

HOLSTEINS BANOSTINE BELLE DE KOL

World's Champion Holstein Cow—27,401 lbs. milk; 1,262 lbs. butter—in a full sister of our premier herd sire, **DALE CHAMPION**. We have a few of his choice sons from the Dutchland Colossus Sir Abbeir, Netherland Aggie De Kol and Aggie Mercedes stars for sale.

Will also sell 100 lbs. Golden Egg Early Ensign Seed Corn.

J. M. VanPatter & Sons, Woodland Farm, R.R. 1, Dunboyno, Ont. (Arlam Station)

OLD ORCHARD FARM
HOME OF KING SIGIS ALACRITA
SPAFFORD
offers the young sire, Sir Regis Walker Pouch, 11 months old, light in color, sire by Inka Sylvia Belle Pouch, sire of the sire, and other good ones. Mr. Harby's May Echo Sylvia, 11 lbs. as a year old cow.
Daim is our Prince of Peace Walker, with a 3-yr.-old record of nearly 11 lbs. in 7 days; highest day's milk 91 lbs. She now weighs over 1500 lbs. For photo and information write.

ED. B. PURTELLE, BLOOMFIELD, ONT.

OXFORD DISTRICT
The Holland of North America is the place to buy Holsteins of showing type, combined with producing ability. Remember our public sale on March 24, 1915, and write for a catalogue.
Full list of breeders with post office and station address on application.
W. E. THOMPSON, Sec.-Treasurer
R. R. NO. 7, WOODSTOCK, ONT.

CEDAR DALE HOLSTEINS
Sire bull 6 mos., whose dam at 2 years gave 3,440 lbs. milk, test 4.6 and gave 2,185 lbs. fat in her eleventh month on poor grass. His sire's record was 10,000 lbs. in 7 days, and is a son of Brightest Canary. Also 4 younger ones, sire by a grandson of the world famous Pontiac Korymbia. Satisfaction guaranteed or money refunded.
Also 100 lbs. seed corn, Early Corns and Rural New Yorks. Write or come and see.
A. J. TAMBLYN, ORONO, ONT.

HET LOO FARMS
VAUDREUIL, QUE.
HOLSTEINS

Let us quote you prices on Heifer Calves from 1 to 6 months old, also high bred good individual Bull Calves. Dams with records to show. We are sure of the quality of the room and will price them low if taken soon.
H. L. de L. HARWOOD, Prop.

DAY LAY HOLSTEINS
Sire Young Bulls from 1 to 12 mos. old. Sired by Helgen Fietz, who's a son of Sir Regis Walker Pouch. He is also a son of Sir Regis Walker Pouch. One young bull, 10 mos. old, is a son of Sir Regis Walker Pouch. He holds the world's record for 1.1 and 2 days milk. A beauty. Price \$150.00. All well reared and big strong fellows fit to head any herd.
Prices and breeding on application. Phone or write L. F. BOGART, R.R. NO. 3, HANOVER.

A SPECIAL OFFER

Of Cows, due to freshen from Sept. 1 to December and come early in the spring. Also 20 Heifers and an entire crop of Bull and Heifer Calves of the year's raising. Write to

WM. HIGGINSON
INKERMAR - - - - - ONT.

Homestead Holstein Stock Farm

Herd headed by imported bull, King Rengervold, 6 months old, son of Rengervold De Kol, and whose dam has 4-yr.-old record of 2,312 lbs. butter. Also 100 lbs. seed corn, Early Corns and Rural New Yorks. Write or come and see.
A. J. TAMBLYN, ORONO, ONT.

SOLD OUT OF BULLS FIT FOR SPRING SERVICE
We will now offer a beautiful Bull, 4 yrs. old, sire by our new herd sire, Merceda Pontiac of Manor. His dam is a premier young cow, bred by a grandson of Sir Abbeir Ormsby. This calf is about four months old. Must sell to make room. Send for photo and pedigree.
JOHN ANDERSON

Notice to HOLSTEIN Buyers

We are now in a position to supply some young stock at very attractive figures. Pairs or trios not akin. Young Bulls to head your herd, or females up to three years old.

