FARMERS' BUSINESS



For the past 54 years, this Bank has given particular attention to the business of Farmers.

We have helped many over the rough places, and have aided many more to the highest plane of success.

We are prepared to extend you every aid within legitimate banking practice.

Come in at any time and talk over your affairs with us. You are always welcom? THE MERCHANTS BANK Head Office: Montreal, OF CANADA Established 186 Established 1864.

with its 192 Benaches in Ontario, 33 Branches in Quebec, 19 Branches in Manitoba, 12 Branches in Sankstetwewn, 33 Branches in Alberts, and 8 Branches in British Columbia serves Rural Camanus of effect '94'. Columbia serves Rural Camanus of effect '94'. WRITE OR CALL AT NEAREST BRANCH.



Wanamaker's **Five Reasons**

Mr. Wanamaker, the millionaire merchant in Philadelphia, says:

"I have been asked so often about my own insurance that I am going to gratify a curiosity that some of you have expressed, perhaps, in regard to it."

"I simply worked out five conclusions as the result of my own thinking, without any moving cause except my own judgment."

"First: That at that time I knew I was insurable; and I could not be certain of immunity from accident or iil-health, and it might be that at some future time I would not be insurable."

"Second: That life insurance was one of the best forms of investment, because from the moment it was made it was good for all it cost, and carried withit a guarantee that there was protection in that investment that I could not get in any other."

"Third: That life insurance in the long run was a saving fund, that not only aswed, but took care of my deposits and gave me opportunity for pessible profits, that not infrequently returned principal and interest and groft:

"Fourth: That life insurance, regarded from the standpoint of quick determination, was more profitable than any other investment I could make."

"Fifth: That it enabled a man to give away all he wished during his lifetime and still make such an estate as he cared to leave."

-Mr. Wanamaker carries sixty-two policies. The Mutual Life

Assurance Company of Canada Waterloo, Ontario

Ayrshires and Dairy Shorthorns at Monteith

N last week's issue of Farm and Dairy there appeared an announce-ment of the sale of pure bred stock ment of the sale of pure bred stock belonging to the Ontario Agricultural College. A change in policy, regard-ing the handling of the cattle at the college farm makes it possible to in-crease the Holatein, Ayrahire and Jer-sey herds. Therefore, there will be no pure bred females of these breeds of-fered. fered.

During the latter part of September, During the latter part of September, the college transferred all their dairy Shorthorns to the Ontario Department of Agriculture. The herd has been sent north to the Government Demenstration #arm and Breeding Station at Monteith. New Ontario. Station at Monteith, New Ontario.
The station is in a splendid position to continue the development of the dairy Shorthorn. They have there one of the finest imported dairy Shorthorn bulls in Canada. During the last few years the Station has been developing a milking Shorthorn herd. Quite extensive experiments have been undertaken in in-breeding.

It is also interesting to note that it is also interesting to artic that the Monteith Station is recommending by use of the Ayrshire and dairy 5. orthorn to the settlers of New On-tario. In regard to the Ayrshire, they argue that the animal is hardier and more capable of ranging over large tracts of semi-bush and picking her iving during the summer. At the present state of development the country is in need of large supplies of beef as well as milk. Hence the subnortice concluded that to meet this want, the dairy Shorthorn is the most suitable. living during the summer. At

Canadian Grain Wins Sweepstakes

OR several years now Canadian grain growers have ben carry-ing off some of the best sweep stake prizes at the International Soil Products Exhibition. This year the exhibition was held at Kansas city and Saeger Wheeler, of Rosthern, Saskatchewan, for the third time, won the International Sweepstakes Trophy for the best half-bushel of spring

Samuel Larcombe of Birtle, Mani-toba, won the sweepstakes for the best half-bushel hard spring wheat in the dry farming products section. With this win goes an engraved sliv-ver cup of the value of \$50 and \$35 in cash, in addition to the regular first prize of \$10. Samuel Larcombe of Birtle, Mani-

Mr. Larcombe was also successful Mr. Larcombe was also successful in a number of vegetable classes. The sweepstakes prize in oats went to T. R. Dickerson of Birtle, Manitoba, and the sweepstakes in barley to Nick Taitinger, Claresholm, Alberta. Prizes won by Canada were as followed.

Taitinger, Claresholm, Alberta.
Prizes won by Canada were as follows:—Manitoba, 8 silver cups, 33 first premiums, 19 second and 15 thirds. Saakatchewan.—Two cups, four firsts, five seconds, five thirds. Alberta—One cup, two seconds and one third.

