

Say It with Flowers



The Sawell Greenhouses

Family Herald and Weekly Star
and the
Waterdown Review
Both papers 1 year for \$2

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Waterdown

We cannot make all the Washing
Tablets so we only make the Best.

Canadian Beauty Washing Tablets

Are put up only in Blue Square packages
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supply today and do away with wash-day
drudgery forever.

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S. Weaver W. G. Spence A. Dale

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A. Sinclair, Aldershot

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UNRESERVED AUCTION SALE OF FARM STOCK

Messrs. S. Frank Smith & Son have received instructions from

Mr. Chas. A. Newell

Who has sold his farm, to sell by Public Auction on the premises

Lot 5, Con. 8, Township of East Flamboro

Half mile from Flamboro Station, C. P. R.; 1 mile East of Carlisle

Tuesday, Nov. 21, 1922

the following valuable property:

- | | |
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| <p>HORSES</p> <p>1 Grey Gelding 5 years old, 1300 lbs.</p> <p>1 Grey Mare 4 years old, 1400 lbs. supposed to be in foal. This team are well mated.</p> <p>1 Chestnut Carriage Mare 9 years old, 1100 lbs. supposed to be in foal.</p> <p>1 Sorrel Mare, 1100 lbs. supposed to be in foal.</p> <p>1 Black Mare, 6 years old, 1100 lbs. a good driver.</p> <p>1 Percheron Filly, 6 months old</p> <p>Pure-Bred Herefords</p> <p>6 Cows, with calves at foot</p> <p>1 Cow due December 1st</p> <p>4 Heifers with calves at foot</p> <p>2 Bulls, 2 years old</p> <p>4 Bulls, 1 year old</p> <p>3 Heifers, 1 year old</p> <p>1 Pure-Bred Durham Cow with 6 months old heifer calf at foot</p> | <p>Grade Cattle</p> <p>4 Hereford Heifers 2 years old</p> <p>1 Hereford Steer 2 years old</p> <p>1 Hereford Bull 2 years old</p> <p>1 Holstein Cow due in December</p> <p>1 Holstein Cow due in January</p> <p>1 Holstein Cow due in February</p> <p>SWINE</p> <p>1 York Sow with 8 pigs 6 weeks old</p> <p>1 York Sow with 7 pigs 6 weeks old</p> <p>3 York Sows due in November</p> <p>1 Berkshire Sow with 7 pigs 6 wks</p> <p>6 Yorkshire Pigs 7 weeks old</p> <p>Delivery of Stock</p> <p>If desired by purchaser any of the above mentioned animals will be delivered by motor truck at 20c per mile per head (one way). Minimum charge \$2.00 per head.</p> <p>Miscellaneous</p> <p>1 Set of Platform Scales, 2000 lbs capacity.</p> <p>Apples by Private Sale</p> <p>We also take this opportunity of offering by private sale 1,650 bu. of Northern Spy Apples at \$1.25 per bu. and 100 bu. Windfalls at 50c per bushel.</p> |
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SALE TO COMMENCE AT ONE O'CLOCK SHARP

TERMS- \$10 and under cash, over that amount 12 months credit will be given on approved joint notes with interest at 6 per cent per annum. Apples cash.

Mr. Chas. A. Newell, Prop
Carlisle P. O.
Phone Lowville 2 r 13

S. FRANK SMITH & SON
Phone 167, Waterdown, Auctioneers
Waterdown and Hamilton

NEW ONTARIO LOANS

How the Farm Loan System
Helps the Northland.

Many Settlers Need Financial Encouragement—Land Values Give Good Security—Systematic Inspection Is Practiced in Making Loans.

(Contributed by Ontario Department of Agriculture, Toronto.)

"Money is the greatest need of the whole Northern district at the present time."

This is one striking conclusion submitted to the Agricultural Development Board by one of its staff inspectors after a careful and detailed survey of two or three important sections of New Ontario early this summer.

Farm Loans Meet the Need.

Already there are many evidences to indicate that the new system of long-term loans will go a considerable distance in meeting that need. In the older settlements the great need is buildings, and large numbers of settlers are able to comply with the terms of the legislation. Having got their land from the Crown in most cases, there is no mortgage against it. Having 40, 50 or 60 acres under cultivation, they now have a substantial equity. If there are seed grain liens or mortgages they are usually small, and come under the 40 per cent. clause for removing encumbrances. Subject to individual inspection, they are, therefore, eligible for loans. There are also a number of cases where money is needed to help buy land to enable a young man to start for himself. Interest rates are higher in New Ontario. Eight and nine per cent. are quite common, while reports have been heard of 10 to 12 per cent. being charged. In the ordinary course, therefore, money for these essential development purposes is not available, or not available on terms which make its use practicable. Applications have accordingly been received from every district in the north country.

Not Assuming Heavy Load.

