

HOME BANK ANNUAL.

Senator James Mason cannot respect the 13 superstitious. This is 1913 and it is the year when Col. James Mason got his senatorship, and the year when he was able to submit to the shareholders of the Home Bank of Canada a statement of business affairs which conclusively marks him as a man of conspicuous ability.

The Home Bank annual meeting, held recently, would have provided interesting discussion for the ears of any outsider. To hear the attorney-general, the Hon. J. J. Foy, taking a sly dig at the bank methods and refer to the diplomatic way in which clients who are seeking loans are turned aside, was at once a compliment to the Home Bank and a weighty comment on the subject of collateral. The honorable attorney-general, J. J. Foy, is famous as a public speaker for the pith of his remarks, and it is not often that bank meetings are enlivened by such pleasant yet pertinent observations as the Hon. Mr. Foy expressed before the shareholders and directors of the Home Bank.

The remarks of Mr. Kennedy, vice-president of the Grain Growers' Association of the big Canadian west, who attended the Home Bank annual meeting, fresh from three weeks' business trip through the Northwest Provinces, were most particularly to the point. Mr. Kennedy spoke on behalf of the Grain Growers of the Prairie Provinces, and when he thanked the Home Bank for the accommodation it had given the Grain Growers in the past, but at the same time very plainly intimating that he considered the Home Bank should follow a more liberal policy of extension through the North West and not refuse to open branches when petitioned, without very deep consideration, he touched upon a point of national importance and spoke with an authority on the subject that was worthy of general communication to the public.

An increase of almost a million dollars in deposits and an increase in assets of nearly two and a half million, are the figures in the Home Bank annual report which point to its steady growth as a business institution and its wide popularity among the Canadian public. Eugene O'Keefe, who has attended

every annual meeting of this institution for the past forty years, was absent through illness. The new faces on the board are that of Claude Macdonnell, M. P., possibly the best-known man of years in Toronto, and C. B. McNaught, a young business man, enjoying an immense respect in financial circles.

A GOOD DEMOCRAT



R. L. Scott

Most of the readers of The Guide have read "Direct Legislation," by Robert Lloyd Scott, and will appreciate a view of the author. Mr. Scott is one of Winnipeg's most enterprising younger business men and a most thoroughgoing and genuine democrat, who sees the futility of looking to the two old political parties for relief. Mr. Scott recently took a most important progressive step, when he entered the matrimonial circle with Miss Mary Magdalene Walsh, of Flint, Michigan, as his partner.

SUCCESSFUL DAIRYING

There are such excellent concrete examples now and again outcropping of men who prove that it pays to take up cow testing; that their records of success make stimulating reading for dairy farmers all over the Dominion.

Here is a good sample of what one man at Cedar Hall, Que., in the Gaspé peninsula accomplished by carefully watching his fairly good cows and feeding them better. The first year his eight cows gave him 33,511 pounds of milk, an average of 4,188 pounds at a feed cost of \$32.50, netting a total profit of \$76.82, an average of \$9.60 profit per cow. Two of the best cows in the herd the first year were lost accidentally, two heifers made up the herd to eight again; a pure-bred sire is kept. The next year his eight cows gave him 41,408 pounds of milk, an average of 5,176 pounds, or 1,000 pounds of an increase per cow. The feed cost \$4.12 more per cow, but the total profit was \$177.29, or an average of \$22.16 per cow. This is an increase of one hundred and thirty per cent. in the profit. It pays to give additional feed if the cows kept are of the type to make use of it profitably.

The forcible realities are these: The gross income from milk increased by \$133.43 from the same number of cows, the profit far more than doubled, and the owner has received every encouragement to try for still better results. That is where a trial cow testing trip generally lands the herd owner.

NEW PAPER INCORPORATED

Ottawa, July 4.—Notice of incorporation of the Telegraph Publishing Co., Limited, of Montreal, appears in today's Canada Gazette. The company will publish an evening paper to be known as the Evening Telegraph, which will take the place of the present Witness, whose successor it is. The company will also carry on a general publishing business. It has a capital stock of \$500,000 and its head offices will be at Montreal. The following are the incorporators: Frederick Henry Markey, K.C., Waldo Whittier Skinner, K.C.,

George Gordon Hyde and Welham Gilbert Pugsley, advocates, and Ronald Cameron Grant, accountant, all of Montreal.

INDEPENDENT CANDIDATE SELECTED AT NEEPAWA

Neepawa, Man., July 7.—The independent electors of Beautiful Plains organized an Association on Saturday and nominated Thos. H. Drayson as their candidate for the legislature at the next general provincial elections. The 26 men who signed the convention call were equally divided in previous political leanings and of the officers elected 9 have been Conservatives and 8 have been Liberals. Mr. Drayson, the nominee, has voted both ways in recent years. He has been a prominent worker in the Grain Growers' association.

A TIME SAVER

The favorable weather of June is bringing some good records of milk produced by cows trained to the business by far-sighted owners. Grade cows yielding as much as 2,300 pounds of milk and 65 pounds of fat in thirty days are well worth keeping, as many factory patrons can testify. On the other hand some poor records were made in several districts, not only in yields of milk but in many instances in peculiarly low percentage of fat; even less than two per cent. That is one good reason why it pays farmers to take up cow testing, for with the tests ranging, as they frequently do in the same herd from 2.1 to 4.3 with common grade cows giving almost the same weight of milk and handled under similar conditions, there is evidently plenty of room for considerable difference in returns. As a matter of fact, cow testing was never more needed than now, when it is hard to get good hired help. The time spent in taking a few weights and samples is saved over and over again, a hundred times over, when it proves to a man that he saves time by milking profitable cows only. Why waste precious time month after month, year after year, on cows that test only two per cent. of fat?



COLONEL SAM HUGHES, MINISTER OF MILITIA, PREPARED FOR INTERNATIONAL PEACE

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