

each member, and decides upon all applications for loans. The members of this committee must be unanimous in deciding to grant a loan, one adverse vote sufficing to make a refusal. The members themselves cannot secure a loan. Should a loan be refused, the applicant may appeal to the Council of Administration; and its decision is final. The Committee of Supervision, as its name implies, supervises and audits the affairs of the bank. In any emergency this committee may suspend the operations of the institution until the situation is investigated by a general meeting of the shareholders.

It has been the aim of Mr. Desjardins to make these institutions truly democratic, and in every sense of the word peoples' banks. Not a cent of the capital has been secured from outside sources; the members have contributed the full amount themselves. At first the value of the shares held by a single member could not exceed \$250. But the banks gained in popularity so rapidly among the country people that they wished to have the maximum raised. Accordingly, it was made \$3,000, at which figure it now stands.

It is accounted an honor to be a member of the local society. It is a badge which denotes good citizenship, integrity and moral worth. Every candidate must be known personally to the Council of Administration, and must be vouched for by a number of shareholders. A condition of membership is the purchase of one share, valued at \$5.00. This may be paid for by weekly instalments of 12 cents. A tax of 12 cents is also laid upon each share purchased. Twenty per cent. of the net yearly profits, as well as the tax received on each share, are carried to the Reserve Fund. This fund continues to grow until it has reached twice the amount of the general assets of the institution. For example, assets of \$50,000 would require a Reserve Fund of \$100,000, and as the assets increase the Reserve rises proportionally.

Now, by the law of Quebec, this fund cannot be distributed in case the institution goes into liquidation, but goes to some local charity. This is designated to prevent hasty or ill-considered action involving dissolution of an association. The Reserve is, therefore, a real bulwark of the society. In addition there is a Provident Fund, made up of a 10 per cent. of the net yearly profits. This fund grows until it has become equal to one-half of the assets of the association. It is meant to form a first defence, in case of any emergency or need. In a word, everything possible is done to run the bank on safe and conservative lines.

In advancing credit to a borrower for an approved purpose, his interests are carefully considered first. The basic idea of the whole scheme is service to the community, and not profits for the shareholders. Wide latitude, therefore, is given to the borrower, as to the time, and the manner, in which the loan must be repaid. Whenever possible the instalment plan is favored, and its advantages pressed upon the borrower. These instalments, too, may be paid in and allowed the current rate of interest (4 per cent.) until the principal sum has been collected; or, if the borrower prefers, he may apply these sums to the direct reduction of the debt, interest being paid only on the balance due in each case.

All this is done to induce the borrower to pay promptly. It is made a point of honor on the borrower's part to loyally meet the conditions of the loan, thus preserving his own credit and strengthening the position of the bank. As has been said, since these banks were established in 1900, not a cent has been lost through non-payment of a loan, either interest or principal. Aside from the great economic function which these banks perform, there is not an institution in the country which does so much to inculcate habits of thrift, foresight and integrity among the people.

Our third and concluding article will describe more in detail the relations of the bank to the community it serves.

Kingston, Ont.

W. W. SWANSON.

Good Silage from Cement Silos.

Editor "The Farmer's Advocate":

I have seen many questions in recent numbers of your paper about cement silos drawing the moisture out of the corn, and causing it to spoil around the side. I put up a cement silo last season, and it was not erected more than four or five weeks before I filled it. The contractors plastered it on the inside, and I kept the walls quite wet when filling it on account of it being recently built and being filled for the first time. The silage was first-class, and there was no musty or spoiled silage around the sides and walls. For twelve or fifteen years I had a wooden silo made of staves, but it was hard to keep in shape in dry and windy weather. Many wooden silos blew down last summer, and I considered the round cement silo the best and cheapest all round silo, taking everything into consideration.

Huron Co., Ont.

A. POLLOCK.

Small Bird Reserves on the Farm.

