thing strikes their attention in homely comfort and cultured habits of life amongst farmers, they are spoken of, by way of distinction, as "gentlemen" farmers.

A prominent writer lately was quoted by an agricultural-college professor as stating how a farmer was to get rich, and he was told "to get up early; work all day and late at night; to eat nothing that he could sell; to give nothing away, and, if he did not then get rich and go to the devil," he added, "you can sue me for damages." And, under present conditions, it is about the only chance the farmer has of wealth.

My own solution for the farm problem is that farmers' clubs should be formed in every township, to meet weekly or monthly, to discuss every matter affecting their vocation, and to mark out the path of united action in all their buying and selling, and to place themselves, thereby, in such a position, at all cost, where they can protect themselves from being robbed of the legitimate fruits of their labor, and being turned into the bondage of being mere hewers of wood and drawers of water for wealthy dealers who live and fatten on them.

When farming is more profitable, capital and labor will go in that direction, just as naturally as water would flow down hill. And, because of this fact, editorial comment on farm life, as it MIGHT be and OUGHT to be, is only a sort of artificial force-pump, trying to force back the current.

School theories about farming may be made beautiful to the child-mind, but they will be powerless against the hard experiences which, like a hot iron, are being burnt into them, and nothing but relaxation from the fierce struggle for existence which HOME means for the farmer's children will ever reconcile them to it, and which only profound ignorance of better things will induce them to tolerate. A FARMER'S SON.

Carleton Co., Ont.

OUR MARITIME LETTER.

THE BANKS, AND AGRICULTURAL PROSPERITY.

The discussion on the policy of the banks of Canada, which Dr. Sproule started in the Commons the other day, and which is but a reflex of the criticism heard on every side throughout this country, should certainly result in some improvements in the Bank Act at the decennial revision which is now fast approaching. As a general thing, the ordinary rural voter does not dream that the banking system is anything with which he has to do; that it is to him at all comprehensible, at best, or that, whichever way it goes, his financial condition is very likelt to be favorably affected. The banking institutions of the country, possessing the sinews of war, he is satisfied, hold in the hollow of their hand the governments of the day, and squeeze or release them to their exploitations, as they vouchsafe the legislative privileges so relentlessly enacted. He is only half right in this. It may be impossible the way things are constituted in this new country, to get the full value of the franchise promptly on the public clearing-house, as there are, with the watchfulness of the Argus, many avenues of escape, from the election booth to the final enactment and promulgation of national laws; but, all the same, the common voice, raised in no uncertain sound, and persistently forced upon the law-givers of the country, can, ultimately, almost completely, attain perfect results in requital. And sometimes these results are secured in a wonderfully short period of agitation. Take, for example, the denunciation of treaty rights, and the abrogation, only the other day, of the Federal Order-in-Council, according undue privileges to Norwegian and other foreign shipping in our coasting waters—a matter of great moment to maritime communities. Since, then, the foodstuffs of a country are of necessity the largest commodity on which its money institutions depend, entering as they do into every species of commercial enterprise; and since they are resultant upon the agricultural capabilities of the people in producing and marketing, it is easy to bring home the personal interest, as imperative in all that concerns the proper obtension of the circulating medium, when necessary to the maintenance of the basic industry, and under conditions which do not favor unduly the organizations formally engaged in its handling. In other words, the farmer should see to it that his bankers no longer enjoy the fat of the land, while he, the real producer, sits down to the lean. A fair distribution of obligation and profit were necessary.

Our granaries, bursting with corn, and with a brisk demand for it, at big prices, without, we, in Prince Edward Island, are more crippled in our commercial operations at the present time than in short years, when we had not in sight that with which to meet the ordinary obligations of frugal living. We do not discuss here the wisdom or unwisdom of exporting coarse grains; there are no two sides to this question, but the methods of a conservative farming Province are not changed in a day; we do not ascribe this, either, to the handicap of transportation, hard as that is to continually struggle against, but we speak now of the refusal of the banks to advance money on warehouse receipts as hithertofore, a proceeding which excluded, at one stroke, the majority of our merchants from touching the grain crop at all during the close months of navigation, and greatly restricted the purchasing capabilities of the others. Were the banks losing anything by their operations here? Were the stringency conditions of the West duplicated in our life? Not in the least. We came in under the general order of the Bankers' Association, as served by their representatives in the national banks. We had handed over our own only Provincial Bank, with branches all over the Province, to the Canadian Bank of Commerce, and that eliminated all the patriotism, so to speak, left in our Island institutions. The order, "Take in sail," as addressed to the Northwest, where there was a short crop and a considerable stringency, was served in the same terms upon us, with our plethora of corn and a strong market upon which to sell it. The rate of interest went up on all transactions with the banks, and that on deposits remained at the minimum of three per centum. Accommodation was given you as far as you had deposits to secure it, and no farther. A man's richness in all else counted for nothing if the money were not to his credit in the bank ledger. People opened their eyes to the one-sidedness of this banking business. They read the annual report announcing immense earnings, and for once they resolved that, come what might, they would bring pressure on their representatives to so adjust the banking privileges as to save themselves from usurious practices and enable them to secure needed accommodation on reasonable security. This banking issue, then, is a real, living, imperative issue all round. No country can afford to let its "money sharks" (we are not responsible for the term) prey thus upon the producing element of its people.

The matter is up in Parliament, and it will be up quite frequently until the discrimination complained of is removed. We do not vouch for Dr. Sproule's remarks in their entirety, but there is a good deal in them that may well be remembered, in considering the present stringency.

