



Cheap Money Before Improvements

A. Shammel, Hastings Co., Ont.

Our section is no better than many other farming sections of Eastern Ontario. It is just an average good section. We have a lot of improvements on our farms. We need a lot more. Right in my own neighborhood I can put my finger on at least a dozen men who are talking silo and would build this summer if the money were available. A few there are who are dead anxious to get into Holsteins. These same men have needed these same improvements for several years now. They would have them right away if they could get money at a reasonable rate of interest.

They can't get it from the bank. In spite of the opinion expressed by Mr. Macdonald of Carleton county and "A Farmer in Debt," in recent issues of Farm and Dairy, that all that is necessary is the cultivating of the friendship of one's banker and then loans will come freely, I know that this is not so. In fact, our local banker was freely confessed to me that the object of branch banks throughout the country is not to accommodate farmers with small loans, but they are more in the nature of a sponge to draw in all the loose cash of the country and then take it to the big centres where it can be loaned in large amounts and with some advantage to the bank.

BE OUR OWN BANKERS

My proposal is that we handle the cash of the community ourselves through our own cooperative banks. I have not looked into this system very extensively, but I understand that in the older lands the farmers of a community will get together in a cooperative credit society. They accept deposits from all the people in the community and then loan it out at low rates to the people of the community for productive enterprises and on the approval of all the shareholders in the bank. In this way the money of the community is used for the benefit of the community and is not carried off to the large centres as it now is. I do not know whether or not the Canadian law allows the formation of such credit banks, but if it does not, it is time that the Canadian law was being changed.

What an improvement we would soon see in this community if we could arrange some system of cheap credit. This old section of ours would take on a new appearance altogether. We would have our new silos, new stables and pure bred stock forthwith. I believe that cheap credit lies at the basis of farm improvement.

The Value of Wind Breaks

A. Perkins, Halton Co., Ont.

One of the first moves we made when we came to Halton county 25 years ago was to plant trees; not a few here and there in front of the house but a regular grove of them all around the buildings. We never had greater cause to be thankful for this move than on Good Friday of this year.

"Isn't this an awful wind? I am afraid our barn roof is going to go," said one neighbor over the 'phone. "Our wood shed has already gone," mourned another; and so our neighbors told of the disasters small and great that were overtaking them. Pretty soon they were left alone with their troubles for the 'phone lines were down too. Our district suffered no worse than others, but there was hardly a neighbor that did

not have some damage done by the wind.

We felt no discomfort whatever and the idea of having our property damaged never entered our heads. There was quite a breeze around the barnyard, but nothing very exceptional. On ordinary windy days the stock can move around



A Study in Undesirable Fence Construction

our yard without any discomfort. Such is the value of a wind break.

Our wind break is composed largely of maple and Norway Spruce. The Norway Spruce is the best tree for a wind break, especially in winter, but the maple we consider more beautiful and the trees are now a sufficient size to be tapped, thus providing us with all the maple syrup we can use and some for sale. To say nothing about the value as a home beautifier, our wind break has proven itself of dollars and cents value.



An Ideal Farm Fence

Both of the fences illustrated on this page are on the farm of M. H. Snowden, Peterboro Co., Ont. In an adjoining article the good and bad points of these two styles of fencing are enumerated by the photographer.

Practical Ideas on Farm Improvement

Two Peterboro County Fences

F. E. Ellis, Peterboro Co., Ont.

On the same farm last summer I saw two different styles of fences that represented to me the very best and the very best in fence building. I took photographs of both of these fences and from the illustrations given herewith readers of Farm and Dairy may judge for themselves whether or not my conclusion as to their usefulness is correct. The snake rail fence has many weaknesses. It takes up a lot of valuable land; it affords a breeding place for weeds, or if the weeds are not allowed to grow, it entails an immense amount of hand labor cleaning out the fence corners. Likewise, the corners of a rail fence afford such a convenient place for dumping rubbish that the fence corners usually constitute the dumping place on the farm. Particularly is this true on a stony farm. And above all, the rail fence is decidedly unsightly.

Note what an improvement is the wire fence with trees for fence posts. Here we have a fence that affords no harbor for weeds, that wastes no land, that does not cause the snow to drift in winter and that to the eye, is most pleasing. Now-days the wire fence too is the cheapest to build. These two fences are both on the farm of Mr. M. H. Snowden, Peterboro Co., Ont.

The Soil the Basis of Prosperity

S. McDonald, Montreal, Que.

Eight years ago a young man and his brother moved onto a wornout 100-acre farm in his home county in Ontario. The buildings were dilapidated, the fences were down, the soil fertility was apparently exhausted and weeds had full sway everywhere. The neighbors smiled and gave the young fellow a couple of years to get to the top. And well they might have forecast failure in the young man in question had only \$1,000 of capital and a limited amount of credit.

I visited that same farm three years ago. The to-date buildings had replaced the old, wire fences were in evidence everywhere and the crops were among the best I have ever seen. In the past was a highly productive and valuable herd of Holstein cattle. The proprietor, still a young man, told me that in addition he had a couple of thousands of dollars ahead of him in the bank. How did this change come about?

This farmer believed that the basis of all agricultural prosperity lies in the proper management of the soil. His first act was to divide the farm into four fields of 25 acres each. He started a four-year rotation of corn, mixed grains, clover hay and pasture. Everything grown on the place was fed on the place and the manure returned to the soil. As he gradually got about him some good cows he started to buy a little feed and thus he added to the soil fertility. The most down farm providing the soil was fairly productive naturally could not long hold out against treatment such as this. Crop rotation made that fact and its owner rich. This is my idea of farm improvement, to start with the soil first. The young man in question is too modest to allow me to mention his name, but the facts as presented are absolutely correct.

A cooperating community is a progressing community. Here it is that the benefits of a cooperative selling society has much greater value than district than the financial one.

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