The Bank, the Farmer and the Cow

By B. F. HARRIS.

The following article is being distributed in Canada by the De Laval Separator Co.:—

The dawn of the new agriculture has broken on nearly every section of this great nation, and if one of its searching rays, more than another, has lighted up and wakened up most farms and farmers, it is that of diversification.

Diversification is the biggest single factor in soil rejuvenation and maintenance; in the eradication and prevention of soil and crop pests; in insurance against much of the loss and vicissitudes of uncertain seasons, weather and markets.

In practical effect, it is simply putting your eggs in a number of baskets; distributing your work, and risks through all the seasons and farm opportunities, with no tremendous effort and concentration—no big gain or loss at any one time or in any one thing, but with something doing, something going to market and some profit coming in all the time—the steady, sure pull.

Diversification is not narrow or limited in its meaning as is rotation.

Rotation in farming simply means changing the character of the crop grown on the soil each year—while diversification means all of this, and in addition, opens up the great field of animal husbandry and every development and change to which the farm may be susceptible.

Diversified farming is the salvation of agriculture and the solution of most of our farm and market difficulties.

I believe, as a class, the country bankers are more aroused and alert to this fact than any other men.

In the Northwest the great drift has been all to crops, and one crop—wheat; in the South it was all cotton; in the Corn Belt, too much corn; there was little rotation and less diversification.

It seems to me that the honest, conscientious and co-operative interest of the country banker has done, should and will do greater service to the cause of better agriculture than any one agency. The bankers' advice and counsel are sought afetr, appreciated, and usually followed.

It has been demonstrated that no system of rotation alone can build up soil fertility, but that it should have live stock, diversified farming, to bring ideal results—to make a better farm and profit, a broader farmer, and to interest the sons and daughters.

Of course, anybody is supposed to be able to run a farm, whether he can run anything else or not, but I believe it is becoming clearer every day that farming is a man's job—that it takes a bigger man to run a farm to its possibilities than to run the average place of business in the town.

Many farmers are on the dead line—they need the counsel and aid of their banker to help them put their farm on a diversified basis—to make it a profit earner.

It is really up to the country banker to make the advance—to help the honest, capable, industrious farmer get the results that are so near at hand and that should be cashed in for the welfare of the general community, as well as for that of the particular individual.

In some of these sections where farmers only know cotton, wheat, etc., the bankers have declined to give assistance, unless the farmer will help insure himself and the banker by putting in quite a portion of other and new crops, or by adding a silo, hogs, cows, cattle, etc.

Every farmer must have one or several cows, if for no other reason than to provide necessary milk and butter.

The average cow is nondescript; she does not pay for her feed, and her calf is of the same variety.

If we cannot have a better cow to start with, it is an easy matter, by breeding, to get a cow whose milk will more than pay for her keep, and whose heifer-calf can follow in her footsteps, or the steer-calf sell as a yearling feeder at a good profit.

Every farm and farmer is not adapted to dairying in the usual or large sense of the word, but every farmer, properly located, should establish a small dairy herd as a side line, as it can be made a splendid additional source of profit in cash and added fertility.

Diversification means, and my whole point is, that the average farmer should not overdo, or go too far or too largely into any one crop or feature of farming.

No farm work can add to soil and bank reserve like properly conducted and remunerative dairying.

Selling butter-fat, machine separated, rather than the whole milk, keeps practically all the soil fertility at home.

The milk separated from the cream does wonders for the pigs and calves, balanced up with other feeds.

If the dairying is to be done on a large scale, the cows should be of a well-known dairy breed. If the dairying is done in a smaller or more modest way, the dual-purpose cow—the milking short-horn—is a sure profit-maker.

The cattle business of this country can't be built up, our meat can't be raised, our shortage made up in any sudden or wholesale way, but only slowly and through the aid of each and every progressive and wise farmer following such a plan.

A few years since this dual-purpose cow's steer-calf roughed through to the yearling stage of 900 to 1,000 pounds; sold on the farm at $35 to $45. Now he sells readily at $60 to $75. The profit in the beef-cattle business to-day is in raising that calf from a first-class milking short-horn, and every farmer should have such a herd, and every banker ought to be glad—it is his duty and privilege—to co-operate in building up such herds among his farmer clients.

Present grain farming methods become a liability, eating into the soil reserve and reducing land values, while live stock, or dairy farming in particular, becomes an asset, returning to soil fertility at least 85 per cent of the production.

Each farm must be more of a factory—selling less crops and more meat, milk, butter, eggs. A ton of butter carries away but 6c from the farm fertility, while selling the feed required to produce the ton carries away $374.67. There are $161.22 worth of soil fertilizing elements in the feed we ship off the farm, which, if fed, would produce a ton of beef, and then only $12.99 in fertility would leave the farm.

The utilization of these facts has helped make prosperous the farmers and doubly fertile fields of Denmark, Germany, and other wise nations.

The great states of New York and Wisconsin are beginning to appreciate these facts.

