

FARM AND DAIRY

AND RURAL HOME
PUBLISHED EVERY THURSDAY

SUBSCRIPTION PRICE. \$1.00 a year, Great Britain, \$1.20 a year. For all countries, except Canada and Great Britain, add 50c. for postage.

ADVERTISING RATES. 12 cents a line day, \$1.50 an inch an insertion. One page 48 inches, one column 12 inches. Copy received up to Saturday preceding the following week's issue.

UNITED STATES REPRESENTATIVES

STOCKWELL'S SPECIAL AGENCY

Chicago Office—People's Gas Building.
New York Office—Tribune Building.

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The paid subscriptions to Farm and Dairy number \$200. The actual circulation of each issue, including copies of the paper sent to subscribers who are but slightly in arrears, and sample copies, varies from 2,500 to 3,000 copies. No subscriptions are accepted at less than the full subscription rate.

Sworn detailed statements of circulation of the paper, showing its distribution by counties and provinces, will be mailed free on request.

OUR GUARANTEE.

We guarantee that every advertiser in this issue is reliable. We are able to do this because the advertising columns of Farm and Dairy are as carefully edited as the reading columns, and because to protect our readers, we turn away all unscrupulous advertisers. Should any advertiser herein deal dishonestly with you as one of our paid-in-advance subscribers, we will make good the amount of your loss, provided such transaction occurs within one month from date of its occurrence, and that we find the facts to be as stated. It is a condition of the contract that in writing to advertisers you state: "I am advertising in Farm and Dairy."

Agents shall not ply their trade at the expense of our subscribers, who are our friends, through the medium of these columns; but we shall not attempt to adjust trifling disputes between subscribers and honorable business men who advertise, nor pay the debts of honest bankrupts.

The Rural Publishing Company, Limited PETERBORO, ONT.

"Read not to contradict and to confute; nor to believe and take for granted, but to weigh and consider."—Bacon.

Farm Health

THE open country is the healthiest place in the world, and country people should, like their surroundings, be healthy. We should be healthy, but are we? Statistics collected in the state of New York reveal conditions that seem to give this old conception of rural health a black eye. New York health authorities report that disease is as rampant in the country as in the city, and that rural school children have weaker eyes than have the children of the city. How can these things be?

We might mention many reasons why country people are not as healthy as their surroundings, but we will confine ourselves to two—insufficient ventilation of the homes and bad lighting. In the great majority of country homes the old fallacy that night air is dangerous, is still believed in. We fear that fully seventy-five per cent. of country people sleep during the winter months with their bedroom windows closed. The same air is breathed and re-breathed. The poisonous organic substances, which are exhaled by the healthiest people, are taken into the lungs again and again. The result is lowered vitality and consequently much sickness.

Weak eyes of rural children can be explained in large measure by poor lamps. The ordinary kerosene lamp does not afford sufficient light to study or read by, and should be replaced by more efficient lighting systems or by the high-power mantle lamps, which may be had for a few dollars.

The remedying of these two defects in our rural homes would make a big difference in rural health statistics. We are not altogether prepared to believe that country people are not already as healthy as city people, but we believe that, with conditions in the homes right, they would be much healthier.

Manurial Value of Feeds

THE manurial value of feeding stuffs should not be overlooked in deciding the weighty question, "Shall I buy feed or shall I rough the cattle through on what I have on hand?" The manurial value of some feeds is so high as to warrant their purchase even if no profits at all were expected on the feeding. Valuing nitrogen at fifteen cents a pound, potash at four and one-half cents, and phosphoric acid at seven cents, a ton of wheat bran has a fertilizing value of \$13.40; corn meal, \$6.90; oats, \$7.88; oil cake, \$21.14; cottonseed meal, \$25.95; gluten meal, \$16; timothy hay, \$5.32; clover hay, \$8.02; and mangels, \$1.02.

As a general rule the dairyman will purchase feeding stuffs that are rich in protein, such as cottonseed, oil cake, and gluten meal. It will be noticed that these feeds also have the highest fertilizing value. In fact, in the southern states cottonseed meal is often used directly on the land as a fertilizer. We in Canada must first feed to stock. The stock to which the purchased concentrates are fed will retain from ten to 25 per cent. of the fertilizing ingredients in the animal body. More will be lost by fermentation and leeching of the manure, but from one-half to two-thirds of the manurial value of purchased foods should find its way to the land. This phase of the feeding problem should appeal to every one of Our Folks who recognizes the conservation of soil fertility as the basic principle of good farming.

