THE FARMER'S ADVOCATE AND HOME MAGAZINE.

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It is impartial and independent of all cliques and parties, handsomely illustrated with original engravings, and furnishes the most practical, reliable and profitable information for farmers, dairymen, gardeners, stockmen and home-makers, of any publication in Canada.
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which, though simple, is one of the most useful in seeding, is the ordinary drag-harrow. Too many strokes with this implement cannot be given.

Opinions differ as to whether seed should be sown broadcast or drilled. Experiments have shown that the latter method gives slightly better returns than where the seed is broadcasted. Especially is this so with comparatively late seedings. The grain drill is a valuable asset to the farm, and, where grass seed is sown with the grain—and we believe that this should be done in most cases—it is a necessity, as much better catches of grass seed result from sowing the seed directly in front of the tube drill from a grass-seed box on the drill. Evener stands of clover result from this than from other methods.

Rolling is another practice which has caused much controversy. Some farmers would not have rolling done if they could get it done for nothing; others would not, under any consideration, omit it. The roller must be judiciously used. On heavy soils, inclined to be a little wet and sticky, the roller should not be used, as there is some danger of so excluding the air as to interfere with germination. On lumpy soils it is an advantage, and aids germination by pulverizing and compacting the soil, and at the same time increasing the soil temperature. A rolled surface should never be left smooth, as much more soil moisture is lost than from a finely pulverized surface. Many soils, such as newly plowed sod and land recently fertilized with barnyard manure, are the better of rolling, but in all cases [illegible] with a light harrow should follow [illegible] fine mulch on the surface. In [illegible] roller should precede the drill. W[illegible] rolling is often essential [illegible] insure germination, which [illegible] on rough soil.

There are occasions, aft[illegible] which run the land together, [illegible] a light harrow, even after the [illegible] beneficial. Judgment must be used in this, however. If a crust is formed, evaporation is rapid, unless checked, and the principal method to stop it is to harrow, although sometimes a slight mulch will be formed by rolling a rough, dry surface. This harrowing is only necessary under special conditions, but good results have been obtained from it.

Have everything in readiness to do the seeding at the proper time and in the best manner, and if the land is in a good state of fertility, the crop need not cause much worry in an ordinary season.

Cereals as Nurse Crops for Clover.

Most clover seeding is done with a cereal of some kind, and the result of the clover catch depends largely upon the cereal used. Many farmers are now sowing clover with all their cereals, and, from the standpoint of soil fertility, this is good practice. Many others still seed only that portion of their land which they wish to use as hay or pasture crop the following year.

Of the cereals used for this purpose, wheat and barley are the most popular. They grow quickly, and are soon off the land, leaving the clover in absolute possession. Barley does not tiller as much as oats, and does not, as a rule, shade the clover so closely as to smother it. A bushel is a good seeding of barley where alfalfa is seeded, and one and a half bushels is enough where red clover is used, better results often being obtained from a bushel and a peck.

Wheat, either spring or fall, makes a very suitable nurse crop. The clover seed, sown broadcast on the snow, or harrowed in later, generally catches well on winter wheat. With spring wheat, sowing ahead of the drill is the method, the wheat to be sown a little less than the usual seeding, however, as there is less danger of spring wheat lodging than in the case of most other grains, more nearly a full seeding can be sown.

Oats, as a nurse crop, are only fair. It is a common practice to sow oats on the poorest land on the farm, which is not conducive to best results from clover seeding. Sown on good soil, care must be taken that they be sown thinly enough to insure that the clover is not smothered owing to lodging or the crop growing too stout. One and a half bushels per acre would be a sufficiently heavy seeding for such soil.

Rye, because of its habit of growth, is a good nurse crop, but is not very extensively grown.

Buckwheat has been used to a limited extent for this purpose, with good results, but it is extremely important that the soil be in good condition and the buckwheat sowed very thin, about one-half bushel per acre being enough.

With the common cereals as a nurse crop, it is important that the seed be sown as early as possible to give the tender clover plants a chance to get a good root, and become vigorous before the dry, hot weather of summer sets in.

The Cheerful Giver.

By Peter McArthur.

