



Three in One



A Unique Mutual Life Policy

THE "Paid-up and Maturity" policy issued by the Mutual Life of Canada is a proposition well worth your consideration.

A Life Policy

Under the terms of the Paid-up and Maturity Policy the profits may be accumulated in place of being paid in cash, or may be used to reduce premiums. In course of time the accumulated profits raay become sufficient to prepay all future premiums, and the policy will then be endorsed as

A Paid-up Life Policy

if the assured so desires: and this Paid-up Life policy will earn profits which will be payable in cash annually. If the assured does not wish a Paid-up Contract he can continue to pay the regular premium until the total of the reserve and accumulated profits equals the face value of the policy, which

A Matured Endowment

payable in cash if so desired. If neither of these options is selected, the profits will continue to accumulate and will be payable at the termination of the contract, if not previously

Thus an Ordinary Life Policy may develop into a Paid-up Life Contract, or a Matured Endow-ment, or an increasingly valuable investment.

The length of time required to develop the "Paid-up" feature or the "Maturity" feature depends partly upon the age of the assured but chiefly on the dividend-earning power of the Company, and, as "all the world" knows, the dividend-earning power of the Mutual of Canada is unsurpassed.

Write for full particulars of our different plans of insurance.

The Mutual Life

Assurance Company of Canada Waterloo, Ontario

Farm and Dairy stands foursquare against everything that is detrimental to the farmers' interests, and whatever appears either advertising or editorial, is guaranteed reliable.

be added to the cost price delivered to warehouse, and the cost of carry-ing may include storage at public tariff rates, insurance, interest at 7 per centum and shrinkage.

FEEDERS CORNER

Milking Three Times a Day

Wilking firrer limes a Day

UR cows are grade Holateins and
O Ayrshires with a couple of grade
Durhams. They are giving all the
Durhams. They are giving all the
Wolffren 10 to 8 lbs. of milk daily.
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alocki—"sariyman". Arienteul Co., Que. In Donmark, Sweden and other European countries, the practice of milking three times daily is very common, and evidently with their common, and evidently problem is practice can be profitably opportunities. It is doubten that in the problem is common and the problem is common and the problem is doubtful if the milking of a cow giving less than 40 pounds of milk daily in two milkings would pay for the extra labor of the hird milking. The extra milking in itself may be responsible for an increased milk flow of 8 per cent to 20 per cent, depending on the cows. For cowe carrying ing on the cows. For cowe carrying a very heavy flow of milk even these flurnes may be exceeded. figures may be exceeded.

The common practice is to give the same number of feeds as number of times milked. Undoubtedly the heavy milking cow can digest more feed and produce from 15 to 30 per cent more milk under this system.—E. S. A.

Millet as a Feed

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Williet as a reed

with with short of hap next year with
only about bait the usual supply of
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best hay to counterling; and the
hard to have some and curing. If

the care in harvesting and curing. If properly made it is slightly superior to average timothy hay but much in-ferior to clover or alfalfa. The comferfor to clover or alfalfa. The com-mon millet is the carliest, most drought resistant and makes the fin-est and best hay of all varieties. Mil-let hay should not be fed too liberally slise it may induce scours or similar digestive troubles. It should be fed to cows in conjunction with meal and silage or roots. Changes from other hays to millet must be made gradu-ally. Millet for hay should be cut when the heads of plants start to shoot. If left till later the stalks become too woody and more indigestible. Millet hay contains 1-3 less protein than clover hay and in a less digestible form, here more meal of a protein nature is needed in the ration.-E. S. A.

Use of Calf Meals

B are shipping milk to Montreal and getting aimset 35 a cwt., delivered, on hand and more are expected. These are pure-bred animals and we don't like to part with them. Will you give me are pure-bred animals and we don't like to part with them. Will you give me are pure-bred animals and me animals are also are the second to be a second milk substitute and tell me and the second the second me and the second me and the second me are the second me are the second me are the second me and the second me are the secon

It is not possible to raise as good heifers to eight months of age without whole milk or skim-milk and in the absence of these feeds greater care must be used. However, very good calves may be raised without these feeds and the somewhat later developing may be just as good at three years of age as the milk reared calves.

Remove dairy calves from the cow at birth. Do not allow them to suck, unless weak or unable to drink, or unless the cow's udder is severely

caked. Mother's milk for the first four days, at the race of 12 to 14 pounds divided into three or four feeds is essential. Continue whole milk till the calf is four weeks of age. Then during the following two age age. Then during the following two weeks grad-ully replace the milk wils a well prepared calf meal. There are many excellent calf meals on the market, such as Roya' Purple, Gold Dollar, C'aldwell, etc., etc., which will give good results. A home-made meal which make, a good milk substitute is composed of; Flaxseed, fine ground, la composed of: riaxseeu, nine ground, and sifted, 2 parts; corn, fine ground, 2 parts; wheat shorts, 1 part. Any such calf meal should be prepared by mixing with a little cold water to moisten, then pour on bolling water and allow then pour on boiling water and allow to stand for a time before feeding as a gruel. Feed at a temperature of 99 degrees F. Start the calves on half pound of this meal daily and increase gradually to two pounds daily till the calf is five months of age, when she may go on dry meal.

