

On the Farm

MAKE BETTER VEAL.

The high price of mutton during the last few years has encouraged, particularly dairymen, to pay more attention to making good veal, but there is a woeful lack of this kind of meat now on the market.

Most dairymen will not take the trouble to fatten calves, but send them to market just as soon as they are past the age limit, and the result is entirely unsatisfactory, both to the seller and the customer.

Well fattened calves, weighing from 120 to 150 pounds, always brings high prices, no matter what the condition of the cattle market may be. City people eat a great deal of veal and would consume much more if they could get what they want, but the stuff seen on the market is for the most part stringy, unfinished and not all satisfactory.

Many calves are sold when a week old at three to four cents per pound, when if fed until they weighed 25 pounds, would bring double the money, but dairymen have not yet learned how to feed calves in order to make good veal.

The European farmers make good money out of the right calves. The youngster is carefully fed from the day he is born, being confined in dark stalls. He is fed liberally on oatmeal, whole milk at the start and skim milk later, with some roots, and when he goes to market he is about as toothsome a morsel as can be found anywhere. Englishmen are very fond of this kind of meat, and price cuts no figure with them.

There is no reason why our dairymen should not increase their profits materially by feeding calves; and it has always been a source of wonder to us why they so neglect this part of their business.

The fact is, the public, to a large extent, is so prejudiced against veal, having read gruesome tales about both veal being too often marketed, that thousands are afraid to buy veal of any kind. If a better system of feeding calves were adopted, and the business systematized, we would have in a few years a line of choice meat that would sell readily at very high prices.

The first thing that is to be done would be to amend the laws to prevent the railroads and express companies shipping veal under four weeks of age. The amount of immature stuff that goes to market every day is appalling, and we believe that 75 per cent. of it is unfit for food. How it gets past the inspectors is something no man can find out.

LAMB RAISING.

The farmer who will pay close attention to his breeding stock and raise native lambs of uniform size and breed, feed them intelligently and market them at the right time can make more profit from his flock than from any other farm investment. As a rule the native lambs sent to the markets are so badly mixed, both as to breed and feeding that they are a torment to the buyer and of little profit to the owner.

This is one of the reasons why the western range lambs find great favor in the big markets. They are more uniform in size as they are fed in large flocks and go to market practically in the same condition. Only a small portion of the native lambs that are sold on the eastern markets can be called prime, and this fact is entirely the fault of the farmer.

As a rule, sheep-raising on the average farm is merely a side issue and little attention is given to it. The remedy of the present condition of the native lamb market lies entirely with the men who produce the lambs. Whenever the farmers are engaged in the producing of prime lambs for market at any season of the year, the business has proven highly profitable.

Of course the best markets are just before Christmas and in the early spring; at this period the prices are always high.

America is becoming a great mutton-eating nation, and if the farmers will improve their flocks and their methods of feeding there is no reason why the native lamb market should not prove more profitable than that controlled by the range district.

MOST FAMOUS CLAN.

The Clan MacDonald is probably the oldest and most famous of the Scottish clans, claiming descent from Donald, grandson of Somerled of the Isles, in the 12th century. Somerled's name is Norse, "Summer-lidhi," summer-slender, that is mariner. He was son of "Gille-brighe," son of "Gille-ad-sannan." These two names are thoroughly Gaelic, so that on the whole Somerled may be regarded as a Gael ruling independently over the mixed Norse and Gael of Argyllshire. Somerled died in 1164.

Few people have will power enough to stop talking when they have said enough.

FROM ERIN'S GREEN ISLE

NEWS BY MAIL FROM IRELAND'S SHORES.

Happenings in the Emerald Isle of Interest to Irishmen.

A farmer has been fined five shillings for furious driving at a funeral.

A deaf mute named Quinn from Abbey Tuum was killed by lightning near Galway.

John Turbitt, harbormaster of Port Stewart, was drowned by falling out of a boat.

