The Farmer's Advocate and Home Magazine

PERSEVERE AND SUCCEED

ESTABLISHED 1866

REGISTERED IN ACCORDANCE WITH THE COPYRIGHT ACT OF 1875

Vol. XLV. LONDON, ONTARIO, DECEMBER 15, 1910 No. 951

EDITORIAL.

Renew before Christmas.

By the will of a wealthy Texan, 63 farms, of ten acres each, are provided for superannuated ministers of the Methodist Episcopal Church, South.

Canada does not always follow. In not a few matters she has blazed the way for her progressive Republican neighbor. The National Records system is one. Its advantages become clearer every year.

The educational problem of the twentieth century, observes Prof. Harold Waldstein Foght, is to instil in the minds of country boys and girls a love for the country and country life, so that not only will they be content to live there, but will do so intelligently.

Renew now. There is always a rush in our circulation department at the end of the year, necessitating many delays in changing labels and acknowledging receipt of money. The pressure can be relieved by a thoughtful promptness on your part. Let us have your renewal next week.

It is practical results that count. Reading "The Farmer's Advocate," watching our orchard experiment, and applying what he learned thereby, one of our subscribers netted a good five hundred dollars more from his apple crop the past season than he would have probably done had he not followed our advice. As we observed in the Christmas number, that is pretty good value for a dollar and a half.

The United States Secretary of Agriculture has pointed out to his fellow countrymen that the cost of making and mounting a 12-inch gun would reclaim by irrigation enough land to support permanently 196 people, and that when all the guns on all the United States battleships fire one round, the country has blown off in mere noise and smoke dollars enough to reclaim by irrigation 4,000 acres. On some territory reclaimed, that area, as proved by statistics, is capable of comfortably supporting 100 families.

Those few remaining skeptics who distrust the findings of bacteriology and every other science they cannot comprehend, are invited to ponder the miracle wrought in Panama, that hotbed of pestilence, which has, by scientific precautions and methods, been made so healthful that the last annual statement of the Isthmian Canal Commission reports over thirty-five thousand men working, with no cases of yellow fever or plague, the death rate for employees being 10.84 per thousand.

At an investigation in New York of the affairs of the Jockey Club, which controls horse-racing throughout the United States, it was disclosed that in 1906, 1907 and 1908, $320,000 was spent in legal expenses, a press bureau and advertising. In the year preceding the passage of the anti-gambling legislation in New York State the legal expenses of the club were $175,620. One lawyer recommended to the club by the Speaker of the Assembly received $12,290; but no records were kept by the club of the details.

It is a tribute to the standing of our National Live-stock Records that the United States Bureau of Animal Industry recognizes our registers for practically all the breeds recorded in Canada, subject to the same provisions prescribed for books of record across the seas in the countries of origin of the respective breeds.

"The student will not fail to be impressed with the remarkable significance of the fact that alfalfa, the oldest of all the cultivated forage plants, should have been the last to be introduced into American agriculture, nor will he fail to note the scientific basis (lack of soil inoculation) for the failure of our first attempts, which, had they been successful, might have greatly influenced the development of the Eastern and Middle States."—[Prof. E. Davenport.

That the hope of the Canadian wool-grower lies not in the extravagant and fanciful proposition to build up in Canada a worsted industry by means of a big duty on the raw material, and a still bigger duty on the manufactured product is realized, we believe, by the great majority of Canadian sheep-raisers. What they would rather court, and what Hon. Mr. Fielding will doubtless aim to secure, in the event of reciprocity negotiations being resumed, is a reduction in the American duty on wool. Of course, this would be strongly opposed by Western American wool-growers, but the American people, tired of the extortion of their woollen trust, are liable to demand cheaper wool and cheaper woollen goods.

The difference between fresh eggs and rotten ones is a matter of care—and not expensive care, either. At Chatham, Ont., the center of a district from which come in summer the largest proportion of bad eggs of any section shipping to Montreal, with the possible exception of Prince Edward Island (distance of shipment having possibly something to do with the quality) a meeting was held this past summer, with a view to organizing poultry circles. None have been formed there yet, but after that meeting the buyers noticed an immediate improvement in the quality of the eggs shipped thence, and throughout the balance of the summer the losses experienced by one firm on rots and spots from that territory have been 50 per cent. less than before. Why can't we all sell good eggs and strengthen the market for this wholesome food product?

United States Postmaster-General Hitchcock has been pursuing swindlers who rob the public by use of the mails. Some of the revelations are very interesting. A firm of deliberate swindlers called Burr Brothers included as one of their assets a long list of addresses which they called their "sucker list," and valued in their books at $100,000. It is estimated that they sold between forty and fifty million dollars' worth of stock in thirty-two companies, most of them now out of existence. The day they were arrested, their mail contained $20,000, coming from farmers in the West, from mechanics in the East, and from widows who gave these rascals the life-insurance money left by their husbands. It is right that such frauds should be ferreted out, exposed, denied the use of the mails, and otherwise discouraged. But, after all, so long as there are fools with money, there will be rogues to part them.

German Rural Co-operative Banks

An important bulletin has been issued by the International Institute of Agriculture, dealing with agricultural co-operation, insurance and credit in Germany, Austria, Denmark, United States, Great Britain and Ireland, Italy, and Japan.

In co-operative marketing of products, the United States leads. Her Fruit-growers' Unions are the greatest associations of the kind in the world. But of these we have some knowledge, while in Germany there has developed a system of co-operative rural credit banks, of which till now we have scarcely heard. These are worked on two plans, the principal one of which, known from its founder as the Raifeisen Bank, started in 1862. Beginning in that year with four co-operative banks, they have steadily increased, until, on June 1st, 1910, their number was 15,476. As these rural banks (savings and loan and purchase societies) form, so to speak, the basis of the great edifice of co-operation in Germany, it may be well to describe the manner of working of one of them.

A Raifeisen Bank is a registered co-operative society, with unlimited liability. Its operations extend over a district defined in its rules, which must be more or less limited—a parish, often even a single village. The society consists exclusively of inhabitants of the district. The management of its affairs is not unlike that of one of our township mutual insurance companies, being vested in a committee of four or five members, who decide as to admission of new members, upon the loans to be granted, feeds and manure to be bought, etc. The committee must put itself in touch with the office in which the society is registered, and report regularly as to changes in membership, in the committee itself, and each year transmit a certified balance-sheet, showing the financial condition.

Besides the committee, there is a council of supervision, which has oversight of the work of the committee, and sees that business is done in regular form, and without warning inspects the cash occasionally to see whether the cashier is acting conscientiously.

The services of members of the committee and the council of supervision are gratuitous, their expenses only being paid. The only paid officer is the cashier.

The supreme authority in the society is the general assembly of members, which meets once a year and passes upon the work of its committees, and decides upon the division of the net profits. Each member has only one vote.

The working capital of the society is composed, in the first place, of members' shares, but the principal working capital consists of savings deposits which are accepted from anyone.

From the profits a sum is first set aside for a small dividend of from 3 to 4½ per cent. on members' shares, another amount is placed in the reserve fund, and the remainder is generally assigned by decision of the general assembly to some work of common utility.

These rural German banks, small but numerous, in 1908 did a business of over $1,400,000,000. Simply organized, they have become an increasing source of prosperity for the farming population. Each one is, of course, in affiliation with a central organization, and all are under