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Farm Crop Queries

Conducted by Professor Henry G. Bell.

The object of this department is to place at the service of our farm readers the advice of an acknowledged authority on all subjects pertaining to soils and crops.

Address all questions to Professor Henry G. Bell, in care of The Wilson Publishing Company, Limited, Toronto, and answers will appear in this column in the order in which they are received. As space is limited it is advisable where immediate reply is necessary that a stamped and addressed envelope be enclosed with the question, when the answer will be mailed direct.



Henry G. Bell.

Question—H. K.:—I have some thin land which is not producing profitable crops. Can I build it up by growing Soy Beans which I can cut for hay next summer? What variety of beans is best to use?

Answer:—Soy beans belong to the legume family. All legumes under normal conditions have little knots growing on their roots. In these knots there live a very low form of plant life known as bacteria, which draw their food from the growing plant and in return take some of the nitrogen out of the air that circulates in the soil, so that the growing legume benefits materially by their presence, and the ground is richer in nitrogen after the legume has been grown than before, provided that not all of the legume crop has been cut off and removed. Soy beans have frequently been profitably grown where clovers and other legumes killed out. The beans are seeded as soon as the ground is warm in spring. The amount of growth which you will get per acre varies of course with the fertility of the soil and the length of season, as well as with the vigor of the variety of bean used. If you turn the beans under in the fall, you will add not only nitrogen to the soil, but a considerable amount of valuable organic matter and thereby

greatly assist in building up your soil. Speaking generally, if clovers can be grown in the place of soy beans, believe you would get a larger quantity of organic matter as well as approximately the same amount of nitrogen.

The Purdue Agricultural Experiment Station, in Bulletin 172, reports an average growth of green tops and roots to a depth of 18 inches, determined at the time of the first frost, to have been 3.6 tons per acre, and an average of 89 pounds of nitrogen was contained in the tops and 13.8 pounds of nitrogen in the roots of the soy beans. As to varieties of soy beans, experimental tests have shown that soy beans produced at Guelph, known as O.A.C. No. 81, is the heaviest yielder. Early Yellow and Ito San are also good varieties.

Question—S. P.:—How much buckwheat should be sown to the acre? What time should it be sown? Does it do well on clay loam soil?

Answer:—The usual amount of buckwheat to sow to the acre is a bushel to a bushel-and-a-half. The buckwheat crop is not as particular about its time of seeding as some others. Satisfactory stands can be obtained by sowing any time in May or June. This crop should do well on clay loam soil.

Horse Sense

Sprains, whether of muscle, tendon or ligament, are indicated by swelling, heat and tenderness of the part involved, and, if in a limb, lameness.

Give rest, place in position to afford as much ease as possible, apply heat and anodyne lotion as 4 drams acetate of lead, 2 oz. laudanum and 6 oz. water until acute soreness ceases, then apply liniment and bandage.

The stomach of the horse being small, he must be fed at regular hours, three times a day, at all seasons of the year.

Bran or linseed meal to the horse's ration aids in regulating the bowels, avoiding constipation and lessening the liability to disease.

An English veterinarian says careless or improper feeding is the prime cause of colic. The stomach of the horse being small, the digestion is limited, and if the horse is hungry and overfed, or is allowed to gulp down a big feed, colic is the result. Also, if musty hay or musty, sour feed is used, or if fresh-cut grass wet with dew or

rain is hastily eaten in large quantities, colic is often the result.

Scratches in horses will never occur when the mud has been allowed to dry and then brushed off without the application of water.

A remedy for scratches is oxide of zinc, 1 dram; vaseline, 1 ounce. Never apply water to the legs.

The brood mare needs liberal, but not excessive, feeding of well-cured hay, oats and bran.

Adopt a system in harnessing and unharnessing the horse so that he'll understand what you are doing.

When He Sat Down.

A local magnate, who rarely makes a set speech, was asked to deliver an oration at a war fund gathering to which he had liberally subscribed. When he returned home his wife inquired:

"How was your speech received, Richard?"

"Why," replied her husband, "they congratulated me very heartily. Indeed, Sir Richard Lucre told me that when I sat down he said to himself it was the best thing I had ever done!"

THE CASH VALUE OF A FARMER

If a number of farmers were asked to name the most valuable asset of the farm, it is probable that each would have a different answer, and equally probable that each would be wrong. For it is not likely that one of them would think of himself in this connection. It is a fact nevertheless that the farmer himself represents the greatest value on the farm even on a purely cash basis.

Actuaries have calculated the present value of annuities of one dollar at all ages and have arrived at the conclusion that an annuity of a dollar at age 40, is worth on the average \$16.51. Now, supposing a farmer, age 40, is able to produce by his thought and labor \$1,000 per annum out of his property in addition to his own maintenance, he would be worth to his family one thousand times the annuity of one dollar or \$16,510. The same values can be ascertained for all other ages.

Now it is strange, in view of the high money value of the farmer, that he frequently neglects to insure his life. The house must be insured, the barn must be insured, and the stock, but the farmer himself is unprotected. This is not fair to him nor to his family. If the head of the house were taken away the farm and stock would be left, it is true, but someone must be found to take charge of the business and work the farm, and adequate insurance would provide the money necessary to engage such a manager. It often happens that, depending on continued health and strength, and good crops, that the farm has been taken with an encumbrance on it, in the shape of a mortgage. Although farmers live a healthful life, yet they are not immortal and death is always a possibility. In the event of death, who will pay the mortgage? The widow with the added burden of providing help to work the farm? It would be impossible and foreclosure would be inevitable. Now let us suppose that this farmer had been wise, and had taken life insurance for the amount of the mortgage. At his death the

liability would be discharged with the insurance money. It is evident then that every farmer should have his life insured.

Probably the most desirable is the Endowment Policy. Under endowment policies the amount is payable to the insured himself if he be living at the end of a certain term of years, say 15, 20, 25 or 30. Should he die during that time the policy is payable to his family. The endowment policy, therefore, is a savings bank account, and an insurance at the same time. It may be that the farmer may wish to accumulate a certain amount of money in order to enlarge his property or to make some notable improvement, perhaps to build a house. The endowment policy provides a means whereby a fund can be accumulated for any such purpose, and it will be available in any case in the event of the death of the policyholder.

Of the endowment policies those on the participating plan are perhaps preferable. There are a number of ways in which an insurance company can "make money". For instance the number of deaths occurring may turn out to be less than the number used in calculating the premiums. Again the rate of interest earned may be higher than the rate used in calculating the premiums, or a sale of securities might be made to the advantage of the company. Participating policies by their terms share in the profits earned by the company. These profits are determined at regular intervals, and are allotted to the different policies. In the case of the participating policies the amount of the profits may be returned in cash, or it may be used to reduce the premiums, or again a substantial addition may be made to the amount of the policy. Policies on the participating plan, although they have higher premiums, in the end usually turn out to be cheaper than policies on the non-participating plan, because the profits earned are usually such that the net cost per \$1,000. of the participating policy falls below that of the non-participating contract.

He—The fools are not all dead yet.
She—That's as true as you live.



Belgian Army, Newly Equipped, Re

First official Belgian photographs of new equipment of the Belgian army in process which will be launched shortly. Photo shows machine guns.