Isaac Allen of Mount Shannon while fishing in the Shannon landed a pike weighing 25 lbs.

Mr. James Cecil Johnston has been appointed private secretary to the Lord Lieutenant.

Cavan District Council has made arrangements to build sixty-nine cottages under the Laborers' Act.

Damage to the amount of \$5,000 was done by a fire that broke out in the stores of John Atkin of Bantary.

The new police station in Fitzgibbon Street, Dublin, which will accommodate eighty men, is now complete.

A school of music is to be established in Limerick for young people, particularly children of the poorer classes.

Dr. Hayes, dispensing doctor of Rathkeale Union, has resigned after a service extending over half a century.

The death has occurred of Mr. William Henry Butler at Dublin, one of the oldest members of the Northern Circuit.

Many provision dealers of Dublin have raised the price of bacon 2d in the pound as a result of the embargo on cattle.

Thomas O'Neil, a farmer, was knocked down by his horse and trampled to death while driving pigs to Limerick.

The Londonderry Nationalist district has been disturbed ever since Lady Day, when the police had to make two baton charges.

Mr. Robert Hall Jackson of County Kildare, who was 73, was killed while riding his motor cycle. He took up motor cycling ten months ago.

Mr. Marie Cooke, aged 80, who was evicted from her holding on the Farlam estate at Portlough, Killeslandra, last April, has just died.

Fergal O'Donnell and Manna Goll, fishermen, were in a skiff securing lobster pots in Gweedon, when the skiff capsized and both were drowned.

The Board of Trade returns of pauperism show Belfast to be the lowest in the kingdom with 94 per 10,000, Bradford coming second with 104 per 10,000.

Mrs. Olga B. Crichton of Carrowquarry, Ballisodare, has resigned her seat on the County Insurance Company, to devote all her "time, money and energy" to woman's suffrage work.

LIFE OF THE MIKADO.

Yoshihito Will Be Almost the Loneliest Man on Earth.

Yoshihito, youth of thirty-two, has lately succeeded to the imperial throne of Japan. His is a regal magnificence that visits itself upon no other monarch of the earth. Oriental splendor, pomp and ceremony in their very essence invest his rule. His people all but deify him. To them he is the connecting link between God and man. He is the embodiment of the spirit of Japan. He has thirty palaces to live in. The respect his subjects must hold him in is awe-inspiring. They may not so much as mention his name during his lifetime. To say "Yoshihito" is a sacrilege among the Japanese. He must be referred to as the Emperor. When the title is printed capital letters must be used, as must the pronouns referring to him.

Not even the greatest among his subjects may presume to address him. In his presence the greatest must lower their eyes. He may be addressed only through members of the imperial household. At state banquets he will sit alone on a raised dais and none may presume to eat until he has finished. Millions of his subjects bow at the mere mention of his title. Unless he break through precedent he will be the most unapproachable man in the world.

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the world, which means a splendid isolation throughout his life. The question of whether he is personally popular can affect his station little. His subjects believe him descended from the gods. He is the 123rd sovereign of his line tracing the royal descent back to 800 years before the time of Christ. As Emperor he is entrenched in the intense idealism and mysticism of his people.

But there is another side to the picture. The modern spirit that made its impress upon old Japan in the last decade or two found lodgment with Yoshihito long before he had any thought of becoming a monarch. He learned European ways received a European education developed a fancy for European athletics. As two other sons intervened between him and the throne, he developed into an intensely human young man with many associations, working at school without favor or special consideration. He wedded a merely royal woman with a fondness for European things, particularly for tennis.

Now at thirty-two, in the prime of his youth, he must give up these things in a large measure and sacrifice himself to the splendid isolation and the pomp that are the Emperor's lot. His imperial functions are limited, although the modern spirit has made it possible for him to read war orders and administrative reports when he so desires. That, with ceremony, prayer at the shrine of his forefathers and an occasional review of his troops, must make up his new life.

