

Co-operative Credit Wanted.

Editor "The Farmer's Advocate."

Having been a reader of your esteemed paper for three or four years, and not noticing any communications from this section of the country, I venture to write a few lines. Your article in Jan. 9th, on the above subject, touches a timely topic, especially for this section. I am living in the State River Valley, 10 miles from Fort William. As an agricultural district it is comparatively new. What we need is more capital. As at present managed, banks are of very little use to farmers. A three-months credit is no use if one

wants to add a few head of well-bred stock to start with, or clear more land and put up better buildings. As an example of what capital would do for us, take the speech of the Hon. W. J. Hanna at the Canadian Club, Toronto, where he stated that the New Prison Farm, six miles from Fort William (it is six miles from where I live), where the Government has taken 1,000 acres for a farm, which a year ago was worth \$10.00 an acre, in another would be all cleared and then would be worth \$100.00 an acre.

I hope while the Bank Act is under consideration something might be developed whereby we could get capital to work with on the credit of

our farms, which should be ample security without resorting to mortgages, where the interest generally goes to some person that does not need it. We sometimes flatter ourselves that Ontario is more progressive than Quebec, but we could copy some of their methods with profit. Agriculture in Canada has not come to its own yet. When it has representation in parliament in proportion to what it is entitled to, we will not see the spectacle as at present of the Government, before they can make any changes in the tariff, having to consult with the Manufacturers' Association to see whether it will suit them or not.

Thunder Bay District, Ont. G. B. SMITH,

All Records Broken at the Live - Stock Conventions.

Canada's live-stock industry is soon to receive a pronounced impetus if one may judge by the attendance and enthusiasm displayed at the annual meetings of the various associations held in Toronto last week. Not for years has the attendance reached that of this year, and never was the general tone of progress and confidence so evident. Canada is a live-stock country par excellence. All the different classes of stock are growing in favor, and nearly all the various breeds are increasing in numbers of registrations. It was live-stock week in Toronto, and a finer and more representative aggregation of men could not be found than those in attendance at the annual meetings this year. Live-stock affairs are in a healthy state. Plenty of money is on hand and available to push the work, and we may safely look forward to years of growing success for the stockmen.

Shire Men Meet.

At the annual meeting of the Canadian Shire Horse Association, held at the King Edward Hotel, on Friday, Feb. 7th, the secretary's annual report showed a most decided advancement of the Association's interests for the year just closed over any preceding year since the inauguration of the Association. There were 190 registrations and 100 transfers during the year, and the importations totalled 42 stallions and 40 fillies; a decided increase over 1911. It was also strongly urged that undivided attention must be given to the improvement of the quality, more particularly in the matter of less and finer quality, of hair on the legs. The president, in his annual address, also urged an increased attention to quality, and spoke most encouragingly of the future prospects of the Shire horse in this country. The financial report showed a total of receipts for the year of \$1,455.00, and a total expenditure of \$290.03 leaving a cash balance on hand of \$1,163.00, which is considerably the strongest in the Association's history. Election of officers resulted in the following:—President, A. A. Miller, Middlemarch; Vice-President, C. E. Porter, Appleby; Directors, David Porter, Appleby; A. Agar, Nashville; John Gardhouse, Highfield; J. M. Gardhouse, Weston; T. D. Elliott, Bolton; W. Alcorn, Priceville and W. Pearson, Hamilton; Vice-Presidents for the Provinces, Ontario, D. Messenger, Guelph; Quebec, Neil Sangster, Ormstown; Manitoba, F. Scott, Bagot; Saskatchewan, P. B. Ross, Greenfall; Alberta, T. Rawlinson, Wimborne; British Columbia, Alex. Davie, Ladner; Representatives to the record board, John and J. M. Gardhouse. The grants to the various exhibitions were the same as last year, with the addition of \$50.00 to the Dominion Exhibition at Brandon, Man.

Dominion Cattle Breeders' Annual Meeting.