The Plowing Match Cancellation MR. J. LOCKIE WILSON, secre-iary and managing director of the Ontario Plowmen's Associa-tion, still feels justly indignant at the enforced cancellation of the plowing match at Citams. The agricus of the enforced cancellation of the plowling match at Ottawa. The action of the Hon T. A. Crerar, Minister of Agricul-ture, in refusing the use of the Ex-perimental Farm for the match, was due to the urgent request of Mayor Fisher of Ottawa. When it was then suggested that the match be held on the farm of Mr. J. R. Booth nearby, Mr. Booth took the same action as the Dominion Government Minister. Mr. Wilson would like to know why farm Wilson would like to know why farmers were refused permission to meet in an open field at a plowing match while the transfer of the transfer o

Mr. Wilson also had the following let-ter from the Provincial Board of

Health:
"Understand that a plowing match
is in contemplation on the Experimental and Booth Farms, near Ottawa, on the 16th, 17th and 18th inst,
I have no healtation in approving to
the meeting of the farmers and implement magnificatives; on this occasion,

the meeting of the farmers and implement manufacturers on this occasion, as the danger from so-called "Spanish influenta" is reduced to a-minimum by meeting in the open air.

The cancellation of the match is more than a disappointment to the Ordario Piowmen's Association. It involves a heavy financial loss to the Association and to the manufacturers and plowmen, who had aiready ahipped their equipment and teams to Obtawa.

Points to be Remembered

The war has cost Canada one billion dollars.
The war is, not yet ended.
Even if the fighting does end in the
near future, the milliary expenditure
will remain high until the soldiers are
demobilized. demobilized.

425,000 Canadians have gone over-seas and Lord Shaughnessy says that tt will probably take 18 months to bring them back

bring them back.

If the war were to end to-morrow it would probably cost \$250,000,000 to demobilize the Canadian soldiers.

For Canada's Expeditionary Force

Pay and Allowances alone amount to \$14,000,000 a month, whether the mea are fighting or not.
Of the \$500,000,000 desired through

the Victory loan, this year's war bill will be equal to four-fifths of R.

Bear in mind that a large portion

of the money received through the Victory Loan will go to finance sales of Canada's products to Britain.

Breaking Colts in the Fall

THE spring of the year is usually the coit breaking and colt training season. But why not break colts in the fall? The fall has soveral advantages not the least of which are a bracing atmosphere and a surer footing in field work, both of which make work easier to the Joungsters in training. The Breeder's Gazette of fers the following suggestions on fail breaking:

"Coits that were just a little too small last spring to put to work may advantageously be broken in now. Some farmers are putting in green colts so as to allow certain old work horses a rest during which they may fatten up a bit before winter sets in. fatten up a bit below which it is particularly desirable to give working broad mares such an opportunity to recuperate and go into the winter carrying a fair amount of

Whenever there are a number of colts raised each year it is well to break in the fall the larger ones that would ordinarily be left at liberty unwould ordinarily be left at liberty sit-ill another spring. This distributes the colt-training better, and avoids that come from attempting to work too many coits at one time in the spring. A man can handle one col-in a team with easy and very little clark. If he has two colls in a loss. delay. If he has two colts in a four-horse team he wastes some time in making aure that neither of them gets away or does some mischief, especially in hitching up and unhitching. cially in hitching up and unnicana;
With two there is also greater liabiity of a runaway, for if any excitoment
occurs the two tugging colts offer
twice as much resistance to the driver

twice as much resistance to the driver and twice as much persuasion to the old stand-bys in the team.

"Cotts broken to work in the fall remember their training and go right to work the next spring much like eld horses. Usually there is more of a rush to get the work along in the spring and so this of itself is a distinct advantage on a farm where large acreages of spring-sown grain as acreages of spring-sown grain and corn are to be put in."

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and grooms should be ould should about two c about two will not se three times milk just a tion and he curlier it o the oast is a substitute. milk to sky A young of whole n feedings, n is two or tiday. The somewhat commonwhat commo

as sour and weighed qu buckets, an Oalves so foeds should fow weeks outs, wheat cate and v BOLLO BE B calves can feeds than

fled to young

Probably clover and should be I seems to is be clean an For feeds This method from emelois should be p can exercise to do so. F the calf at a to about 50 to keep the and to use Plenty of cl ful cast rai kept in the such as cal a large num A well de

veloped dair

When the well fed and the should