In his superficial moods the world has been inclined to look upon all rulers of nations as beings upon whom fate has lavished her most bewitching smiles. In time we may come to see these monarchs, or many of them, as unhappy individuals who have been required to sacrifice themselves on the altar of a national fancy and who are destined to a life of repression, isolation and hollowness. An occasional peep behind the royal curtains betrays a sombre truth. A fleeting vision of tragedy was caught by the world when King George reluctantly gave up private life for the throne of England. Another imperial tragedy is suspected in the ascent to the throne of Japan of a young man of thirty-two who had just learned the joy of living.

BEWARE OF THE OPTIMIST.

A New View of the Man Who Is Too Cheery.

A wag has said that pessimists and amateur photographers are curiously alike, in that they always take the worst possible view of everything. An optimist, on the other hand, is popularly supposed to be a brisk, cheery sort of person, who goes about shedding smiles broadcast, and always looks on the bright side of things.

The truest wisdom lies, of course, in refusing to be labelled as either of these extreme types, the best and happiest of all people being those whom it is most difficult to describe. But if you must belong to an extreme type, then I advise you by all means to cultivate a gentle pessimism.

It seems to me that the confirmed optimist needs a heap more luck than falls to the lot of most of us if he is going to make a success of his career, and not a ghastly failure. The smile which never comes off is very jolly and all that, but in real workaday life you will find that it is apt to cause the smiler—and others—a good deal of expensive trouble. Because it is too often the smile of callous indifference or rank stupidity.

The optimist is a bad friend in need. "Never trouble trouble till trouble troubles you," he says gaily, as he elaps you on the back. "Always hope for the best." "Things are never as bad as they seem." "The night is always darkest just before the dawn." These are among his favorite sayings. You grasp him by the hand and declare that it does you good to meet him. And then, if you are a very abject kind of fool, you put all your cares aside, and go with him and enjoy yourself.

Meanwhile the distressed, distressful pessimist, Mr. Dumps, goes on warning you and advising you till you have to be rude to him. And then he takes himself off with a sigh, and does what he can to help you out of your fix in his own peculiarly melancholy, helpful way. But when he has put things right for you, it is the optimist who exclaims breezily: "What did I tell you? I knew that gloomy raven of a Dumps was all wrong!" And then you thank him and say what a capital fellow he is.

But it is perhaps in the commonplace affairs of every day that the optimist gets in his deadliest work, and makes the most complicated mess of things.

For he can never be brought to see that the unexpected is always happening; and that the prudent course is to provide against any possible accidents, however improbable. He is, in fact, too inherently selfish to appreciate the harm he does to others dependent on him by his haphazard ways and devil-may-care methods; and this accounts for his invariable good-humor.

But really the optimist is, in his small way, an unmitigated curse to all in his immediate circle.

EUROPE'S POPULAR BANKS

NOW 18,000 IN GERMANY AND 5,500 IN FRANCE.

Founded by German Financier with a View to Assisting Farmers.

The popular banks of Europe were first instituted about seventy years ago in Germany. From their beginning they have been founded and conducted upon the basis of the unlimited liability of the shareholders. These banks are now found practically in all the countries of Europe, serving especially two classes of the people, the farmers and the wage earners.

The inception of the popular banks may be found in the brain of the well-known German financier and philanthropist Raiffeisen. According to Moody's Magazine he first conceived this beneficent plan for the amelioration of the conditions surrounding agricultural people. In 1847 he established the first caisse rurale, or agricultural bank.

His purpose was actuated solely by a desire to help the farmer by placing within his grasp the facilities with which to help himself, to improve his equipment and to increase his acreage and the productivity of his land and stock.

PLAN QUICKLY GAINS FAVOR.

He neither sought nor obtained assistance from the government, but from the first relied upon the perfect mutuality of all the elements of the plan. The wisdom and practicability of Raiffeisen's system can have no better proofs than the thousands of societies which have been founded during these intervening years upon the identical plans which he conceived and successfully established in the beginning.