From the Bar River section of the

Algoma District came a request for a loan of \$5,000 to build a dairy barn. This looked like a pretty substantial dairy barn, but it was shown the farm included 90 acres of exceptionally rich soil, 20 acres of which two years ago produced oats which averaged 100 bushels to the acre and stood five to six feet all over the field. Similar stories come from Sudbury, Timiskaming, Rainy River, Dryden and Thunder Bay, but many are for small loans of \$1,000 or less, and the average will, therefore, be between \$2,000 and \$3,000. This will mean an annual repayment of around \$200. So it will be seen settlers are not rushing to assume impossible burdens.

Staff inspectors spent several weeks going over the different districts, and are of opinion that in the old settled sections of New Ontario loans may be placed with as great a sense of security as in Old Ontario. They found, in fact, that sections such as Algoma, New Liskeard, Dryden, Rainy River and Thunder Bay, where settlement has been in progress for twenty-five years or more, development is taking place very similar to that of Old Ontario. In the Sudbury district good agricultural progress is being made. About 90 per cent. of the population is French-Canadian, the balance being made up of Finlanders, Polacks from Central Europe, and a few of Scottish and English descent.

Land Values High.

Reports from all quarters indicate that land values in the older settled sections already mentioned are high. Prices up to \$100 per acre for land, with only moderate buildings, are very common. This is due to several factors. In some sections the land is in pockets between the rocks. Such land is limited in area but very rich in fertility.

Then, too, there are growing cities, substantial towns, or lumber or mining camps adjacent to all the agricultural districts, and these offer a ready market for hay, oats and potatoes, which are the three crops most generally grown. Old Ontario prices, plus transportation costs, which means an advance of 10 to 15 per cent., are paid. These markets would absorb more live stock and live stock products than are produced, and making available money for buildings essential to the wintering of stock will help in developing agriculture along stable lines.

Whether present land values will be maintained is problematical, and

the inspectors recommend a maximum of \$60 per acre as far as loans by the board are concerned. It is probable the average valuation will not exceed half that figure.

Systematic Inspection Necessary.

Some requests have been received for loans for clearing land, but these do not come under the act and therefore must be excluded. Many of the applications will be for amounts under \$2,000. Inspection involves considerable expense and it is evident some plan will have to be adopted so that inspection may be made systematically without covering the same ground too often. No inspection can be made when snow is on the ground. Little building is done in the winter, though timber for building purposes is often taken out. It is, therefore, probable that a plan will be adopted by which two inspections per year will be made for loans for building purposes, one in the spring and one in the fall. Applications will be received up to a certain date and loans passed upon at a certain date. These dates will be fixed so as to accord with the plans and convenience of the settlers as far as possible.

SILAGE FERMENTATION

Gives Bane or Benefit to Contents of the Silo.

Well-Packed Green Fodder Usually Comes Out Well—Various Conditions From the Same Class of Plants—Prevention of Tuberculosis in Poultry.

(Contributed by Ontario Department of Agriculture, Toronto.)

When a large quantity of finely-cut or divided green fodder is packed within the silo fermentation begins at once. The temperature will gradually rise and considerable carbonic acid gas will be given off during the first five days. The temperature of the surface six inches may go up considerably above 100 deg. Fahrenheit, due to air entering and permitting fermentative processes which are not possible deeper in the mass out of reach of the free air or oxygen supply. Under good practice, where the ensiling has been well done, the temperature two feet down will not exceed 140 deg. Fahrenheit during the first five days, the temperature will then gradually drop back to 100 deg. or less.

Green Fodder For the Silo Should Be Well Packed.

Well-packed green fodder carrying a normal amount of moisture will contain within the small spaces just enough air to carry the fermentation to the desired point for proper silage making. If an excess amount of air is present through improper cutting and packing of the fodder the fermentations will be carried too far, moulds will form and spoil part of the silage. Numerous agents are present and ready to function should conditions favor their development in the ensiled mass. The plant enzymes, invertase and zymase, together with the acid forming bacteria lactic acid and vini acetici are of the greatest importance in silage making. Numerous other bacteria are present, and if conditions favor their development to a greater degree than they favor the development of the lactic and acetic acid formers the silage produced will not be of the highest grade. The plant cells of the cut or shredded green fodder that is placed in the silo are still alive and carry the chemical substances commonly known as enzymes. These enzymes are the agents that break down the starch and increase the sugar content during the first few days of the fermentative process, apparently preparing the way for the acid forming bacteria which become very active after the fifth or sixth day and control the completion of the silage making process if conditions are normal.

Many Activities in the Silo Useful and Otherwise.

The vast difference in the condition of the various fodders used in silage making at the time of ensiling gives rise to various activities both useful and otherwise within the silo. Different degrees of greenness or ripeness, different classes of plants, difference in moisture content, presence or absence of desirable bacteria in quantity, will have their influence on the final product. So we see silage of various colors, odors and flavors made from the same class of forage plants. The temperature within the silo after the silage making is completed may vary from freezing near the wall to 85 degrees near or at the center of the silo.—L. Stevenson, Sec., Dept. of Agriculture, Toronto.

If you are concerned about the future welfare of Canada, buy a Victory Bond and make it a sure thing.

Don't forget the future of your children. Lay a good foundation with a Victory Bond.

Would you lend a soldier \$50 if you knew it would save his life? Buy Victory Bonds and keep the military hospitals up.