Dr. Sproule was followed by Mr. Pringle, who severely criticised the banking system of Canada, and cited instances of usury which are anything but creditable to us. He named two banks as capital offenders, one having taken 24 and the other 18 per cent. on loans. The earnings of the banks were out of all proportion to their allowances on deposits, and the safeguards were none too good, as instanced in the failure of the Ontario, Sovereign and Ville Marie banks in recent years. The Bank Act should be amended:

1. To provide for Government inspection.
2. To provide more stringent regulations as to circulation.
3. To make provisions as to percentage of capital and reserve that may be loaned to any one borrower.
4. To make provisions for percentage that a bank may loan to its combined directors.
5. To limit the amounts of interest or discount that banks may contract for.
6. To revise the powers of the Bankers' Association.

When the resolution which embodies the foregoing comes up later in the session, a full discussion of this matter may be looked for, and it were just as well for farmers to keep their eyes upon Parliament and the bankers.

A. E. BURKE.

MECHANICAL APPLIANCES.

A Wentworth Co. subscriber writes, warmly commending the paper, and adding: "One department which I think could be added to your already valuable paper is a "Mechanical Appliances Department," for the illustration and explanation of mechanical helps on the farm. There are many appliances which farmers use to lessen the heavy work, or to save an extra man, that many others would be glad to know about, and an illustration and short explanation would help wonderfully."

For editorial and mechanical reasons, it would be awkward to add another to the already numerous departments of "The Farmer's Advocate," but we are always pleased to receive clear sketches and descriptions of contrivances useful on the farm or in the home. For such as are worth publishing, we are prepared to allow liberal contribution rates.

THE STRONGEST ADVOCATE OF GOOD RURAL SCHOOLS.

Permit me to say that I consider your valuable journal the strongest advocate for good rural schools that is published in Canada.

Kent Co., Ont. J. H. SMITH.

HORSES.

MONEY IN SPECIAL-PURPOSE HORSES.

[Part of an address by H. G. Reed, V. S., Georgetown, Ont., at the Ontario Winter Fair, December, 1907.]

I do not advocate the breeding of any of the different types, and do not wish to say that one breed is so very much better than another. I believe the farmer is perfectly justified in gratifying his own taste in the matter of horse-breeding. While I think the draft horse is the best for the farm, yet I know many farmers who don't care to raise draft horses; they say, we don't like these heavy horses, and I wouldn't urge a farmer with feelings of that kind to go into draft horses. Let him breed a lighter horse. He can breed a profitable horse that is light; but there is one thing I wish to emphasize, and that is that a farmer should breed some special-purpose horse.

What is a special-purpose horse? We have several classes of them. We have draft, carriage, road and saddle horses; they are all special-purpose animals. Then we have the general-purpose horse. What is the general-purpose horse? As a rule, it is an animal that will not conform to any of the types that I have mentioned. The great bane of the horse-breeding interests of Ontario is a large proportion of the farmers are engaged in the breeding of general-purpose horses. I don't wish to be understood as speaking too hard of these horses. I know that the large proportion of farming work is done by them, and that they are good, useful animals, but there is not a uniform market demand for them. Occasionally any kind of a horse will sell right, but there is not a gentleman in this audience but knows that a few years ago a general-purpose horse would not sell for what it cost to raise him, and yet, even at that time, a good special-purpose horse would sell readily for a fair price, sometimes for a real good price. A special-purpose horse might be described as an animal specially fit for some particular kind of work. Take a draft horse, for instance; he is fit for dray work, and not fit for anything else. If you have an ideal carriage horse, he is simply a carriage horse, and, while he may be used for other purposes, he is not an excellent horse in any other class. The same may be said of the road horse and the saddle horse. If you are going to raise ideal special-purpose horses, you must have animals bred along some special line. You cannot produce them in the way in which general-purpose horses are produced.

CROSS-BREEDING PRODUCES GENERAL-PURPOSE HORSES.

In almost every case a general-purpose horse is a cross-bred animal, and that is why we have so many general-purpose horses in the country. Farmers have got into that baneful way of crossing the breeds, that they have nondescript animals that don't sell for good prices, and can't be raised at a profit. In draft horses, you can breed Shires, Clydesdales or Percherons, or Belgian or Suffolk Punch, or Lower-Canadian Draft horses, though the latter would not be considered draft horses here. Make up your mind what breed you are going into, and then stick to that breed. I suppose you are aware of the fact that four grades will enable a man to register a filly foal. I know men in this audience that have been breeding horses for forty years, and they could not show me an animal with two crosses of one breed in its make-up, simply a mixed-up conglomerate and nondescript horse. In the show-ring we are often called upon to decide between six or eight or ten or twelve general-purpose horses, and we will have animals ranging all the way from race-horses to draft horses. There is no well-recognized or uniform type as applied to general-purpose horses. Some farmers cannot distinguish between the type of a carriage horse and a road horse. If they have a pair of light-bred horses, they are sometimes at a loss to know how they ought to enter them in the show-ring, and sometimes they will enter them in both classes, and then size up the exhibits and put them in where they will have the best chance to get the prize-money. A man who understands his business ought to know the difference between a carriage horse and a road horse, because they are bred along different lines. We have some good carriage horses on the "Other Side," bred from Standard-bred horses, and they get some excellent horses bred in that way; but in Canada, the best carriage horses are the product of Hackney or Coach sires. A road horse is nearly always the product of a Standard-bred.

MANY LINES OF SPECIAL-PURPOSE BREEDING.

You have a large range before you; you can gratify any particular taste you have and still raise a special-purpose horse, and I can assure you that farmers who have been breeding these general-purpose horses would make more money if they devoted their attention to raising special-purpose horses, which would not cost them any