The Farmer's Advocate

AND HOME MAGAZINE.

THE LEADING AGRICULTURAL JOURNAL IN THE DOMINION.

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JOHN WELD, MANAGER.

Agents for "The Farmer's Advocate and Home Journal," Winnipeg, Man.

1. THE FARMER'S ADVOCATE AND HOME MAGAZINE is published every Thursday. It is impartial and independent of all cliques and parties, handsomely illustrated with original engravings, and furnishes the most practical, reliable and profitable information for farmers, dairymen, gardeners, stockmen and home-makers, of any publication in Canada.
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12. WE INVITE FARMERS to write us on any agricultural topic. We are always pleased to receive practical articles. For such as we consider valuable we will pay ten cents per inch printed matter. Criticisms of Articles, Suggestions How to Improve "The Farmer's Advocate and Home Magazine," Descriptions of New Grains, Roots or Vegetables not generally known, Particulars of Experiments Tried, or Improved Methods of Cultivation, are each and all welcome. Contributions sent us must not be furnished other papers until after they have appeared in our columns. Rejected matter will be returned on receipt of postage.
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"Agriculture has come to be a term that is juggled with by the demagogue, and its worst enemies are its fool friends who are filled with half truths. Yellow journalism in agriculture is rampant, the magazines, the daily press and part of the agricultural press are eager for agricultural sensation, something new, something revolutionary. Judging from the tone of such journals, the American farmer has learned nothing from experience, he is a helpless ignoramus in regard to his own business and his only hope of success is through the aid of government-appointed experts, who are to teach him how to operate his farm, and city reformers, who are to show him how to reorganize country life."

Some Important Alfalfa Experience.

When commencing operations at Weldwood in 1911 we selected for alfalfa a gently rolling ten-acre field at the front of the farm, which had been fall-plowed after producing a very dirty crop of grain. All things considered, it was the most suitable field available. A few lines of shallow tile already ran through the hollows, which thus dried off early, while the high land remained wet for weeks after spring opened. On the centre third of the field, which was the highest part of all, the alfalfa was sown May 20th (after an all too brief period of weed-killing) at the rate of eighteen pounds per acre with a bushel of barley as a nurse crop. Notwithstanding the most extreme drouth of a generation, the alfalfa came on well, but so did the thistles and grass, especially after harvest.

The east and west sides of the field were thoroughly summer-fallowed and tiled, most of the tile being placed two and a half to three feet deep and less than four rods apart, except across the crowns of a few knolls, where the spaces were wider. The field lies along the road, and the travelling public appeared to think we must be turning it upside down. The drained areas were seeded on July 20th with alfalfa alone at the rate of eighteen pounds per acre from the grass-seed box of a disk drill, the disks following and covering the seed. Cultivation had kept the soil moist, barring the loosely filled earth in the tile trenches. Except on these narrow strips the alfalfa germinated promptly, and came up with scarcely any rain. Plenty of rain came after the middle of August, and the alfalfa made a fine even growth ten to twelve inches high. Deep snow protected it during the winter, so that it came through well, being heaved but little. Even the undrained portion suffered little, and the weedy piece in the centre, although a poorer stand, did not suffer much more than the July-seeded strips. The advantage from drainage that winter was less than expected. All last summer this field was a picture, with its even carpet of dark green. From the first cutting we took about fifteen tons of hay cured in first-class condition, the tile-drained and summer-fallowed areas running nearly two tons per acre. Then the wet weather set in. The second cutting was commenced August 6th, two acres on the west side being cut between showers, as it happened. This hay was out nearly a fortnight. The third growth started quickly but soon took on a bleached appearance, different from the yellow blight commonly affecting alfalfa. Rain prevented further haying until August 15th, when the east third of the field was cut and cured during three days of fair weather. Here the third growth started all right and remained green until cut for soiling in September, after which it started nicely for a fourth growth. On this portion neither grass nor weeds made any appearance worth mentioning. The centre third and the adjoining acre or so of the west tiled strip had its second crop removed August 27th., and here the third growth started weakly, soon bleached out and became crowded by grass and weeds, as did the piece that had been cut early in August. No third cutting was taken from this central portion of the field. The two acres where the second cutting was made on August 6th, were cut a third time but yielded a light crop, although this strip had more time to make a fourth growth than the piece on the east side of the field. What caused the alfalfa to blight and stunt on the areas where the second cutting was made August 6th and August 27th, but not on the area where it was made August 15th, is a mystery which no alfalfa authority has so far been able to explain. We suspect the trouble was due to excessively wet weather at the time of cutting and for a few days after. The contrast was extremely marked—as marked as anything we have ever seen in field practice. In one place, at the edge of the east strip, four swaths had been cut for green feeding. Two of these showed the blighted condition like regular bands across the field, while the alternate swaths were a comparatively healthy green, though the bleached and green swaths had been mown on the same day.

