

The Farmers' Grain Exchange

Strong, Vigorous Seed is the Start for a Big Yield.

O.A.C. No. 72 OATS

FOR SALE—Good Clean Seed, true to name, selected from spring winning field a year ago. Price, 50c per bush. F.O.B., Woodville. Sacks free.

GEORGE MCKAGUE, R. R. No. 4, Woodville, Ont.

GOOD PLUMP, CLEAN SEED O.A.C. No. 72 OATS

Carefully weeded while growing, price 70c per bush. Samples sent on request. 16 or 20 Cotton Bags, 50c extra. Bags hold three bushels. EDGAR BROTHERS, R. R. 1, Easton, Ont.

GOOD CLEAN SEED IMPROVED BANNER

Good clean seed, true to name, grown on high, heavy clay, 55c a bush. Bags extra. LOUIS SEEBACH, R. 5, Stratford, Ont.

O. A. C., No. 72, OATS FOR SALE

Northern grown, good, clean, true to name, from very heavy field. Price, 70c per bush. Sacks free. JAS. B. MUJR, R. R. 3, Port Elgin.

FOR SALE

O.A.C. 21 barley. Positively free of weed seeds. Gained a price of 22c over at Guelph. 90 cents per bushel. CECIL M. GRAHAM, R.R. No. 4, Peterboro, Ont.

O.A.C. No. 72 Seed Oats

Improved under the inspection and direction of the C.S.C.A. Gov. tested. In every respect considerably above the highest grade demanded by the Seed Control Act. Germination test 99%. Grown from treated seed 90 cents per bush. F.O.B. Gormley. Bags free. Write for samples. R. F. KINCK, R.R. No. 2, Gormley, Ont.

SEED CORN

We have to offer this year choice ruck-cured Seed Corn of many varieties the only corn to plant this year. After ten years' experience we have now the most reliable method of curing seed corn. Write for prices and information to: ST. JOACHIM SEED CORN GROWERS Box 4, St. Joachim, Ont.

O.A.C. No. 72 OATS FOR SALE.

Guaranteed free from foul weeds of any kind. Made 91 points in field crop competition. Sample on request. Price 30 cents per bush. Sacks free. J. A. LIND, R.R. No. 1, Beamsville, Ont.

Mallory's Strawberry Plants

For Satisfaction and Profit. Leading varieties, \$4.00 per 1,000. Truly pure, with each of our choice varieties, early and late. Send for price list. N. E. MALLORY, Bienheim, Ont.

Other People's Opinions

Where Shall We Buy?

By E. L. McCaskey.

MOST of my writings in Farm and Dairy have been on such exceedingly practical subjects as filling silos, feeding cows and the other operations around the farm. Today I am going to get away from my regular line and discuss a much mooted subject in this locality—home vs. mail order trade. This letter is inspired by cartoons which have been appearing in our local papers. In these cartoons we are assured that the business depression would disappear if the townspeople and farmers around would only trade at home. Most of the cartoons are addressed especially to the farmers of the surrounding district. They leave the impression that the farmers who send their money away are short-sighted and disloyal. Let us look into the question a little more closely and see if this is so. I would suggest in the first place, however, that to revile the farmer for sending his orders to Eaton's or Simpson's, as our country merchant newspapers are doing, will not regain the trade they have lost. Whoever heard of vinegar being used to attract flies?

I believe the small town business can give almost, if not altogether, as good service and as good value as the mail order houses. That they do not, is usually a result of their own extravagant ideas. In average merchant must live in a fine house, he must have a fine turnout and generally his family insist further on a cottage of their own at some neighboring summer resort. How many of their farmer patrons can afford to live on such an extravagant scale? In no way is the difference brought out more clearly than by a comparison of the life of the merchant's wife vs. that of the farmer's wife. The one is usually engaged in carrying on her social duties, the maid at home doing the work, while the farmer's wife, for her own part, is busy superintending the affairs of her own home and assisting in the solution of that great problem,—how to make the farm pay. Did country wives insist on living as does the wife of the average merchant, we would soon all be bankrupt. And I would just side-step here a little to pay a tribute to the women of the country. Without their assistance, a few of us would be as comfortably fixed as we are. To get back to my subject again, I would point out that there are few merchants who have more actual capital of their own invested than has the average farmer in his farm. Their business requires no more brains and no more training, though of course it is in a different line. They who should expect to live on a so much better scale than his patrons? Were they content to live as their patrons do, they would be in a better position to meet the competition of mail order houses.

Carrying Bad Debts.

