# THE FARMER'S ADVOCATE.

**Ouestions and Answers.** Miscellaneous.

### Money for Underdrainage.

1. The municipal council proposes lending money to farmers for underdraining purposes: Terms, twenty years, at four per cent. per annum, to be paid in equal annual instalments, on a loan of seven hundred dollars. What should the yearly payment be?

2. Is there a book of Archibald Lampman's poems? Where could I procure G. B. it ?

Ans .-- The payments on such loans are so divided that you are required to pay \$7.36 per annum on each \$100 borrowed. On a loan of \$700, \$51.52 would be the annual payment.

2. Yes, there is such a book, and your nearest bookstore could procure it for you most conveniently.

#### Growing Ginseng.

Please tell me, through the columns of your valuable paper, the cultivation, harvesting, marketing, and market value of ginseng. Also tell me, in a practical way, how to begin with either seeds or roots, preparation, planting maintenance of the beds, enemies, selection for market, and for improvement, and the profits that may be expected. W. H. I.

Ans .- For soil, choose a good, friable loam, light rather than heavy, and clear of stones, clods, chunks of wood or roots. A northern slope is preferable. For your bed, select a shady place, or prepare artificial shade from lattice-work and annual vines. There is nothing better than a place in the wood, where the undergrowth is not thick and the trees high, but shady. Spade the ground over to the depth of one foot, and remove all roots and clods. Give it a heavy application of leaf mold, and work it well in. Don't make the nursery beds more than four feet wide. Allow 9 to 12 square feet for each ounce of seed to be sown. The permanent bed will not differ from this only in width, and it may be twice as large in this direction. Plant seed in nursery bed in rows two or three inches apart, and one to two inches apart in the row, about one inch deep. Cover the whole bed with leaf mold or muck about an inch deep, and throw brush on top of this to catch the leaves or snow. Remove brush in the spring, but allow leaves to remain, if not too thick. It is recommended to sow the seed in the autumn. Keep weeds pulled out during first summer, but don't stir the soil or mulch. In the fall, give a dressing of well-rotted horse manure, and return brush covering. During second season, give the bed the same treatment, and transplant the seed-

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