

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.
2. TERMS OF SUBSCRIPTION.—In Canada, England, Ireland, Scotland, Newfoundland and New Zealand, \$1.50 per year, in advance; \$2.00 per year when not paid in advance. United States, \$2.50 per year; all other countries 12s.; in advance.
3. ADVERTISING RATES.—Single insertion, 25 cents per line, agents. Contract rates furnished on application.
4. THE FARMER'S ADVOCATE is sent to subscribers until an explicit order is received for its discontinuance. All payments of arrears must be made as required by law.
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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.
13. ALL COMMUNICATIONS in reference to any matter connected with this paper should be addressed as below, and not to any individual connected with the paper.

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that of the previous year was \$272,000. So successful has it been that there are now 104 other banks modelled after this one in operation in the Province of Quebec, and the number is increasing rapidly.

So we have co-operative banking right here in Canada. But we haven't enough of it. Co-operation is the solution of many problems, and one of the best places to commence co-operation is in credit societies. Nothing worth while can be done without money, and credit is often essential to progress. Co-operative credit will place the farmer in a position to develop his farm, to improve it and enlarge his income. Europe has thousands of these flourishing organizations. Russia has 52,000 such banks with a turnover of from three to four billion dollars annually. Germany had in 1905 13,181 banks modelled after the Raiffeisen plan and 1,020 after the Schulze-Delitzsch system. Raiffeisen established loan banks, the farmers lending money to each other through the medium of these banks and borrowing from outsiders on the collective credit of the banks at reasonable rates. They do business on a small scale, about \$150 being the average loan, and operate on the short-term loan scheme. Originally there were no shares, but a law passed by the Government made it necessary to have share capital to operate. Then Raiffeisen placed the shares as small as possible. The liability of members is unlimited. Profits are added to the general fund. Schulze-Delitzsch worked on a larger scale, employed share capital, had unlimited liability as a basis and used the profits as a reserve fund. The only essential difference between these systems and the one operating in Quebec is that the Canadian system is a limited-liability one.

A few of the advantages of co-operative credit as it works out are: 1. The people are their own bankers, making an organized democratic society, strengthening the weak members, bringing the people together, giving them a mutual knowledge of and confidence in each other and in their own bank. 2. The single share, payable in small in-

stalments, makes membership easy; and it being necessary that borrowers be shareholders, insures honesty and the whole prevents trusts gaining control of all the money. Just now when the Bank Act is before the House of Commons and its revision is being discussed on all sides, is a good time to impress upon the farming communities these advantages, and a good time for them to look into the matter of getting together and forming co-operative credit societies giving ready money to all.

YOUR SUBSCRIPTION.

Have you sent us your renewal subscription to "The Farmer's Advocate and Home Magazine"?

Our subscribers are our best circulation getters. They can conscientiously recommend it to others, feeling that \$1.50 cannot be invested in any other manner that will give as much pleasure and profit. The larger our circulation becomes, the better paper we can give our readers.

Old subscribers sending us two NEW names and \$3.00 may have their own subscription advanced twelve months; or, for your own renewal and one NEW name, we will accept \$2.50. In either case we expect the new subscriber to pay the regular subscription price of \$1.50.

The Motor League and the Law.

The demands of the Ontario Motor League for amendments to the Motor Vehicles Act were recently made to the Ontario Government, as outlined subsequently in "The Farmer's Advocate." It may be assumed that organized efforts will be put forth to embody some of these amendments in legislation at an early date. Members of municipal bodies and of the Provincial Legislature, and others concerned for the unhampered use of the highways in the interest of the chief business of the country—agriculture—will naturally scrutinize with a great deal of care the proposals in question, especially having in view the approaching session of the Legislature. Extended comment need not be made in these columns upon some of the amendments asked for, such as the privilege of passing standing street cars 10 feet distant and for the appointment of a special traffic magistrate in cities with over 100,000 of a population.