Some months ago, a defunct of the country merchant appeared in Farm and Dairy. It was to the effect that he is also a banker, giving credit to all the countryside, while the mail order houses exact cash. This, I regard as an argument in favor of the mail order houses. If, as a cash buyer, object to carrying the bad debts and supplying credit to slack neighbors. Most of the stores in our town have one price on all their goods. The man who pays cash, pays as much for an article as the man

who has it booked. In fact, one of our grocers makes it a regular practice to give a box of chocolates to each customer who settles up regularly at the end of the month, while we who pay cash when the goods are delivered, get no such bonus. Would it not be a simple thing for our merchants to arrange different scales of prices according as the goods were paid for in cash or credit? This would enable merchants to give their cash customers some of the bonuses that they already receive from the mail order houses.

A big item in the overhead charges of any merchant is the cost of delivery to town customers. I suppose that every day a pound of rice or a half a pound of tea has to be delivered two miles away. A farmer takes his own goods home with him, but is still asked to pay the same price as the customer in town, who has them delivered on his kitchen table. There are a few progressive storekeepers in Canada who already have two sets of prices, one for delivery and one for the basket trade. Such economies as these enable the home merchant to meet outside competition.

Keeping Money at Home.

A common argument resorted to by home trade exponents when all other fail is "keeping your money in your own town." I think it is a shame to examine too closely into this hoary old standby. It is not intended to be looked into, merely accepted because it looks plausible. The home merchant quotes a coat at seven dollars. I have seven dollars and I need a coat. Trade at home and the town has still both money and coat. If, however, you buy the same coat from the town only has the coat and two dollars. So the argument runs. What actually happens is this: If I buy the coat from the local merchant, he sends off five dollars to some outside concern in payment for the coat and then pockets two dollars as his profit. The town, therefore, really has the coat and two dollars. The net result is the same in both cases, only when I patronize the mail order house the two dollars is in my pocket instead of the merchant's. Can I, as a normal human being, be expected to kick against an arrangement that leaves me the richer?

In the many years that I have been trading both at home and with mail order houses, I have invariably gotten the best service from the latter. If goods are not satisfactory I can send them back and they will refund the money and express charges. If, however, I take goods back to my local merchant, he will almost insist on exchanging those goods for other goods, even if he hasn't a thing in the store that suits me, and it is almost impossible to get a money back. I have also found that delivery from a mail order house will be made in a few days, whereas if I order goods not in stock through the local merchant, it will sometimes be weeks before they arrive. Mail order houses have studied service. Too many merchants have not.

The Incompleteness of Merchants.

I have also noticed that while merchants are strong on home trade, for their customers, they do not apply the same principle to their own business dealings. The wife of one of our leading merchants takes regular shopping trips to Toronto buying clothes and other necessary articles that she could secure in her own home town. We have an excellent creamery in our town, but all of our merchants do not get their butter from that creamery. Much is shipped in from outside places, and our creamery must go elsewhere for a market for a large part of their product. In fact, the merchants do ex-

March 16, 1916. actly what I to a mail order they can go money.

I know sound like to cate, rather to consider it. Then let us merchant. I apt to be either busting or willing to ing his best petition, let and give him sible. If he most all line merchant is customers a that the p him to live or warranted by to make differ versus for the leffer is inter the merchant the farmer re whom I know

Month's Fur

A MELITA 19 annual brood boxes of bred, give and man. I have month's fur, making them, feeding, plowing, tached to the must be of g will be great reward. If e each loan made from the per to has been the signature responsible for the certificate sign and lead to his own land. The men that most and the ev will be pr portion to a successful three training camp, making suits, clothing and a specific unit.

Conte

I HAVE read by Dr. W. Abortion. A breeder house, for a prevention, some questions, either direct, (1) What is Lact can it be other the proper treat, reviving suits, clothing and a specific unit.

Sagol's cod iodine solution. Phasmocon, troxy groups, one-half tray or and one pint by any pharme any person who weigh out the stum iodide, a out a pint of Your third be the proper arbin to o-as of when abortion also except by spot. There a which might b all the man on -J.W. regarding -W. J. William ary College.

Feeding For

I SEE article in Farm and Dairy. It is fitting for much appreciated if to Mr. Cherr

Well, Sir, that's some fence

Because of its simplicity and amazing strength, "Ideal" Fence excites the admiration of every practical mind. "Some fence" is right. Take a look at it—

Ideal Fence

Notice how the Ideal lock takes a "grape-vine" grip of the upright and cross wires in a strong, even, uniform pressure. There are no sharp angular turns to break the surface of the wire and weaken the grip of the lock. Yet it grips, as you see, the wires in five places—twice on the upright, twice on the horizontal and again where the two wires cross. Thus, while it positively prevents either wire from slipping, it allows both, enough play so the fence can be erected on hilly ground without kink in the line wires. At the same time, it keeps the uprights perfectly straight. You wonder why Ideal Fences are so free of broken or bent uprights? Well, that's the reason.

May we send you a copy of our catalogue which tells the whole story in a factual interesting way? A post card will bring it promptly.

The McGreggor-Banwell Fence Co., Limited, Walkerville, Ontario

