April

The late Lord Salisbury once very fittingly and opportunely remarked that "If farmers would only manure their land with brains, as the painter mixes his paints, there would be much less heard about agricultural depression."

Now-a-days a farmer's success depends on intelligent fertilizing.

For the benefit of those wishing to purchase fertilizers this Spring. we wish to state that both unmixed and ready-mixed materials may be obtained from

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Four and a quarter million German workingmen in January last voted against protection.

A speed of ninety-nine miles an hour has been attained in an aeroplane.

TORONTO LIVE STOCK

Toronto, April 15.—Union stock yards receipts were 103 care, with \$1,106 head of cattle, 257 sheep and lamba; 506 hogs and 170 calves. Market steady for choice butcher cattle. Heavy cattle range. Medium butcher did no more than barely-hold its own. Choice butcher, however, were in demand, 356 prices in this class held good and steady.

Cattle—Extra choice heavy steers for butcher or export, \$7 to \$7.55; good medium to choice butcher loads, \$6.40 to \$7.10; mixed light butcher, \$7.55; common, \$5.50 to \$5.45; canners, \$6.60; extra choice heavy cows, \$5.50 to \$6.00; bulls, \$5.50 to \$6.60; this class in demand at \$5.20 to \$5.76; good quality; extra choice heavy feeders, \$6.50 to \$6.50; this class in demand at \$5.20 to \$5.50 to \$6.50; this class in demand at \$5.20 to \$5.76; good quality; extra choice heavy feeders, \$6.50 to \$8.50; hosh, \$6.50 to \$5.50. Sheep and lambs, market stready to strong; choice ewes \$5.50 \$7; yearings, \$6.50 \$9; bucks and culls, \$6.50 to \$7; yearings, \$6.50 \$9; bucks and culls, \$6.50 pring lambs, \$5.50 \$7.

CHICAGO

Chicago, III., April 13.—Cattle—Receipts \$2,000. market active and steady to 10c. higher. Beaves, \$3.50 to \$8.75; Texas steers, \$4.75 to \$6.10; western steers, \$5.00 to \$7.10; stockers and feeders, \$4.50 to \$6.50; cows and heiffrs, \$2.00 to \$7; caives, \$5. to \$8.

Hogs—Receipts \$4,000; market brisk, \$c. higher. Light, \$7.50 to \$7.95%; mixed, \$7.00 to \$8, beavy, \$7.60 to \$8, rough, \$7.60 to \$7.75; pigs, \$3 to \$7.80; bulk of sales, \$7.80 to \$7.95.

DULUTH PRICES ain in bond at Duluti Wheat

Cheap Money for Farmers

Cheap Money for Farmers

Continued from Page 22

What the farmer needs is a system of long term loans, with regular repayments on account of capital. The payment of \$80.00 a year as has already been stated, would pay 5 per cent. interest on \$1,000.00 and repay the principal in \$0 years. If the borrower paid \$32.35 half yearly he would wipe out a loan of \$1,000.00 with interest at 5 per cent. in thirty years, while \$15.00 paid every six months for thirty years would pay principal and interest, at 5 per cent. on a loan of \$463.62. Such long term loans would necessarily have to be made only for the purposes of permanent improvements, the purchase of land or the erection of permanent buildings. For the purchase of livestock and implements shorter loans would have to be made, with correspondingly larger annual repayments of principal. Then for purely temporary loans, necessary to finance the harvesting and marketing of crops, the farmer would still have recourse to his local bank, and a comprehensive scheme of cheap money for farmers should include the developstill have recourse to his local bank, and a comprehensive scheme of cheap money for farmers should include the development of Co-operative People's Banks, along the lines followed with success in Quebec and other agricultural countries, and described in a recent issue of The Guide by Mr. Alphonse Desjardins. Note.—The next article in this series will describe the systems by which cheap money for farmers has been furnished in Australia, New Zealand, Germany and other countries.

BEING FOUND OUT

BEING FOUND OUT

The "stand-patters of American politics are matched by the German upholders of what they call a "flawless tariff." Both alike insist on no change being made in the protective tariff behind whose shelter they plunder the general public. But in both countries there is a great and increasingly powerful body of opinion that has found out the hollowness of the protectionist pretenses. In Germany the manufacturers are joining in the execution of this unare joining in the execration of this un-natural interference with commerce. The Berliner Tageblatt (March 13) declares that:

"Wide circles (of manufacturers) agree with numerous agriculturists in rejecting absolutely the 'flawless tariff, and are firmly convinced that the welfare of our economic life is to be found, not in higher duties and an extension of the protective system, but in a gradual reduction of the high protective duties. Many prominent manufacturers have expressly declared themselves in this sense; and recently the Nuremburg Chamber of Commerce, one of the high ly respected organizations of the Ger-man commercial and manufacturing classes, unanimously voted that the ten dencies toward further strengthening the protective system must be met by putting forward the principle that no further increase of duties shall be made."

In other words, German industry feels the need of more free trade and less protection. Protection is gradually be-ing found out.—W. E. Dowding.



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