

THE STERLING BANK OF CANADA

Busy Farmers

If you consider farming on a larger scale, consult the local manager of the Sterling Bank.

He is experienced in financial matters affecting farmers, and can be of material assistance to you.

Make a point of seeing him next time you are in town.

THE STERLING BANK OF CANADA

Fires Break Out

and thieves break in. Don't risk the first, or invite the second, by keeping money in the house.

Put it in The Merchants Bank, where it will be safe from loss—always available—and earn interest at highest current rates.



THE MERCHANTS BANK

Head Office: Montreal, OF CANADA Established 1864.

WATFORD BRANCH, F. A. MacLEAN, Manager.
ALVINSTON BRANCH, G. H. C. NORSWORTHY, Manager.

Sarnia and Port Huron are growing very rapidly. There have never been such opportunities for young people who have a good training in Bookkeeping and Stenography.

The Secretarial Course in

Sarnia Business College

gives this training.

College opens for Winter Term, January 5th.

Sugar-Making Utensils

Galvanized Sap Buckets . . . \$35.00 per 100

Eureka Sap Spouts 1.75 per 100

Metal Products Spouts 3.75 per 100

TIN PAILS GALVANIZED PAILS DIPPERS

HAMMERS BRACES BITS ETC.

N. B Howden Estate

PLUMBING and TINSMITHING

I have moved my Plumbing and Tinsmithing business from T. Dodds & Son's hardware store to more convenient premises 3 doors south. Your orders are solicited and will receive my best attention.

EDWARD MACKNESS

Phone 105

WATFORD

TO HAVE MEAT AT COST

ANIMALS FURNISHED BY MEMBERS OF THE "RINGS."

Start is Made in Spring—Slaughtering is Done by Man Hired for the Purpose, Who Usually Receives "Fifth Quarter" For His Pay—No Dividends Paid.

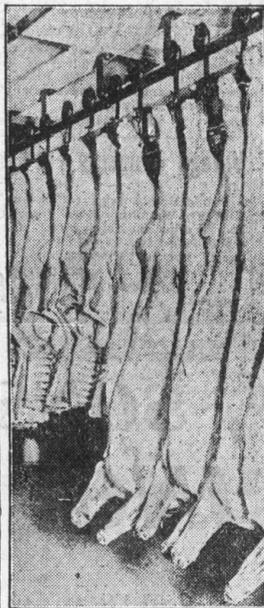
Beef clubs or rings and co-operative butcher shops are two of the plans being used by farmers to reduce the cost of meat for their tables. The co-operative butcher shop is regarded as an outgrowth of the beef clubs, which in varying forms have been in operation for many years.

Many of the clubs have a membership of eight farmers, but most of them have sixteen. Operations of the club start in the spring, when the first member on the list furnishes a beef for killing. The slaughtering is done by a man hired for the purpose and who usually receives the "fifth quarter," such as the hide, heart and liver, as his pay. The beef is divided into as many parts as there are members of the club.

The next week a second member furnishes the beef, and so on for eight or sixteen weeks, the various portions of meat being rotated among the members so that each gets a proportionate share of the choice cuts and of the poorer cuts.

The beef is weighed after the animal is dressed and thus the pounds furnished by each member are known. At the end of the season settlement is made by any members who have not furnished their full shares.

In farming community objection was found to these beef rings because each household had to consume a stated amount of beef on stated



Some of the Dressed Beef.

days during the week in order that the available supply would be disposed of economically. This tended to make the beef diet monotonous and ultimately led to the amalgamation of the beef rings into a co-operative butcher shop.

Each member owns one share of stock in the project, and in his turn furnishes one head of cattle or as many sheep or hogs as are desired for slaughter. The members are credited with the dressed weight of the live stock provided minus a shrinkage of 15 per cent. They receive coupon books equivalent in value to the amount of meat furnished, allotments being apportioned equal in steaks, roasts and boiling pieces.

Each member is privileged to purchase as much or as little meat as he wishes and at any time he can "cash in" on his coupon book at the prevailing prices. Surplus meat is sold to the local trade at from 5 to 7 cents lower per pound than the retail butchers charge for similar cuts in grades of meat, it is reported.