Write for our special bull offer
F. R. MALLORY
LAWNCREST FARM
FRANKFORD, ONT.
LONG DISTANCE PHONE

There is vast difference between keeping Holsteins and just keeping cows. One Good Holstein cow will do the work of two or three ordinary cows. One cow may be a housewife, risk and labor. Holstein cows milk longer, more per year, and more profit than any other breed. There's money for you in Holsteins.
W. A. CLEMONS, Sec'y H.F. Association
ST. GEORGE, ONT.

BULLS FIT FOR SERVICE

One sire by King Pontiac Arde Canada, another by Prince Rengervold Field, the greatest Canadian sire, 7 of his daughters as Junior 3-year-olds have records of over 12 lbs. butter each in 7 days. We are also offering 3 Young R.M. Cows, due in Oct.
BROWN BROS. LYN, ONT.

5 YOUNG HOLSTEIN BULLS

All sired by a grandson of the 18,000 lb. bull, Chas. J. Pouch, with backing up to 35.5. All are from large producing dams and will be priced low if taken at once. We pay express. For particulars write
G. C. HANSON - DIXVILLE, QUE.

LAKEVIEW STOCK FARMS, BRONTE

Breeders of High Class Holsteins, offer for sale some Choice Stock of both sexes.
F. E. OSLER, Prop. T. A. DAWSON, Mgr.

not sell your Surplus Stock
Write your Ad. for Farm and Dairy, send us your 1500 readers what you have for sale

VILLA VIEW High-testing HOLSTEINS
Herd headed by a \$10,000 son of King Regis Pontiac Alacrita, the \$50,000 bull. This young bull's present Dams average 20.00 lbs. butter, 100 lbs. milk for 7 days, average fat 4.3. We tested and developed 10 heifers with this calf, average first 30 per cent. fat. This can be said of no other herd in Canada after being established less than two years. We have 3 bulls, 11 months old at \$75 each. If you want a bull bred for production and good milk, write or come to see us. Ten minutes walk from G.T.R. stn.
ARBOREY BROS., Springville, Ont.

FREE

catalogue giving descriptive list of rural books for farmers, stock raisers, poultrymen, etc. Write for it

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Diversified Farming and Direct Marketing

THE 90-acre farm of A. E. Smith & Son lies some 15 miles north of Hamilton. The land in the neighborhood is considered too expensive for dairying. Market gardening and fruit growing are the branches of agriculture which receive most attention. The Smiths, however, consider market gardening drudgery and think that fruit growing is a safer as a sideline. Butter production is, or was, the important one of their business.

It is some 20 years since Mr. Smith commenced dairying. For some time he kept a few cows as they were needed to keep up the supply of about 60 lbs. of butter a week. He was not long finding out that cows with black and white markings were the best milkers. A pure-bred Holstein bull was purchased. Pure-bred females followed, and the grades were gradually displaced. Now the receipts from the sale of young stock show that breeding is as important a part of the business as dairying.

Though Holsteins and butters are the principal sources of income, they are not by any means the only ones. The butter is sold to private customers in Hamilton. The vexatious dickering of the market square is thus eliminated. The customers who want butter also require eggs, fruit, potatoes and pork. The Smiths supply these articles paid and obtain a higher price than is paid on the open market.