It was not a large delegation from the different cattle breeders' associations which assembled in the Walker House, Toronto, on Feb. 3rd, to discuss matters of vital interest to the association, but the attendance was representative of all the breed societies as well as all the provinces of the Dominion. The Dominion cattle breeders are financially strong, having \$550.99 in the treasury on Jan 31st. last. John Gardhouse, President of the Association, drew the attention of those present to the decrease in some classes of cattle in this country, and urged greater efforts on the part of the breeders.

There proved to be a deficit in connection with the sending of pure-bred stock to the West during the past year, and John Gardhouse, Wm. Smith, James Douglas, Col. McEwen and Col. McCrae, were appointed a committee to adjust the paying of the deficit among the various breed societies. There were 48 Clydesdales, 9 Shires, 2 Standard-Breds, and 2 Hackney horses sent out, 10 Holsteins, 29 Shorthorns, 8 Ayrshires and 2 Jersey cattle; 9 Shropshires, 4 Dorsets, 7 Leicesters, 2 Oxford and 2 Southdowns; 4 Tamworths, 6

Hampshires, 2 Berkshires and 8 Yorkshire hogs, making a total of 154 head.

Transportation was pointed out as the greatest problem in getting stock from the East to the West. Col. McCrae, of Guelph, discussed the matter of the railway contract, which the stockmen are endeavoring to get changed so as to place live-stock on the same basis as other shipments.

The officers for the ensuing year are as follows:—Directors appointed by different breed associations. General Directors, John Gardhouse, Highfield, and Prof. G. E. Day, Guelph; Representative to the Canadian National, John Gardhouse; Representatives to Western Fair, A. W. Smith, Maple Lodge, and A. E. Meyer, Guelph; Representatives to Central Canada Exhibition, Ottawa, W. A. Wallace, Kars, and R. J. Mackie, Oshawa; to the Ontario Winter Fair, John Gardhouse; W. A. Dryden, Brooklin; W. D. Ballantyne, Stratford; R. S. Stevenson, Ancaster; to Ottawa Winter Fair, Peter White, Pembroke; W. F. Stephen, Huntingdon, Que., and J. H. Grisdale, C. E. F. Ottawa.

Ontario Berkshire Breeders' Society.

The annual meeting of the Ontario Berkshire Breeders Society, held in the Walker House, Toronto, Feb. 4th., was unusually well attended, testifying to the growing popularity of this great English breed of swine. The discussions were keen and helpful, and the members dispersed feeling that they had held one of the best meetings of the Society's history. The financial statement showed a healthy condition of affairs, although there was a little less cash on hand than a year ago, there now being \$156.03 against \$217.00 in 1912. During the year which has just closed there were 2,257 registrations of the breed as against 1,214 in 1909, and 1,884 in 1911. This is surely encouraging.

The grants to the various exhibitions were reduced a little, and now stand as \$75.00 each for the Ontario Winter Fair, and the Canadian National at Toronto, and \$40.00 each for the Western Fair, London; the Central Canada Exhibition, Ottawa, and the Eastern Ontario Live-Stock and Poultry Show, Ottawa.

The new officers are:—President, John Kelly, Shakespeare; Vice-President, P. J. McEwen, Kirtch; Directors, John Kelly; P. J. McEwen; T. A. Cox, Brantford; Sam Dolson, Norval Station; D. Brien, Ridgetown; J. M. Vanderlip, Cainsville, and W. W. Brownridge, Ashgrove; Executive Committee, John Kelly, P. J. McEwen, and T. A. Cox.

A Lively Holstein Meeting.

One of the most largely attended and lively meetings of the entire stock-association week at Toronto, was that of the Holstein Friesian Association, held in the Temple Building, Feb. 6th. Three hundred ardent admirers of the black and white cattle, filled brimful of confidence in their breed and in themselves to further that breed, kept up one of the warmest discussions ever listened to in any kind of a meeting.

