

AND

& RURAL HOME

We Welcome Practical Progressives

Trade increases the wealth and glory of a country; but its real strength and stamina are to be looked for among the cultivators of the land—Lord Chatham.

VOL. XXXVII.

TORONTO, ONT., OCTOBER 24, 1918.

NO. 43.

THE concrete road leading northward out of Westville is an exceptionally fine one; it is a good road for an afternoon's automobile ride and I advise you to take it. Almost its entire length the road is bordered by ditches or goldenrod and many of the surrounding farms are so good to look upon that I don't mind driving over it even during hay fever season.

Even the most pretentious of these farms boasts one or two fine big silos and in almost every pasture by the roadside or back on the hill you will see a beautiful sturdy herd of black and white cows.

About four miles from Westville and across the road from each other are two excellent farms. The one to the east belongs to John Martin. John owns about one hundred and twenty-five acres of as good bottom land as I ever saw. His buildings aren't very big but a glance at them is enough to tell you that the Martins are a thrifty, frugal sort of folks. The little white house with its green shutters seems almost as though it must have come out of the paint shop only a month before you see it, and the dairy barn and milk house, though of somewhat obsolete construction, give evidence of being in first-class repair, and also speak convincingly of low winter feed bills and healthy, well-fed stock.

In the small, weather-proof machinery shed you will find nothing but the best that money can buy. All of the machinery is good, practical stuff—no unnecessary contraptions—and it is always in the best of repair.

All of this seems quite remarkable to me for I know John when he was working out on Cyrus Carrier's place for "\$20.00 a month and board," and I know that he bought his farm on time payments and that after making the first payment he had barely enough cash in hand to buy five scrub cows for \$120.00 apiece. I know, too, how he struggled the first two or three years, to add to his meagre herd. I know how he slumped to pay the service fee of a pure-bred Holstein bull; how he studied and labored to improve the quality of his herd and the quality of his land, and how he finally built up the farm and the herd until now he has nothing but pure-bred Holstein cows and his property is rated as one of the best pieces of land within a hundred miles of Westville. And he told me this spring that he had just paid the last dollar on his mortgage. His farm is now his own.

Alf Smith, who owns the big, pretentious place across the road from Martin's, contrasts in nature with John Martin quite as strongly as his farm contrasts in appearance with Mr. Smith's. John is one of those quiet, unassuming fellows and though he impresses you as being a pretty good man to trust, he doesn't seem to radiate confidence and affluence the way smiling Alf Smith does.

Alf's farm is about three times the size of John's (I have been told his father left it to him). His buildings all look new and modern. His house is almost as big as his barn. He has what you might call "all the trimmings" as fast as they come into style. He drives a racy six cylinder car when he goes into Westville while John goes to town in his "Fifver" truck. Personally, I think that Alf might dispense with the car for he, too, has a truck—a good, big, serviceable one, at that; but of course, it is none of my business.

I think that Alf must "live up" to what his farm produces just about as fast as it can produce, but that again is none of my business.

It would be hard to find two men less alike in nature than John and Alf, and it would be quite as hard to find two men more friendly. One morning about a month ago, John Martin and his son Joe drove up before the Westville National Bank with a double row of empty milk cans by the back of the "Fifver." Alf Smith's car was already standing in front of the bank when they arrived.

Frogs and Bankers

Whither They Jump and Why

BY PAUL WING.

As John entered the bank Alf hailed him with this hearty greeting:

"Well, John, my boy, are you coming to see the old skin-fint, too?"

Now you mustn't take Alf seriously. By referring to him as "the old skin-fint" he meant no disrespect to President Thompson of the Westville National, for he and Thompson are strong personal friends—'specially before the war. Alf's farm joins his on the south. That's just Alf Smith's way. Everybody knows him and no one would take offense at anything he said. John admitted that he was there to see Mr. Thompson.

"Alf," he said, "I'll tell you what I'm going to do. The boy and I have got to spend more time in the fields this year. We can't get any extra help, and even if we could I wouldn't trust them with the cows. I have just spent the last cent we have for six years' help over at the Miller dispersion sale, that's going to mean more cows to milk before many months so I'm going to see if I can't borrow money enough to buy me a milking machine so's I can take care of the extra cows when the time comes and still have more time for field work."

"Uh-eh," said Alf, "good idea. And since you're feeling so confidential this morning I'll tell you what I'm here for. The old boss, out there, is getting out of date," he jerked his thumb toward his automobile, "and I haven't got the ready cash to buy a new one so I'm going to borrow it."



