sweating in stable, as I see a question about it in last number to hand.

I have had several do this, and have seen some others do it, too. I think it is the heavy coat of hair that is the cause.

My remedy is to run the clippers along the back from tail to mane, just one strip the width of clippers, or, if there are no clippers handy, run the sheep shears along once.

In case of a lousey colt, this is a great help in cleaning the lice off, but I run along the neck,

just close to the mane, on both sides. Huron Co., Ont. R. C. McGOWAN.