It is required that all animals be in prime market condition when they are delivered at the co-operative shop; that they be subjected to both ante-mortem and post-mortem examination, and that the cattle must not be more than two years old at the time of slaughter.

Like the beef rings, this meat distributing organization is strictly co-operative and distinctly under farmer control. It pays no dividends. In fact, the project is so managed that the surplus is just enough to reimburse the butcher for his services and to cover operation expenses.

Children Cry FOR FLETCHER'S CASTORIA

Wedding Stationery of the finest quality at The Guide-Advocate.

ELIMINATE THE SCRUB BULL

Better Type of Sires Needed in the Dominion.

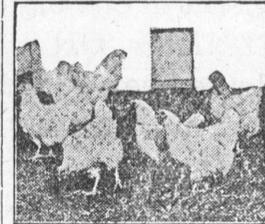
As a further contribution to the elimination of the scrub bull, the Dominion Live Stock Branch has this year purchased and loaned to farmers' associations three hundred and fifty pure-bred bulls. Over two hundred of these sires were placed in Western Canada, which has for years taken full advantage of this policy of the Branch. Thirty-six bulls went into New Ontario, sixty-two into Quebec, and the remainder to the Maritime Provinces. New Brunswick this year led all of the provinces as regards increase over previous years in the number of applications. This was the result of active steps taken by the Provincial Department of Agriculture through its field officers to encourage and assist in the forming of the necessary associations.

Mr. R. S. Hamer, who as chief of the cattle division of the Branch has administered the bull loaning policy since the time of its inception in 1913, states that, as a result of his experience in securing upwards of twenty-five hundred pure-bred bulls of all breeds he is convinced that the greatest menace to the success of the anti-scrub bull campaign now being pushed so strenuously in various parts of the country, lies in the deplorably large percentage of inferior pure-bred bulls which are annually offered for sale. Such bulls are dear at any price and will only prove a source of disappointment to those who purchase them to replace grade or scrub sires.

Unfortunately, as has been amply demonstrated during the past three or four years, an increased demand for pure-bred bulls of the commercial class to go into grade herds did not result, as is so often claimed, in an immediate improvement in the standard of this class of bulls, offered for sale. In fact, the tendency is to retain for sale or breeding purposes bull calves which would otherwise have been castrated and finished as steers. In so far as our beef breeds are concerned, the responsibility for the inferior quality of so large a percentage of the annual pure-bred bull calf crop undoubtedly lies in the fact that too many of the small pure-bred herds from which our commercial bulls are annually drawn are themselves headed by ordinary commercial or second rate bulls. Many of these herds consist of good substantial, although perhaps, plainly bred females. If higher class sires were placed at their head, a marked improvement in the quality of the annual calf crop would undoubtedly result. It is contended, therefore, if any real success is to be attained in attempting to secure a wide-spread displacement of scrub bulls by pure-bred sires, breeders must, without further delay centre their attention on developing a market in our smaller pure-bred herds for the majority of the high-class young bulls annually produced and imported, for too many of which an outlet is now found outside the country.—Dominion Live Stock Commissioner.

Grit of Great Importance.

Grit is essential to the health of fowls and to economy in feeding. Grit takes the place of teeth in preparing the feed for further digestion and is required for the proper preparation of feed in the gizzard. When the feed is not properly taken care



Chickens as a Side Line Are Profitable on Any Farm.

of in this organ an undue strain is thrown on the fowl's system, often resulting in disease, and also allowing much of the nutriment to pass through the bird's body without being absorbed. In every pen or yard a box of grit should be kept. Recent investigators have asserted that grit is a part of the necessary feed, giving the fowls strong bones and a bright plumage.

Ayrshire Cattle in the Record.