Reciprocity of motor-car licenses between Ontario and Quebec, and between Ontario and New York State, is proposed, a privilege the extension of which to Michigan might also not be unexpected. The touring people who come into one province or state from another are users of heavy automobiles, often run at excessive speed to the danger of ordinary traffic and causing serious injury to the roads. These people should be required to obey the spirit of local traffic laws and contribute in some way and measure to the up-keep of the highways which they impair. The sum should not be excessive, but substantial. To exact the same fee for a permit to use the highways for a few days as for the whole year would seem hardly fair. The New York State motor tax is thought by some to be unduly severe. The claim that the motor tourists being rich, spend money possibly as much as \$20 per car per day, and should, therefore, be encouraged, does not justify free use of the roads. Presumably they receive value for what they spend, and should be willing to contribute to the public revenue to sustain the roads they help to wear out. This would seem to be a perfectly legitimate form of taxation.

Another proposal is to make costs as well as penalties for infraction of the law payable to the municipalities, and do away with the fee system, which motormen complain encourages petty prosecutions not intended by the spirit of the law. There are objections to the fee system, but, without it incentive to the enforcement of the speed laws would be largely lost and their enforcement

would probably dwindle to the vanishing point. Without a proper system of provincial police, it is therefore better for the protection of the public to adhere for the present to the fee system, from which law-abiding car-users are not suffering.

For a similar reason we think that the proposal to make irregularities in the display of license numbers a minor offence should not be conceded. We assume that this would not be asked for by persons who desire to observe the law. Keeping the license numbers obscure or unseen is strong ground for believing that something is wrong in the position of the car owner or driver.

Another objectionable amendment demanded is that requiring three convictions within one year before a motor vehicle could be impounded. Under the present law, we understand, if a fine and costs are not paid, the car can be impounded. The authorities have as much right to impound for a single offence as for three. How is a magistrate in one end of the Province to know whether the offence which he is trying is first, second, or even third? To loosen the regulation would simply be encouraging more law-breaking and detrimental to the public interests.

An Amendment to the Highways Act was also asked requiring all vehicles in towns of 10,000 population or over to carry lights showing their presence on the highway. To farmers doing business in these towns with horse-drawn rigs this would be often impracticable and needless, though it might save them sometimes from being run down by reckless high-speeding auto drivers. For the present it is probably in the nature of a bluff on the part of the Motor League to throw onus upon others. In European areas, where traffic is more congested, such a regulation, in case of vehicles using the highways after dark, would promote the safety of all concerned, and the time may come, no doubt, when it will have to be seriously considered in this country.

The last amendment of importance proposed is one limiting the time within which summonses could be issued for speeding, which seems not unreasonable. If months have elapsed after the alleged offence, the circumstances are liable to be forgotten and proper evidence is very difficult to give either for prosecution or defence. More time may be required than in case of common offences, because the law-breaking carmen can soon put long distance between them and the place where the law has perhaps been broken, but the time should not be unreasonable.

As the use of automobiles and other motor vehicles becomes more general by rural, as well as urban people, regulations should be such as will tend to promote safety and general comfort. Reckless driving and the speed craze are not only a source of constant danger to life and property, but detrimental to the roadways, and in the summer season to the homesteads and crops of those who dwell by the most frequented highways. Well-meaning and law-regarding folk do not chafe under proper regulations, and the legislatures of Ontario and other Provinces will be promoting the best interests of the masses by resisting attempts to abolish or reduce them to a dead letter. Of modern vehicles, none is more rapidly demonstrating its utility than the motor car, and it is to be regretted that the efforts of the Motor League appear calculated to keep alive a distrustful irritation not favorable to the interests of the motor-car industry, which has to overcome a great deal of antipathy aroused by harum-scarum tourists. If the Motor League is well advised, it will adopt an entirely different policy to that which seems to underlie its recent demands on the Ontario Government, and seek to cultivate a spirit of law observance.

William Kent, re-elected a member of the United States Congress, from California as an out-and-out independent, wrote a letter to his electors after it was all over, in which he said:

"You have honored me by leaving me free from party label, free to associate and to work with members of any and all parties that are going the way of human advancement. My ideal is to hearten the men who are trying to do right and to let no prejudice of partisanship intervene."