The Labor Situation

THE labor problem is with us again, and in a most aggravated form. If all signs hold true, it will be harder to get farm help, experienced or inexperienced, in 1916 than in any one of the last ten years. The surplus men of the cities, who might have been available for farm work now that English immigration has practically ceased, have joined the ranks. The rest are busy in munition factories. To a greater extent than is generally believed, the boys from the back concessions also have been volunteering for service abroad.

And now the call comes for 275,000 additional men. From where are they to come? "From the rural districts," answer recruiting officers in chorus. For the most part these recruiting officials are city men, absolutely ignorant of rural conditions. They do not realize that the cities have already swallowed up a big percentage of country boys, until now there is no surplus labor in the country, young or old. A recent census taken on one concession line, seven miles long, in the township of Peel, in Wellington Co., Ont.—and it was a good concession—discovered just three men of military age, unmarried and physically fit, and in all there were close to 30 families on the concession. We have it on good authority that in the county of Victoria, which is largely rural, there are only 2,400 men of military age, both married and single, and that if Victoria contributes its share to Canada's half-million soldiers, they will have to part with 1,400 men. In many rural sections, every rural young man who enlists leaves a 100-acre farm unworked or only half worked. Is it the part of wisdom to take these workers from the land?

"Agricultural Production Important

THE problem is a two-fold one. In the first place there is the sustaining of Canada's national credit, and all seem agreed that the only way of accomplishing this is through the production of a great volume of farm products for export to meet our obligations abroad. It was the bumper crops of 1915 that saved Canada's business in the last year. The situation

will be no less serious and the need of an exportable surplus of farm produce no less pressing in 1916.

In the second place, is the most pressing demand for food or for men? When the Government launched its Patriotism and Production Campaign a year ago last fall, it gave us to understand that the man who produced bumper crops on his farm was doing his country quite as great a service as the man who went to the Front. Does the same condition still hold true? There is a general belief that the war will last at least twelve months longer and another big crop will be needed to stave off starvation. Our Canadian women cannot work our farms as German women are now working their farms. Where is the food to come from? This is a big problem and the Government must decide just how far it is safe to take men from the farms at the present time.

So much for the national side of the question. The farmer's own individual labor problem will have to be solved, if the present dearth of men continues, by planning a crop system that will call for a minimum of labor and doing as much work as possible in advance of the spring rush. Dairy farmers will have perhaps the hardest problem of all as the milking of cows calls for much hand labor. Perhaps the mechanical milker will solve this phase of the problem. On the whole, Canadian farmers in 1916 will have to make a larger use of machinery than ever before. But there is a limit to the production that is possible with the best machinery when manual assistance is scarce.

The Union Bank Report

THE report of the Union Bank of Canada for the year ended November 30, 1915, shows that this institution has succeeded in maintaining its ability, already shown throughout the entire period of financial stringency followed by war conditions through which Canada has been passing, to earn sufficient profits to pay its full regular dividends and bonus, to make complete provision for depreciation in securities and other contingencies, to keep up its contribution to officers' pension fund, and this year to pay a heavy war tax of \$45,730, and not only to do so without reducing either its accumulated balance or its rest account, but to make a moderate addition to the accumulated balance every year.

The profits during 1915, in spite of the general shrinkage of bank earnings everywhere and the greatly increased quantity of liquid assets carried, were \$659,688 as compared with \$713,440 in 1914 and \$750,036 in 1913—which must be considered a very moderate reduction. They amounted to 13.2 per cent upon the capital stock, of which nine per cent was distributed in dividends and bonus, three per cent was appropriated to contingent account and most of the remainder was required for the war tax and pension fund. The profit and loss balance carried forward was increased from \$103,019 to \$106,976.

The increase in deposits has been positively startling—interest-bearing deposits rose five millions (from \$45,867,192 to \$50,685,304) and non-interest deposits four and a half millions (from \$17,878,733 to \$21,959,832) and this is reflected in an increase in total assets from \$1 1/2 millions to \$2 1/2 millions. The ratio of these liquid assets to public liabilities is 47.02 per cent, not only rendering the bank immensely strong to meet any possible strain which might arise, but placing it in a very advantageous position for dealing with the first requirements of the forthcoming commercial revival. The chief officers of the bank, Mr. John Galt, the president, and Mr. G. H. Balfour, the general manager, have certainly conducted its affairs throughout a long period of worldwide financial perplexity with the utmost skill and discretion.

Propos

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