This spring (1913) the only promising alfalfa is over the tile drains, and on the hardest clay slopes. Every line of tile is plain as a furrow. Tiled hollows have a first-class stand while untiled slopes are not all so good, though undrained slopes are better than undrained knoll tops. The east third is decidedly better than the west third, while on the undrained centre the crop is almost completely killed out, except on two strips where lines of tile run up into this piece. Where the third growth was left uncut, the present condition is a little better than on the similar adjoining area where it was taken off. Strips that were limed or manured in the spring of 1912 are little, if any, better than those untreated. A small area top-dressed last winter has thus far been little, if at all, advantaged thereby. The main deductions from our experience are as follows:

Under certain conditions the stage or time of cutting would seem to be crucially important. It is usually advised not to cut until the buds for the next growth have started out from the crowns. This caution is all right, but is evidently not the only one called for. It looks as though cutting in very wet weather were risky. On this point we are seeking more light.

Drainage is fundamentally important. Without it alfalfa is, at the best, short-lived. So far we have had no reason to suspect blocking of the tiles.

Clean tilth is also of the first importance. A field on which alfalfa is to be sown should be as clean as a whistle. Beware of grass.

Other things being equal, alfalfa will endure longer on hard-clay slopes than elsewhere. This is true, at least, of undrained fields.

On our farm artificial inoculation produced no observable benefit.

A thick, even stand is important. Sowing two ways is probably better than drilling only one way.

As green crop and as hay, alfalfa is the best forage we have. With us as with others alfalfa hay beats clover.

Our field last year averaged the equivalent of nearly four tons of hay per acre. We shall probably break part or all of the field this year, clean it, put in some more tile, and seed to alfalfa again.

Bank Inspection.

Editor "The Farmer's Advocate.":

I have been interested in your articles on inspection of banks. My idea of outside inspection is to have a government examiner permanently at the head office of each bank with clerical assistance. In that way no unsound practices could ever get a start. The examination of branches can safely be left to the banks' own inspectors, but a resident examiner would have access to all returns from the branches, and could, if necessary, in particular cases, inspect any branch. Another thing, a borrower at a branch, who might be using more than one bank, could have all his business looked into by one examiner consulting with others.

Welland Co., Ont. E. W. TENCH

[A Bank Commission on the lines advocated would be designed to serve the purpose you have in mind, but with a strong and competent head and with the officers of the Commission visiting various head offices in turn, there would be better chances of efficiency and impeccability than with a permanent resident inspector for each bank. Besides, an organized Commission would do much that individual inspectors could not.—Editor]

Bank Dividends.

Editor "The Farmer's Advocate.":

Your editorial of April 17th, on the money influence is most interesting, and will surely set the people thinking if anything will. It reminds me of Senator Beveridge's prediction in his review of the Canadian banking system, in the Saturday Evening Post. He showed plainly that the system was nothing more or less than a trust and a very dangerous one, with which sooner or later Canadians would find themselves compelled to deal. This was only a year or two ago, and already they are applying the screws.

It looks to me, however, as if your article in the April 24th number mistated the case somewhat. You say, "Every one of them, but the Weyburn bank, pays from six to eleven per cent in actual dividends." But do they? The only one of which I have any personal experience is the Sterling Bank, which nominally pays a dividend of six per cent on its stock. But how much did this stock cost? Every hundred dollars share of the original issue cost one hundred and twenty five dollars, and every share of the second issue cost a hundred and ten dollars, and six dollars interest on a hundred and twenty-five dollars, or a hundred and ten dollars is something quite different from six to eleven per cent in actual dividends, unless this qualification is borne in mind.

At the beginning of the article you state plainly of what the reserve consists, and that it amounts to practically as much as the paid up capital of the banks, and on this the stock-holders get no dividend, even though it does nominally enormously increase the value of the shares.

Elsewhere you say—"In the last analysis the loss on circulation, after the stock holder is cleaned out, as he usually is when a failure occurs, comes on the depositor." So it would appear that considering his double liability, the stock holder's position, as well as that of the depositor, was not a very attractive one; and you have shown in your article of April 17th, how the banker holds the borrower in the hollow of his hand, and how he puts the screws to the publisher on occasion, so we seem to be between the devil and the deep sea, all round. However, if it had not been for the arrogant King John we might have had no Magna Charta, and let us hope we are in sight of Runnymede.

As for the farmer, the subject of banking and its regulation is very much out of his line, so that he is either uninformed, or regularly mis-