Have You Lost Money?

IF so, it can be replaced in time by hard work and economy, but—

If a human life is lost it cannot be restored. "The place that knew it shall know it no more forever."

It is this hard fact that makes life insurance a supreme necessity in every home.

When the husband and father is taken there is an irreparable loss, because the source of income is stopped for all time.

"Is my life insured? If so, is my insurance sufficient? Am I carrying as much as I can reasonably afford?"

These questions confront us in tragic days of war and pestilence like the present. It will greatly help you to face the dark days with courage if you know that your duty has been done.

> Secure Insurance Secure Enough Insurance

The Mutual Life

Assurance Company of Canada Waterloo, Ontario



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DEC. 6-GUELPH-DEC. 12

Come to the ORIGINAL, OLDEST and BIGGEST

WINTER FAIR IN CANADA

Make your entries at once for your

BEST LIVE STOCK, POULTRY AND SEEDS

ENTRIES CLOSE NOVEMBER 20th.

J. L. FLATT, President, HAMILTON. R. W. WADE, Secretary, Parliament Buildings, TORONTO

FARM CHATS

The Coming Power

H. Percy Blanchard, Hants Co. N.S.

Na former article I referred to the
possibility of a horseless 'arm
where the tracitor provided all the
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where the tracitor provided all the
while no doubt provide a suffice of the
will no doubt provide a suffice of the
will no doubt provide a suffice of the
total control of the moving machine, One would have none of it.
It cut up the sod; and it clipped so close that there was little or no hay
crop the coming year. The old scytha
was good enough for him. But the
mower has come and is now practically universal. Those who remember
the first high wheel bicycle (I rode
one) and will compare it with the
cheap and practical wheel of to-day,
can see what modifications come in
an original idea. The first automoble was a little engine under the seat
of a buggy. Compare it with the upto-date car of today. At the late Cobourg exhibit of tractors there were
as many designs as tractors.

The control of the control of the control of toto-freelit that three designs will be
the limit in the medium size tractors.

Several changes will occur. Among a Several changes will occur. Among a Several changes will occur. Among the cooled angine, that is really cool. The result will probably be accompanied by the cylinders themselves revolving on a stationary shaft, so cooling themselves and at the same . Itine climinating the need of a flywheel. This will dispense not only with all the water cooling radiator paraphernalla, but with all the bother of the same. Anyone who knowe what a leaky radiator means, or has had his engine freeze up, knows just what

The approved tractor will have its gear and weight as low slung as possible, consistent with road clearance, to lower the centre of gravity and prevent upsets. A hojsting drum as well as a belt pulley drive will be part of the outfit.

In addition, the main axle will be so strong as to sustain the weight of the front half of a trailer waggon bearing on it instead of on its own removed front axle.

The elimination of the water cooling attachment means a much more compact engine. The absence of a heavy dywhoel reduces greatly the weight. With but three main couplings: to the propeller shaft, the gasoline pipe, and the exhaust, and this latter is not essential; it means a power unit very easily removed from the tractor. One of the supprises in store may be a tractor with a detachable power unit. This power unit would be transferable to such implements and truck. Instead of pulling these implements, they would be automobile. Except for the steering outfit, very little is needed additional to the present implements.

Probably the first tractor in Nova Scotla was one I made out of an did mowing machine. The result of mounting the machine, the property of mounting the machine of the property of the propert

One thing: such contests or axhibitions as at Cobourg lately, while it taught the onlookes much, taught the exhibitors much more. They saw their own machines is comparison with their competitors; and they surely must have been blind if they did not profit by their opportunities. Like as iron sharpeneth iron, as com-

petition tends to general advance-

Letters to the Editor

Against Farm Book-keeping

E bitor, Farm and Dairy.—We have been taking Farm and Dairy for two years, and find it very interesting and instructive Occasionally, however, there are letters of advice, which can only be profitable for a few, and are perplexing to a great many. One such letter appeared a few weeks ago re book-keeping on the farm, and to those who, like myself, are not bookkeepers neither indeed can se, I would like to give my experience with professional bookkeeping and the system we fol-low now. Some few years ago I had a visit from my youngest brother, who a visit from my youngest proteer, who is a professional bookkeeper, and as usual we fell to discussing his pet hobby, and in the course of conversation, said he, "You cannot tell what that field of potatoes will cost you, or whether there will be a profit or a loss from it." He then asked me a few questions about my stock and de preciation on machinery, etc., which, of course, I could not answer satisfa or course, a could not answer satisfac-torily to his professional mind. "Why," said he, "you don't know where you are at," and, do you know, he actually convinced me that I did not, notwithstanding the fact that we owed no store bills and the payments on our place were regularly met

Well, the eutcome of it all was that he opened what he called a nies imple set of books, especially adapt of for the farm, and started me on any career of bookkeeping. It lasted only two years. By that time I found out that we were going in the hole a great deal faster than we could make the hole to go in. I spent hours and hours over those books trying to make them balance, but all to no purpose. Some of the pages over which I had goos asleep looked as though a grasshoper had jumped out of the ink bottle and promenaded over them. They were utterly useless, and I might just as well try to navigate a ship across the Atlantic as to keep those books. Well, I threw them away and the following is our present system:

We keep 15 cows, which produ average of one pound butter a day each. This we sell at an average of 35 cents a pound, and it gives us an income of \$1.25 per day for each of my two boys and \$2.75 for myself. gives us our living the same as were hired on some other farm. we plan to have something else we pian to have something size con-ing in for each pionth. We raise 12 calves each year. This gives us 12 three-year-old authors for sale, or one per month. We raise 14 pigs or one per month for sale and two per for our own use. Our orchard pro duces an average of 300 barrels apples a year, which nets us about \$1.50 a barrel. We raise all our own feed, and the three of us do own work. Our three-year-old stock bring an average of \$50, and our pigs an average of \$25 each, and our apple \$450 per year, which gives us an income, besides our wages, of a little ver \$100 a month. other expenses and leaves us about \$800 per year ahead, and we don't keep a scratch of a pen in books, and it don't matter a little bit whether our cultivator depreciates 5 cents while white cultivating our potatoes or 25 cens white cultivating our corn. When is worn out we get a new one. And beokkeeper, Annapolis County, N.S.

Waite. "What will you ha

Diner—"Oh, bring me an asso ment of proteins, fats and hydrates—I leave it to you. It as say 800 calories."—Boston Trad VOL.

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