A Three-Year Rotation Followed
The general farm operations centre around the feeding of the dairy herd. A three-year rotation is followed, though the difficulty of obtaining a catch of clover sometimes deranges the system. Fourteen acres are kept under hood crops—corn, roots and potatoes. The latter furnish a profitable cash crop. The Smiths have been using a corn planter, but last year returned to the grain drill. This method of sowing gives more bulk and less care, and in Mr. Smith's opinion is a greater saving of time. It is not necessary for the best quality of ensilage. Turnips and mangels are sown to

gether. If the mangels thrive the turnips are mowed off as soon as happens, the mangels fail to appear, a crop of turnips is raised. As a rule part of the root crop is used for feeding the hogs. But this year apples of poor quality were so plentiful that they displaced roots for this purpose. Barley is the principal fattening food, but roots or apples materially reduce the cost of producing the pork.

The Smiths began keeping hogs with the idea of marketing enough pork to pay for the concentrates purchased for the cows. At present they keep two brood sows and raise enough hogs to dispose of the surplus skim-milk. The buttermilk is not fed on the farm. It brings some \$50 a year from city customers.

Apples also engage the attention of the Smith farm. Their four-acre orchard is planted largely to Baldwins. Last year the income from this source was \$500, but that is considerably beneath average yearly returns. The trees are sprayed three times during the spring. Last year a fourth spraying was tried, but that failed to prevent some of the late losses.

There is a tenant house on the farm, and a man is employed by the year. His time is fully occupied by the live stock end of the business. Seasonal labor is hard to secure and there is no time to be devoted to the rather slow process of thinning.

Some 300 or 400 pear trees and about 60 cherry trees also add to the general revenue. The latter are not, as is often supposed, particularly profitable, but they ripen before the other fruit and furnish material to go to market with the apples during the early season.

The Smiths have attempted to deal with the household labor problem by using a small gasoline engine for mowing the fields and washing machines. It also aids materially in spraying operations. Though the senior member of the firm is over 70 years of age, he is still an enthusiastic cattle raiser. He has been successful even in this day of specialization and his son have found diversification profitable.

Financing the Cooperative Association

Frederick C. Doan, Lincoln Co., Ont.

LAST fall I spent a pleasant couple of days at the annual meeting of the Ontario Fruit Growers' Association. Incidentally I got some valuable pointers on the organization and management of the Cooperative Producers' Association. Particularly

I was pleased with the suggestion made by Mr. F. C. Hart on the financing of these associations. Financing is a difficult problem in any case, but when we must find a scheme that will appeal to the members of the association, probably all with diverse ideas, one gets an appreciation of the difficulties of cooperative financing.

One suggestion made by Mr. Hart was that an association might be financed on a joint note of its members. This appeals to me as being a far better plan than the common one of selling shares. Where shares are sold and the organization run on the joint stock basis, the capital raised must be sufficient to finance the institution at the busiest seasons of the year. During most of the year the capital will be lying idle. On the other hand the joint note is a general note of the individual notes of the members of the association may be used as collateral at the bank for just the amount of capital that is needed and for the time during which it is needed. This interest will be paid out only on the money that is actually being used. The members will not need to put up any actual cash. Any association should have capital enough to pay cash for goods when they are

needed. This plan outlined by Mr. Hart appeals to me as a desirable one. Another difficulty in the way of cooperative associations was cleared up by Mr. Hart when he outlined a plan for erecting permanent fixtures, such, for instance, as an apple warehouse. He suggested that a reserve fund be established from the profits of the association and this reserve fund be paid permanent fixtures. Thus when a man moves out of the locality he can have his reserve refunded to him. It is merely a matter of bookkeeping.

A reserve fund, Mr. Hart suggested, should be kept on hand to tide over a depression. Having given those points on financing perhaps a few extracts from the remarks of Mr. Hart will still clog my memory might be appreciated. "Every association needs a real business manager," said he. "The association, however, should never be allowed to become a one-man proposition. The directors should always be in close touch with what their manager is doing. This is to give all a knowledge and interest in the running of the association."

"It is always sound business principle to give buyers a little better than they expected. Our associations should endeavor to come a little over the standard."

"Most associations are extremely lax in the keeping of books and accounts. Why not hire a girl for a few hours a week to keep the books? It is too much to expect of the manager in a busy season."