## 

## 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


# ONTARIO PROUINCIAL WINTER FAIR <br> DEC. 6-GUELPH-DEC. 12 

Come to the ORIGINAL, OLDEST aud BIGGEST WINTER FAIR IN CANADA

Make your entries at ance for your
BEST LIVE STOCK, POULTRY AND SEEDS
ENTRIES CLOSE NOVEMBER 20th.
J. I. FLATT, President,

HAMILTON.
R. W. WADE, Secretary, Parlisment Buildings, TORONTO

## FARM CHATS

The Coming Power
H. Percy Blanchard, Hants Co., N.S. $\mathrm{I}^{\mathrm{N}}$ a former article I referred to the possibility of a horseless farm Where the tractor provided all the motive power. Such a proposition will no dotbt provoke a smite. I am not young, nor yet very, very old; but can remember hearing two farmers debating the merits of the mowing machine. One would have none of it. It cut up the sod; und 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 practcally universal. Those who remember the firat high wheel blcycle (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 nutomobile was a little engine under the seat of a buggy. Compare it with the up-to-date car of to-day. At the late Co-to-date car of to-day. At the late Co-
bourg exhbit of tractors there were as many designs as tractors. Ten as many designs as tractors. Ten
yonrs from now ft needs no prophet yoars from now ft needs no prophet
to foretell that three designs will be to foretell that three designs will be
the limft fm - the medium size tractor. the limitt in the medium size tractor.
Several changes will oceur. Among the most fmportant will be an air cooled englne, that is really cool. The result will probably be accompanied by the cylinders themaelves revolving on a stationary shaft, so cooling themselves and at the same, time oliminating the need of a flywheel. Thls will dispense not only with all the water cooling radiator paraphernalla, but with all the bother of the naine. Anyone who knows what a leaky radiator means, or has had his leaky radiator means, or has had his
englne freeze up, Jnnows fust what engine free
thls means.
The approved tractor will have its gear and weight as low slung as pos sible, consistent with road clearance to tower the centre of gravity and prevent upsets. A holsting drum as well as a belt pulley drive will be part of the outhit.
In addition, the main axlo will be so strong as to sustain the weight of the front half of a trailer waggon the tront half of a trailer waggon
bearing on it tnstead of on its own bearing on it instes
removed front axle.

The elimination of the water cooling attachment means a much more compact engine. The absence of a heavy flywheel reduces greatly the weight. With but three maln couplings: to the propeller shaft, the gasoline plpe, and the exhaust, and this Iafter is not essential; it means a power unit very easily removed from the tractor. One of the surprises in store may be a tractor with a detachable power unit. This power unit would be transferable, to such implewould be transferable, to such imple-
ments as the reaper, mower, manure monts as the reaper, mowerd of pullspreader and truck. Initead of pul-
ing these fmplements, they would be ing tomobile. Except for the steering outfit, very little is needed additional to the present implements.
Probably the first tractor in Nova Scotile was one I made out of an old mowing machine. The result of mounting the engine on the implemounting
ment, inatead of palling it with the ment,
tractor, is to make the implement a tractor, ise man outht. After all, it purely one man outh that such a maseems more rational that by its own power, run its own machinery and incléentally run ahead, than that it should be pulled ahead, and in the effort by frictional resistance speed its machinery,

One thing: such contasts or exhibitlons as at Cobourg lately, while it taught the onlookers much, taught the exhibltors much more. They saw the exinbitors much more, compartson
their own machtnes is their own machines it comparison
with their sompetitors; and they surely must have been blind it they did not proft by their opportualtien. Like as fron sharpeneth iron, so vom.
petition tends to general advancement.

## Letters to the Editor

## Against Farm Book-keeping

EDITOR, Farm a:d Dairy.-W have been taking barm and Dairy for two years, and find it very interesting and instructive Occasionally, however, there are to ters of advice, which can only be pr fitable for a few, and are perplexip to a great many. One such letter ap peared a few weeks ago re boo keoping on the farm, and to thin who, like myself, arg not boolkeepers nelther indeed can be, I would lilo give my experience with professional give my experlence with proiessional bookkeeping and the system we low now. Some few years ago I had a visil from my youngest brother, who is a professional bookkeeper, and as usual we fell to discusaing his pet hobby, and in the course of converss. tion, sald he, "You cannot tell what that field of potatoes will cost you, or whether there will be a prollt loss from it." He then asked my tew questions about my atook and de prechation on machlnery, eto., which, of course, I could not answer satisfac: torily to his professional mind "Why," sald 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 not, notwittstanding the fact that we
owed no store bills and the payment owed no store bills and the payt
on our place were regularly met.
on our place were regularly met.
Well, the sutcome of it all was
Well, the outcome of it all was that
he opened what he called a nice he opened what he called a nice
simple set of bootss, espectally adapt ed tor the farm, and started me on my career of boolikieeping. It lasted only two years. By that time I found out that we were going in the hole a great deal fastar than we could make the hole to go in. T spent hours and bours over those books trylng to make them balance, but all to no purpoee, some of the pases over which I had goue asleep looked as though a grassiop asieep had fumped out of the ink bottlo per had jumped out of the ink bottle
and promenadec over them. Thyy and promenadec over them. were utterly useless, and I might jurt as well try to navigate a ship the Atlantic as to keep those Well, I threw them awny aul following is our present system
We keep 15 cows, which produce aid average of one pound butter a din each. Thls we sell at an averate in 35 cents a pound, and it gives us an tncome of $\$ 1.25$ per day for each of my two boys and $\$ 2.75$ for myself. This gives us our living the same as if we gives us our living the same on tir wime on we plan to have nomething else com. We plan to have nomething else coms.
fing in for ench pionth. We ralse is ing in for ench bunth. We ralse 15 calves each year. This gives us it three-year-old asinuals for sale, per month. We ralse 14 pigs per month for sale and two per year for our own use. Our orchard pro duces an average of 300 tharrels of apples a year, which nets un aloot $\$ 1.50$ a barrel. We ralse all our own feed, and the three of Lr do all our own work. Our three-year-old stock bring an average of $\$ 50$, and our pise an average of $\$ 25$ each, anid our apples $\$ 450$ per year, which gives us an in come, besides our wages, of a lithe over $\$ 100$ a month. This meets all other expenses and leaves us about $\$ 800$ per year ahead, and keep a sgratch of a pen in boolks, and it don't matter a little bit whether onf cultivator depreciates is cents whlle cultivating our potatoes or 25 centis while cultivating our corn. When it is worn out we get a new one.-Anth boolkeeper, Annapolis County, NS

A Light Lunch.

sir ${ }^{* \prime \prime}$
Diner-"Oh, bring me an ment of proteins, fats and bydrates-r leave it
say 800 calories."-Boston seript.

T