At three weeks of age, feed a small quantity of whole oats in the manger. Fine clover hay and clean water might profitably be kept before they from this time on. Replace the whole oats at four weeks of age with a grain mixture of equal parts bran, rolled oats, and ground corn.—E. S. A.

Grain on Pasture

Grain on Pastur:

O and I am debating whether or not to feed grain. A year ago I read in Farm and Dairy a statement by Mr. Grain and I am statement by Mr. Grain and I am a statement by Mr. Grain and I am a statement by Mr. Grain and I am a statement of the cow of

pasture, price of grains, and many similar conditions. When the good pastures are at their best it is doub-ful economy to feed grain to cows giving 30 pounds of milk or less, but with the heavy producing cows it is essential to feed some grain in order essential to feed some grain in order to uphold the milk flow. Although a cow may gather 50 to 75 pounds, or even more, of graus daily, this may not be sufficient to maintain a heavy flow and body weight. When the pa-ture is very watery it is necessary to feed some grain to balance the ratio and supply the necessary nutrients. However, as the pasture becomes bet-ter the grain may gradually be with-held and with the lower producers, discontinued. Good pasture is rela-tively high in protein, in fact almost tively high in protein, in fact almost perfectly balanced as to the relation protein and carbohydrates. As the grass becomes more mature it is more starchy and extra protein must be given in the meal unless a rich green feed, such as peas and oats, is avail-able. During the periods of dry pas-tures, late fall pastures and that of intense heat and files, it pays to grain feed milch cows in order to hold up their condition and milk flow till other feeds are available. Generally apeaking, for heavy milking spring freshened Holstein grade cows, it may pay to feed grain as follows:

1. On good pasture a grain mixture of bran, 4 parts; corn or corn bran, 2 parts; cottonseed meal or gluten or oil cake, 1 part; fed at the rate of one pound for every eight pounds of milk

2. On fair pasture a grain mixture of bran, 3 parts; corn or corn bran, 2 parts; and cottonseed, 2 parts; fed at the rate of one pound grain per eight pounds milk produced.

3. On poor pasture feed at least some green peas and oats or silage and a grain mixture of bran, 3 parts; corn or corn bran, 2 parts; cottonsed or oil cake, 2 parts; and gluten or dried distillers' grains, 2 parts; fed at the rate of one pound grain per 43/2 to 5 pounds produced.—E. S. A. FIELD NOTE

Springtime Observation Eastern Ontario To one who has been acc to farm life, and who for car window or from the ac auto, as he rides through

country, has become accusto observe the little things of as he basses, there is nothin interesting during the present of the year than a trip thro mental as the present districts. During t mental has been my priv spend considerable time in parts of the eastern part of vince, and possibly a few reasural observations would be treest to my readers. terest to my readers.

DOSSIBLY the thing that noticeable on such a trip is the fact that the farm e of all that may be said contrary, are putting in strenuous and busy season hours and shortage of help a hours and shortage of, help a in evidence at present. Owin fact that in many places ve plowing was done last fail th work has been held back to siderable extent. Land wh prepared in the fall in mot has been put in in good shap. good time, but there ar fields and parts of fields all neids and parts of fields all the country which were plow spring after the other crop but in and which cannot be on for a full crop during the season. One of the most set suits of this is where part of sults of this is where part of has been sowed at one time a at another time, thus caus evenness in the time of r The early part will necess overripe if allowed to wait later part, and the later part be ripe enough if the field it the proper time for the early

Taken in general, the seed Taken in general, the seed son has been a favorable one ern Ontario. In most district ers were not held up to ar extent by bad weather, a ground which was plowed in was put in in good time and There were some snape. There were some in the work of the up operations for a cons longer time, and at the time ing it is possible that there grain not seeded. However, in section such as this and in tile soil of the St. Lawrence this condition causes little

THE unusually severe wir also left its mark upon to of the land. During to month there has been much lation as to the possibilities fall wheat crop, and judging ent appearances the lowest e were the most nearly correct watching from the car through the counties of Hast Northumberland I noticed fields which appeared to he and there through them larg several of these I made the d that what I supposed wi grass was in reality fall whe farmers, who owned the fie ing to save every precious this crop, had left every litt even though it be only a few diameter, and worked up the the field for the spring cro spring crop coming up later fall wheat standing in patc and there through the fiel very much like bunches