The average farm in New York contains 102.2 acres, has an average of seven cows, and makes a dairy products' income of $360.89.

The average Wisconsin farm has 118.9 acres, with 8.3 cows, and a $304.12 dairy income.

Every state, every farm neighborhood, has an opportunity to double or treble the number of hogs and cows on each of its farms, and add literally millions to its income and soil fertility.

The regular weekly or monthly dairy pay checks help maintaining farming on a cash basis, and banish much of the rural credit talk.

I have yet to see a dairy community that is not unusually prosperous. It is a crop that does not fail—the element of speculation is eliminated.

The silo, alfalfa, the cows and pigs are the four sure corner-stones of farm profit and fertility. There is nothing to be compared with it.

With all these attractions and profitable processes going on, with the tractor and other interesting labor and profit-saving devices, the whole family lends a hand, and the old farm comes into its own, as the greatest and best place God ever made.

Dairying teaches detail, care and thoroughness—the fundamental principles of every business on earth—and makes a better farmer; it helps bring good roads and gives daily contact with the outside, which helps to break the routine of farm life.

Every farmer, with several cows or more, should, by Babcock test and milk weighing, weed out his worthless or profitless cows and breed up a good herd from the balance.

He cannot get along without a separator—that tremendous aid to profitable dairying, made possible by the great Swede, De Laval.

There is no substitute for good milk and butter, and the demand grows faster than the supply.

The value of butter, cheese and condensed milk produced in Wisconsin, exceeds sixty millions of dollars annually, and if the whole milk and other values were added, these figures could almost be doubled. Wisconsin's percentage of increase in dairy production in the last five years was 80 per cent, and, of course, with a large proportionate increase in all the farm crops on dairy farms.

Minnesota and Michigan show respectively gains of 96.5 per cent and 74 per cent during the same period, and even old New York, who used to lead, shows 36.7 per cent gain.

Wisconsin has 2,111 co-operative creameries, and young Minnesota, 705—not to mention a large additional number of company or privately owned plants.

The farmers of the United States are receiving more than five hundred millions of dollars annually in cash for the dairy products they sell from their farms, and in a way this is a side issue, like chicken and egg money—is almost money found.

It has gotten to the point where it can and must be treated as a great and legitimate and necessary industry on every well conducted and located farm. More of us have got to come to live stock, diversified farming.

Every township should have its farmer's club; every country town its commercial club; and these, with the country bankers in the vanguard, should be working to build up diversified farming and every phase of rural life—for farming is a life as well as a business, and must be made more likeable, as well as more profitable.

All these agencies should be working to bring in the best breeds of milking and beef stock, horses, hogs and sheep; to encourage the building of silos, creameries, the introduction of every modern tool and appliance; and ways should and can easily be found to finance these things.

Such stock, equipment, and appliances are all highly productive, bringing an immediate and increasing income, and when manned or backed by a competent farmer or his wife, are excellent security for any merchant or bank, and are the advance agents of prosperity and the beginning of real agriculture.

NEWSPRINT AND SULPHITE PULP IN INDIA.

Mr. H. R. MacMillan, Special Trade Commissioner, writes the Department of Trade and Commerce to the effect that a demand exists in India for newsprint paper and bleached or unbleached sulphite pulp. The newsprint paper now used in India is all imported from Europe. Although the demand is small because of the limited circulation of the newspaper, prices rose in January to $116 per ton c.i.f. Calcutta.

Sulphite pulp is imported from Scandinavia to be used in mixture with the locally made grass and bamboo pulps for the manufacture of the finer grades of printing paper. About 20,000 tons a year are imported. The price ordinarily is £9 to £10 per ton c.i.f. Calcutta, but prices have now mounted to £17.10 for unbleached pulp. The cost of bleaching pulp in India is about 30s per ton. If bleached pulp could be delivered in India by July at £18 to £19 per ton or unbleached at £17, sales could be made for lots of 1,000 to 2,000 tons. It is possible that pulp could be shipped via Hong Kong from Vancouver.

The names and addresses of the principal Indian importers of newsprint and sulphite pulp may be obtained from the Department of Trade and Commerce, Ottawa, Canada (refer File No. A-1499).

THE HARVEY DINING SYSTEM.

N. Y.—In 1876 Fred Harvey opened his first lunchroom on the Atchison system in the old depot at Topeka. Today his sons supervise a business that operates, in addition to the dining-car service, 25 Harvey Houses with hotel accommodations and 32 dining and lunch rooms along the Atchison, and employs 2,300 persons.

In 1915 the restaurants and eating-rooms fed some 5,000,000 travelers, and the commissariat furnished over 500,000 pounds of butter, 750,000 pounds of chicken, 4,500,000 pounds of flour, over 5,000,000 pounds of potatoes, and more than 1,500,000 pounds of sugar. It costs the Harvey system $1,000 a day for milk and cream, and the small items like polishes and cleansing materials take $30,000 a year.

Atchison builds the hotels, and the Harveys furnish and operate them. The Harveys also are the "Chefs," on the system's dining cars. — Wall Street Journal.