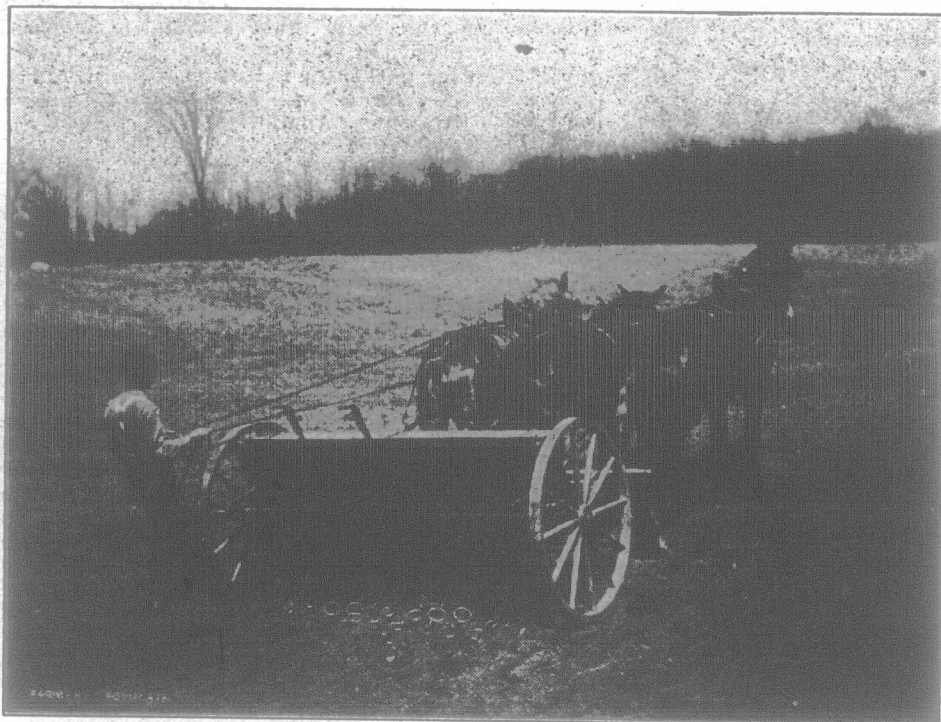
Editor "The Farmer's Advocate":

The value of the activities of birds to agriculture is becoming so widely recognized that a good deal of attention is being paid to the encouragement of these useful allies throughout the country, and farmers are beginning to realize that they can advantageously and profitably lay aside a small piece of ground for the special use of their feathered assistants. Having given considerable thought and study to this matter, the writer offers the following suggestions as a guide to any one desiring to establish a small bird reservation:

For the enjoyment of the owner and also for the purpose of bringing the birds to the orchard the reservation should be situated near the house near the orchard, or if the orchard is any distance from the house then it should be between the two. The distance from either will naturally vary according to the desires of the individual, as if he is chiefly anxious for the companionship of the birds for himself, it will be nearer to the house than if his anxiety is mainly for their assistance among his fruit trees.

Two or three acres will make a very serviceable plot, though a single acre will be much better than none, and the ground should be planted so as to make a thicket in as short a time as possible.

The area should be well fenced, preferably with heavy netting at the bottom. Dogs, and if possible cats, should be excluded, and rabbits should not be included. Remember the experience of the Western sheepmen who fenced a large section of land to exclude coyotes, and after it was completed found they had fenced some coyotes in.



The Industry that Makes Canada.

A few clear spaces among the planting are desirable, but the bulk of the ground might be thoroughly covered to good advantage. Some shrubs and vines of rapid growth should be planted even if they are not so desirable for permanent use, but perhaps the most essential point is the planting of fruit-bearing trees and shrubs which will be used as food by such species as desire it. Almost every kind of tree has some features that are desirable from the standpoint of the birds, for instance, the basswood is very subject to aphids on the leaves, which makes it very attractive to Warblers and other small insect eaters, but as a supply of insect food of some sort is found on every tree and shrub, no trees are placed in this list of recommendations, except those that are specially adapted in some way to the purpose of bird encouragement.

