

The Farming World

—and—
CANADIAN FARM AND HOME.

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Editor

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ABOUT RURAL LAW

In this column will be answered for subscribers, free of charge, questions of law. Make your questions brief and to the point. This column is in charge of a competent lawyer, who will, from time to time, publish herein notes on current legal matters of interest to farmers. Address your communications to "Legal Column," The Farming World, Toronto.

Warning

In case there should be any misapprehension the editor of this column desires to call the attention of his readers to the fact that the law as to rights of inheritance, as stated in the issue of June 15th applies to the North West Territories, and, therefore, does not necessarily hold good in the provinces.

Ran into Danger

I Q. I rode my team and wagon into the lumber yard of one X, whither I went on business, having some staves to deliver there. I left my horses in charge of a man named C, who had previously driven into the same yard with another team of horses. While both teams were standing in charge of C. under a shed in the yard, a blast was set off by workmen who were digging a drain on the street alongside the yard, without any warning to C. The horses became frightened at the noise, and stones from the blast falling on the roof of the shed so alarmed them that both teams ran away. I was standing some little distance from the horses, and if I had remained there I don't suppose I should have been hurt either by the stones or the horses, but when I saw that the horses were getting away from C, I ran forward to try and stop them which was a little distance ahead of mine; at that instant, however, my own horses broke away, and, although I tried to get out of the way, they knocked me down, and I was severely injured. I.

Am I entitled to damages, and if so from whom?—A.B.D.

A. 1. Yes, it was negligence on the part of the workmen to set off a blast without giving any warning, and although in a certain sense you voluntarily placed yourself in a position of danger, yet you acted as a reasonable man ordinarily would under the circumstances, and in the hope of saving your property from probable injury and of preventing probable injury to the life and property of others, and therefore are entitled to damages. You should sue whoever was digging the drain, probably the town in this case.

Verbal Promise No Good

Q. A brother of mine who owned a piece of land close by, died without leaving made any will. He was a bachelor, and had always lived with me. A short time before he died he told my wife that the land was to be hers after his death. I have a brother living. The property is not very valuable. 1. Would my brother, who is living have any right to the land? 2. Has my wife or have I a right to claim a deed of the land, and how could this be got without much expense?—R.J.B.

A. 1. Yes. If you and your brother are the nearest living relatives, you would be entitled to equal shares in the land. 2. Your wife has no claim on the land. You would be entitled to one half. Perhaps the best way would be for you to buy your brother's share or for your brother to buy yours. By an amicable arrangement the expense of administration could be saved.

QUESTIONS AND ANSWERS

Sick Turkeys

In June 15th issue an inquiry appeared asking for a cure for turkeys sick with yellow cholera. Miss M. M. Douglas, Ont., sends in the following cure which we publish for what it is worth:

"I would recommend isolation as a protection to the other turkeys. Give the sick poult one-half a teaspoonful of hypophosphate of soda in their food. I usually give it in bread mixed with milk. This is the only remedy I have ever tried for this disease with success. I give it three times a day, and if taken in time it will usually effect a cure."

Horse With Worms

I have a yearling colt which has been tad with worms for a few months. I gave him worm powders, one every morning and night, but they did no good. What should be given? F.M.

Give the colt each night, for ten or twelve days, one tablespoonful each of flowers of sulphur and common salt in a bran mash, after which give as a draught one wine-glassful of turpentine mixed in three-quarters of a pint of raw linseed oil. The oil and turpentine can be repeated once in every ten or fourteen days, until three or four doses have been given. Those who have tried this remedy claim that it is most effective in destroying worms in farm animals.

FINANCE ON THE FARM

The Farm Mortgage

Sometimes there seems to be need of one. We cannot always do as we would like in this world. None of us likes to be in debt; but if we are, and there is a mortgage on the old place, what shall we do with it?

In the first place, do not promise to pay more than the legal rate of interest. Let there be no secret bargain between you and the man you borrow of, and do not give anything by way of bonus.

Keep the interest paid up, whatever else you do. Nothing in the world gives a man a harder race than interest overdue.

Make careful provision for the installment of principal coming due. When the year is new, it sometimes seems a great way to the next time of payment, but it is not.

When you pay figure the amount due yourself. Men make mistakes, the best of them. Two heads are better than one in this as in other matters. Take a receipt for all money paid, and see that the amount paid is indorsed in the bond.

Keep on paying just as regularly as the day comes and go without some things you would like in order to do this, if need be.

The Price of Money

The following from one of our American exchanges, gives some good reasons for variations in the price of money:—"For the last five years, the tendency of the general rate of interest has been downward, now it is slowly turning upward. No citizen can escape the effect of this, unless he is an absolute pauper. Even the day laborer who pays out his whole wage for maintenance will feel soon or late the drain to pay higher interest on the capital available for wages."

"There is general agreement that one fundamental and permanent cause of the stock market decline is the gradual rise in the rate of interest that has followed the enormous absorption of free capital in big enterprises, and the remarkable rise in prices and wages. Railroad stocks go down when railroads are doing more business than ever, because the increased cost of operation reduces net earnings and the expectation of dividends. The roads earn more; but they have to spend more in proportion for wages, material and interest; that is, they must sell their bonds at a lower rate. Then, when it comes to paying dividends, they have less money for the purpose, precisely when investors expect more. Of course their stocks fall."

"Apart from temporary forces of speculation and manipulation, this is the great bear influence to-day. Investors who used to be satisfied with 3-1/2 to 4-1/2 per cent. on safe stock investments now expect 4-1/2 to 5-1/2 per cent. This means that they will not pay as much for the stocks by 20 to 25 per cent. It is as simple as a sum in elementary arithmetic. This consequence will reach every borrower and lender soon or late, as it has already reached public borrowers. Cities of undoubted credit have to sell their bonds at higher rate, just because everybody who lends money or buys bonds expects to get a little more income out of it than he did two or three years ago."