It has often been said that farmers are close-fisted. All wrong. When dealing with one another some of them may be as close as the paper on the wall, but when acting through their representatives in Parliament, they are generous to the point of prodigality. All you have to do is to consider the case of the chartered banks, and you will be amazed at your own liberality. Here is a small group of men to whom you have granted through Parliament a lot of privileges that would make Charles II. or Louis XIV. think that they were stingy skinflints, though they did pretty well in the way of granting monopolies. Looking at it in any way you like, the chartered [illegible] a monopoly such as the world has [illegible]

[illegible] are allowed to issue [illegible] currency of the country with [illegible] way for the privilege [illegible] promises to pay [illegible] the mere cost of printing [illegible] fails, [illegible] a daily [illegible] depositor's money. Of course, they are supposed to be guaranteed by the shareholder's money, the paid-up capital stock, but when a bank fails, it is usually found that the capital is already swallowed in some mistaken or unhallowed operation, and that the depositor's money must be used to redeem the outstanding notes. But the depositors are lending their money to the banks on those terms, and I suppose we have no reason to complain, because it insures us a stable currency that is always worth its face value, whether a bank fails or not. Still, we may be permitted to wonder mildly at the generosity of the depositors.

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But it is our own generosity I started to tell about. If we issue a promise to pay, or note, we have to pay a stiff rate of interest on it while it is outstanding; but not so the banks. They discount our notes with their own, and in that way make us pay for the use of their notes. In other countries, the issue of currency by the banks is taxed by the State, and in all of the important countries the profits of the banks usually do not exceed about six per cent., as in Germany. Cases can be cited where all profits over that amount, and a considerable amount before 6 per cent. is reached, are paid over to the State. But here we do nothing of the sort. The currency is untaxed, and a bank can make all the profit it likes, so long as a decent reserve is kept. In other countries there is a supervision of banking affairs that must be galling to high-minded financiers, but in Canada we do not offend in that way. Such things as the Government feels it should know about banking affairs are learned simply by asking questions and taking the word of the officials that their answers are correct. After practically every disaster, it was found that the officials had issued false statements; but still we are going on in the same generous way. Almost any other country would be sufficiently suspicious to send its own inspectors to find out what it wants to know, but we do not insult our bankers by such high-handed proceedings. We keep right on taking their word for the condition of their banks, even though twenty-five per cent. of them have failed in twenty-six years. You might be inclined to ask if human generosity could go further, but it can, and does.

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In addition to being permitted to issue an untaxed currency, the banks are allowed to have branches in all parts of the country to borrow money from everyone who has a little to spare. People call their transaction "making a deposit," but, in reality, they are lending their money at three per cent., without security, and with some danger, as described in a previous article. So that the banks may get all the money that is to be borrowed in this way, we have put a clause in the Bank Act which makes it illegal for any but a chartered bank to use the name "Bank." The result of this is that the twenty-seven chartered banks that now remain have been able to borrow the amazing sum of $912,784, 136, or over eight times the amount of their paid-up capital. Of the money deposited at the ordinary small branch, at least 75 per cent. goes at once to the head offices in Montreal or Toronto, to be used as seems wise to the men who control the banks. If a merger is to be put through, they have the money on hand to do it with. I know they are accused of placing a large amount of it at the disposal of Wall Street operators, but that does not interest me particularly. I have been hearing about Wall Street so long that it has lost its terrors for me. It is the use that is made of it at home in Canada that does the real harm. What is sent over to build railways in the United States at least does us no harm, though there are many legitimate ways in which it could be used in Canada. It might be used to develop local industries in the places where the branch banks are located. That is the way it should have been used, if there had been local banks, instead of branches of the big banks. But now that mergers and combines have been effected in all important lines of business, there are few local enterprises to be fostered. And now that Big Business has become entrenched, it would be hopeless to try to go back to the old system. A small local enterprise would have no chance against the big concerns. It looks to me as if the branch banks had already accomplished their purpose. They have gathered the capital and business of the country to the big centers. The Big Businesses are not only the offspring of the banks, but depend on them for the accommodation they require, and are consequently under the control of the banks. By our generosity, we have given the men who control the banks the control of all the important business concerns of the country. You will find, on investigation, that the same men appear or are represented on the directorates of the banks and of the big industrial concerns. They also appear or are repre-