The business of the year was such as to warrant their high spirits, for registrations, since they last met, passed the 7,000 mark, as compared with about 300 thirty years ago. Two hundred and twenty-four new members joined during the past year. The total number of official tests was 546, of which 371 were new 7-day tests, 97 additional 7-day tests, 31 14-day tests, one 24-day test, 37 were 30-day tests, 2 were 40-day tests, 2 were 50-day tests, and 5 were special tests. Twenty-seven bulls were admitted to the Record of Merit during the year. There are now 99 bulls and 1541 cows entered. Ninety-six cows qualified in the Record of Performance during the year. Registrations numbered 7,104 and trans-

fers 6,705, showing the healthy state of the trade.

Financially this Association is a regular gold mine. The balance on hand is \$6,140.89 as against \$2,039.04 a year ago, or an increase of \$4,101.85. The total assets of the Association amount to the handsome sum of \$15,608.93.

A committee which was appointed at the last annual meeting to investigate the matter of becoming affiliated with the National Live-Stock Records Branch, reported that they found it more economical to remain as they are, even though the Government does pay one-half the cost of maintaining the National Records Office.

The proposal of the American Holstein-Friesian Association, that in order that that Association might be in a better condition to deal with the matter of recording of animals from the Canadian Association, and vice versa, the Canadian rules of entry be made identical with theirs, in matter of entry fees and membership fees was voted down almost unanimously.

The fee for import certificates of animals entering this country from the United States was placed at \$25 for bulls and \$10 for females.

W. A. Clemons, of St. George, Ont., was appointed the new secretary at a substantial salary increase.

The following grants to fairs were made:—Toronto an amount equal to that given by the Fair Board, not to exceed \$500; Sherbrooke, \$150; London, \$150; Ottawa, \$150; Quebec, \$100; Winnipeg, \$125; Brandon, \$125; Calgary, \$125; Regina, \$125; Victoria, \$125; New Westminster, \$125; Edmonton, \$125; Fredrickton, \$75; Chatham N. B., \$75; Charlottetown, \$50; Halifax, \$75; Saskatoon, \$125; Vancouver, \$125; Ontario Winter Fair, \$450, (left in the hands of a committee); Eastern Ontario Live-Stock and Poultry Show, \$375, with three specials of \$25 each and \$50 added if the champion is a Holstein; Amherst N. S. Winter Fair \$200, and additional specials as at the Eastern Ontario Show.

Officers:—President, Jas. Rettle, Norwich, Ont.; First Vice-President, R. F. Hicks, Newtonbrook, Ont.; Second Vice-President, D. C. Flatt, Millgrove, Ont.; Third Vice-President, M. L. Haley, Springfield, Ont.; Fourth Vice-President, J. W. Richardson, Caledonia, Ont.; Directors, Stanley A. Logan, Amherst, N. S.; N. Michener, Red Deer, Alta; W. J. Brethen, Norwood, Ont.; N. Sangster, Ormstown, Que.

The Holstein Banquet.

Holstein breeders, many of them accompanied by their wives, held the most successful banquet in their history at "Naismiths," Toronto, on the evening preceding their annual meeting. The menu, as the president of the Association, J. E. K. Herrick, who presided at the banquet said, was "Fit for any king," and the good things were consumed with a relish peculiar to country folk who enjoy the fresh air and sunshine to its uttermost. Truly "the elements" were kind to those present.

The toast list was a rather long one, including addresses by such noted speakers as the Hon. Martin Burrell, Hon. D. Derbyshire, Dr. C. C. James, Prof. Geo. E. Day, Frank Heins and R. F. Hicks. All were strong in their praises of the Holstein cow.

Hon. Mr. Burrell, in a short effective speech, clearly showed that he was heartily in sympathy with all work intended to advance all live-stock interests.

Dr. James in the speech of the evening outlined Canada's possibilities and urged all agriculturists, Holstein breeders included, to "get busy," and do their utmost to work out the intricate agricultural problems now facing the people.

Prof. Day pointed out in a short clear speech that "world-beater" records should not be the only aim of the breeders. Constitution should not be lost at their expense.

Frank Heins urged that our dairymen be wide-