Why Buy Victory Bonds?

YOUR country needs the money. It can't be borrowed from either Great Britain or the United States. The money to finance Canada's share of the war must be supplied by the Canadian people.

Without the money we'll sustain prosperity, our bonds will sustain it. The Victory Loan cash could not be paid for the products of the farms or the factories, business would be stagnant and there would be hardship at home as well as at the front.

It will encourage our boys over there. We are encouraged to hear of their victories. They, too, will be glad to hear of our financial victory. It is a guarantee to them that the folks back home are doing their part.

Victory bonds are a good investment. Their security is the entire wealth, developed and undeveloped, of the Dominion of Canada. The rate of interest is as high as on first mortgage on land. They constitute almost a liquid asset so readily can they be cashed if money is needed.

In supporting the Victory Loan, by buying Victory Bonds, you can be patriotic and selfish at the same time. Every motive of patriotism and self-interest should prompt the Canadian people to "go over the top" with the full \$500,000,000 asked for. Whether we have an early peace or not, the money is vitally necessary to our national well being.

"Why, Alf," said John, "you don't need a new car any more than you need a new farm. Why don't you take that money and put it into a tractor or a milking machine? You may not be short of men yet, but you will be, as sure as my fate, if the Government increases the draft age limit."

"Oh, I know," was Alf's reply, "but the mischief and I can't get out of date, can we? And besides, any ten acres of my farm 't'd be good security for the amount I want to borrow. I think Thompson will let me have it all right, at, but of course you never can tell which way a frog will jump."

Their conversation was interrupted when Thompson ushered Alf into his office. Alf was gone for some time, fifteen or twenty minutes I should think and when he returned to John he didn't seem quite as boisterous as when he left him.

"I'll wait for you and take you out in my car," he said as John followed Thompson back to his sanatorium.

Now, I have no banking experience, and of course my opinion is only a layman's opinion, but I too, should think that Alf's excellent farm, or any part of it, would be considered good pledged security for any reasonable loan by any reputable banker. Possibly President Thompson did not consider Alf's loan a reasonable loan. At any rate when John left Thompson's office, only five minutes or so after he entered it and got into the "six cylinder boat" with Alf, Alf's first remark concerned the stubbornness and lack of reasoning ability of some bankers.

"Of course," he added, "I've got nothing against Thompson, he's a good fellow, all that, and I s'pose he has a right to do what he pleases with his own money. How'd you come out?"

"I got the money," said John, "and I'm going to get the milking machine, and I'll tell you this, Alf: I'm not much of a hand to bet, but if I was I'd bet anything I own that you could have got all the money you wanted if you'd been buying a milking machine instead of a new automobile. I'll tell you what Thompson said to me. He said: 'John, you can have twice what you want if you need it, there isn't anything that I'd sooner lend you money to buy than a good milking machine. Under present conditions, with the shortage of labor and with a greater shortage threatened, with high food costs and with the urgent need, both in this country and abroad, for more milk and milk products, you couldn't make a wiser investment than the purchase of a good milking machine. I'd rather loan you money to buy that machine than to buy a new wagon or a new manure spreader. You can always patch up your wagon or your manure spreader and make them do, but you and Joe can't do six months' work in the dairy barn without the proper mechanized equipment. The milking machine will be better for you, better for your cows and better for the rest of your farm 'cause you'll have more time to work it. I'm going to put in one of 'em myself just as soon as I finish remodeling my barn. I know something about the machine, you say you're going to buy; it's a good one, I believe it's the recognized standard. Sure you can have the money.' That's about what he said to me," said John, "and that's about what Alf's had said to you if you'd asked him for money to buy a tractor or a new ensilage cutter or a pure-bred sire, or something like that."

Alf was silent all the way home. He gets that way when he's disappointed or worried. He was too deeply impressed in thought even to notice the ditches and the golden rod by the roadside along the concrete road leading northward out of Westville.

As John Martin got out of the car at his own gate, Alf said, as if in reply to a statement that John had made only a moment before, "Maybe so, maybe so."

If you were to go into John Martin's cow barn one of these days at about four-thirty or a quarter-of-five in the afternoon, you might see young Joe Martin milking his father's forty cows alone and doing it quite easily in an hour and a half. You might hear the rhythmic click of the pulsators on two double