Contemporaneous with Raiffeisen another German, Schulze-De-litzsch, established the first popular bank or co-operative credit society for the benefit of the people of the towns, tradesmen and institutions.

He is undoubtedly entitled to quite as much credit as we accord to Raiffeisen, as he extended the work of the latter by assisting a different class of the people who were quite as much in need of banking facilities as were those in the farming districts.

ARTICLES OF ASSOCIATION.

The following are some of the articles of association upon which the success of these banks has been established:

The capital of the society is not fixed, but varies according to the number of stockholders.

The capital is divided into shares of \$1 to \$5 par value each (i. e., francs, lire, marks, etc., as the case may be.)

The foundational object of the society is to procure to its stockholders the credit necessary for their business to stimulate the habit of saving surplus and to provide a safe and remunerative investment for such savings.

The shareholders shall be mutually responsible to the extent of their respective private fortunes for the liabilities of the society, which liabilities are divided among the shareholders pro rata.

No person is accepted as a shareholder unless he is well known to the directors, a citizen of the same locality, and known to be honest, sober and economical.

PRINCIPLES OF LOANING.

The shareholders alone are eligible to borrow money from the bank. The specific purpose for which the loan is asked must be explained, and only the necessary amount actually required is loaned. (This principle of loaning only to shareholders insures to a great degree the security of the loan in that the borrower will naturally protect his own investment as a shareholder.)

The management of the society rests with the governor, board of directors, auditors and the general meetings of the shareholders. These will all vary in number according to the volume of business transacted.

In Germany there are at present 18,000 institutions of this character, of which over 10,000 are country popular banks. There are some differences in the details of the constitution and management of these banks, depending upon local conditions.

About five hundred of the number are based upon the limited liability of the shareholders, and the remaining 9,500 follow the plan of unlimited liability and moral mutuality among the members. During the last year of 1910 the gross business of the German societies amounted to over 6,000,000,000 marks, equal to \$1,500,000,000.

NEW IN ENGLAND.

In England the organization of popular banks has only recently been undertaken and their success is still a matter for future development, though it may be safely predicted, as there is ample opportunity and a recognized necessity for these banking facilities in rural districts. There they are known as village credit societies, agricultural credit societies or agricultural banks.

In Austria there are more than

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4,000 popular banks and agricultural credit societies and in Hungary about seven hundred. In Belgium there are over 300 agricultural or co-operative societies, of which 290 are based upon the Raiffeisen system.

In Italy there are over 7,000 popular banks and credit societies under the same system, established under the personal guidance of Mr. Vellumborg; of this number 736 are purely popular banks. The Italian popular banks represent a capital of 95,000,000 francs, surplus 57,000,000 francs, total 152,000,000 francs.

The rate of interest on loans averages 4 to 6 per cent., and the rate paid on deposits is 3 to 4 per cent. In France the popular banks are variously known by the names of Credit Agricole Mutuel, Caisse Rurale and Regionale, Caisse Ouvriere, etc. They number in the different classes over 5,500 banks and societies with over 1,800,000 shareholders. All these societies enjoy the control of the French Government, as also its financial help.

A HINT.

He—I don't approve of tips.
She—It has been noticed that you do not even tip your hat.

SHE KNEW.

"What is conscience?" asked the Sunday school teacher. This was followed by dead silence.

"What do we call the thing that checks us when we do wrong?" asked the teacher.

"Grandma," promptly replied the little girl in the class.



NOT TO BE BEATEN.

"Do you think you could eat another piece of cake, Tommy?"
"I think I could, auntie, if I stood on my head."

FARMERS: MILK!

We are now contracting for fall and winter milk. If you are producing two or more cans of milk per day and have good stables, milkhouse, etc., and a train service to Toronto before 1 o'clock, write us. We take all you produce—furnish sufficient cans, and pay on the 10th of each month.

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