In the list should be a couple of hemlocks at good distances apart. These trees are the most attractive of all to the cross bills in winter, hemlock seeds being their favorite food. Six Manitoba Maples are recommended because the seeds hang all winter, and when the rare Evening Grosbeak visits us it is very fond of these seeds. This tree varies a great deal in its seed-producing qualities, and for that reason six are recommended, but only two ought to be left, and those two should be selected for their seed-bearing qualities. A few Mountain Ash trees will provide berries for the late fall and winter birds, while Mulberries and the native Shadbush are needed for summer fruits.

In an investigation by the Division of Ornithology in Washington a few years ago they found that the berry which was most widely esteemed by the birds was the Elder, therefore, it would be well to plant a number of Elders. Thorn bushes make excellent bird cover, and the fruits are used by some birds in the autumn.

The native Viburnums, with berries varying from white to black, are also used by the thrushes and other birds. The wild blackberry should be planted for the purpose of making a tangle, which the birds delight in. The wild red Raspberry is much frequented and desired by some birds. Currants, while not particularly durable, would doubtless add to the general attractiveness of the jungle. Then there should be climbers, particularly the two bitter sweets, the climbing bitter sweet and the annual one. But the best and most useful climber of all is the wild grape. Plant these beside a brush-heap, and they will soon cover it and make ideal protection for many of the seed eaters and food for larger birds. Small willows are not only desirable as providers of insects, but also because of the ease with which they take root and grow.

There is no good reason why some ornamental shrubs should not be used, particularly on the sides facing the house and road. Spirea Van Houttei, (the Bridal Wreath) Lilacs, Philadelphus or Mock Orange, Exochorda and others, could be used with advantage and beautiful effect, moreover many of these are already popular with the birds we are trying to attract. And while some objection may be raised to them on the score of expense, yet that objection does not apply to lilac, which sucker freely; so that we can obtain a hundred small plants by digging and dividing a single old one.

All these trees and shrubs should be planted not closer together than ten feet, unless enthusiasm and opportunity are unusual, and if so planted it will be five or ten years before any require to be taken out, but when they grow into one another, it would be as well to cut out some of them, as by that time the birds would have ample cover, and if the owner wished to make any personal use of the reserve for pleasure or investigation, he would find it well to remove some of them and an intelligent selection could then be made.

At the beginning, however, there will appear to be a great deal of unused space, and this might well be filled with millet and buckwheat. This would, of course, apply only to the first season, as after that it should be left so that the shrubs could have their own way.

Two weeds whose seeds are very much admired by winter birds are ragweed and pigweed. If a patch of these weeds is

planted, it should be on the house side and not closer than twenty or thirty feet from the edge of the jungle, so as to prevent the weeds from spreading into the neighboring cultivated land. When the first year's growth has taken place there is little danger of the spreading of such weeds over what will then be uncultivated ground.

The above list contains most of the plants that are specially suitable for the purpose, but while endeavoring to procure as many of them as possible, the planter will, of course, use largely the shrubs that happen to be most available, employing also such wild perennials as golden rod, aster, etc.

Old stumps will prove an attractive addition to the reserve and will be an attraction to the Chickadees in nesting season, and if these birds can be induced to locate there they may be easily held for the whole year by a little feeding in winter, and no bird is more useful in the orchard than this species.

For the first few years there will be no place in this plot where Robins can nest. This lack will seldom be very noticeable, as most farms have already some old trees in which they may nest, but, if there is absolutely no opportunity for them the need may easily be supplied, by a piece of 2 by 4 scantling driven into the ground, with two cross pieces near the top forming a suitable nest foundation, the whole to be covered with a collection of dead vines, etc., leaving space for the birds to enter. If some wild cucumber is planted at the base of this it will cover the post after a few weeks of growth.

A few nesting boxes stuck up on posts or on large trees would serve to attract bluebirds, tree swallows and house wrens, but care must be taken to keep down the English sparrows by means of trap and gun, or else those native