

### Organization of the Farm Business

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When this is done we can hope for a future generation of farmers managing their business efficiently, and holding their own in competition with all other industries. For those who fail to benefit by the experience and teaching of those who have studied this problem there is but one ending. They will be eliminated from the industry, even as the inefficient business man is eliminated from all lines of commercial enterprise.

In the great to-morrow of strenuous competition when the people of the nations of the world will be engaged in a great struggle for existence, those who fail to use every means within reach to gain efficiency must eventually go under. It will truly be a "Survival of the Fittest."

### Money for Canadian Farmers.

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improvements \$3,000, he can borrow \$5,000 on the land and \$600 on the improvements, or \$5,600 in all. When he secures his loan he is required to purchase stock in the Federal land bank to the extent of 5 per cent. of his loan, for example, on a loan of \$5,600 he would be required to purchase \$280 worth of stock.

The security for each loan is: First, the farm of the borrower; second, the bank stock of all the members of the local association; third, an amount equal to the bank stock of all the stock of all the members. That is, a farmer is liable for his own loan, and for the loans of all other members of his local association to the extent of 10 per cent. of his loan, for example, on a loan of

\$5,600 he would be liable for this loan, and for the loans of other members of his local association to the extent of \$560.

### Benefits to Canada

We Canadians are faced with the task of paying our war debts; to do this we must produce more and save more.

Our farmers are the great producers of the country, and if long term loans were available they would be able to increase their production. On the other hand, thousands of us have learned to save money for Victory Bonds, and if farm loan bonds were available we should be encouraged to increase our savings.

As a result of this increased production and increased saving, Canada would carry her own burdens lightly, and every business in the country would prosper.

Daughter (having just received a beautiful set of mink skins from father)  
—What I don't see is, how such wonderful furs can come from such a low, sneaking, little beast.

Father—I don't ask for thanks, my dear, but I insist on respect.

Belle—Time separates the best of friends.

Jack—Yes; eleven years ago we were nineteen together; now you are twenty-four and I am thirty."

"My but you will be glad when your time is up, won't you?" said a sweet eighteen-year old miss to a prisoner in jail.

"I can't say I'm very keen about it. Miss," was the answer, "I'm in for life."