From September 13 to November 7, twenty Ayrshire cows and heifers qualified in the Record of Performance test. Of these, seven were in the mature class in which Springfield White Beauty, owned by the University of British Columbia, was first, with 12,691 lbs. milk, 490 lbs. fat and a 4.68 per cent. test for 365 days in milk. Of the four-year-olds, Janet of Claresholm, belonging to the Department of Agriculture, Edmonton, Alberta, was first with 9,791 lbs. milk, 332 lbs. fat and a 3.91 per cent. test. Highland Lady, owned by J. L. Stansell, Staffordville, Ont., led the 3-year-olds, with 9,438 lbs. milk, 389 lbs. fat and a test of 4.12 per cent. Seven 2-year-olds qualified, being the biggest number in any class for the above period; the highest score was made by Lady Charming of Yeeda, 7,578 lbs. milk, 293 lbs. fat, and 3.86 per cent. test in 330 days in milk.

A NEW PEST ARRIVES

EUROPEAN CORN-BORER FOUND IN AMERICA.

It Was First Seen Last Summer in the United States But May Spread to Other Parts of the Continent—The Parent of the Borer is a Yellowish Moth Measuring About One Inch Across Its Wings.

Future corn crops of Canada will be exposed to the European corn-borer, the most destructive enemy of maize which has ever invaded this country, unless growers co-operate actively with federal and provincial authorities in stamping out the pest. The initial outbreak of the borer was discovered in Massachusetts, in the United States. If this pest should escape to the corn belt it undoubtedly will become the most destructive enemy of corn which has ever occurred in Canada, because its capabilities of inflicting injury to the crop are almost limitless.

Corn growers and other interested persons are requested to co-operate with these authorities by carefully examining cornfields, stalks of corn, and dried vegetation in such fields, to determine whether the insect is present. Stalks and stems should be split open from end to end and if a slender, dirty white or pinkish, naked caterpillar is discovered therein, should communicate with the Department of Agriculture at once.

The parent of the European corn-borer is a yellowish moth measuring about one inch across the expanded wings. It lays its eggs upon the corn leaves or leaves of grasses or weeds in or near the cornfields. These eggs soon hatch and young caterpillars appear and begin feeding on near-by



Work of European Corn-borer.

leaves. Later they crawl to the unfolding heads of the corn and begin their work of destruction. They frequently bore into the tassel stem, devouring its internal portions to such an extent that the tassel will fall off. This phase of injury is readily seen and is usually the first indication of the presence of this borer. When the caterpillars become larger they attack the main stalks at the base of the leaves and it is not unusual to find more than twenty-five insects attacking a single stalk of corn. After the ears have formed they are promptly attacked and very seriously injured.

The caterpillar is almost naked, slender, pinkish or dirty white in color, and about three-fourths of an inch in length. Almost invariably it is to be found within the stalk or other portions of the plant, as its instinct causes the caterpillar to hide away within the plant upon which it may be feeding. When the caterpillars mature they pupate within the stalks, and about August 1, in the neighborhood of Boston, a new brood of moths merges to lay their eggs upon the corn, and thus continue the work of destruction. The caterpillars resulting from this summer brood of moths live throughout the winter, hidden within the dead and dried stalks of corn, stems of grass, weeds and green garden vegetables, where even the coldest weather does not injure them in the least. However, at this time, they may easily be destroyed by burning such vegetation while it is dry and in good condition to ignite readily. It is more important that all grasses and large weeds which have grown in and near cornfields be burned, because these may harbor thousands of caterpillars. Destruction of the insects by burning, as described above, is the only satisfactory means of destroying the pest which has yet been discovered. All efforts to poison the insects have proven both expensive and unavailing.

Fast-growing Colt.

An Illinois stallion foal born on February 1, 1919, weighed 860 pounds on August 8, 985 pounds on September 11, and 1,030 pounds on October 13. He had been weaned a week and was somewhat gaunt when weighed the last time. He measures 6 feet at heart and 6 feet 5 inches at the flank. He is excellent in quality and conformation. His ration consisted of oats and bran and some alfalfa hay. He had the run of a good bluegrass pasture at night. His mother was worked during the crop season.

The Guide-Advocate "Want Column" is consulted by everyone. The cheapest form of advertising.