

## Federal Long Term Credit Plan Backed By Canadian Council

**Agriculturists Believe Ultimate Solution of Problem Will Be Development of Credit Societies Controlled By Farmers**

The operation of a federal long term rural credit plan with provisions for the establishment of co-operative credit societies such as exist in Ireland, Germany, Italy and other European countries, was approved by the Canadian Council of Agriculture at its annual meeting in Regina.

The preamble of the resolution ultimately adopted set forth the belief of the council that "the ultimate solution of the problem of rural credit will be found in the development of co-operative credit societies controlled and operated by the farmers themselves, but also recognizes that conditions in many parts of Canada are not yet favorable for the development of such societies on a large scale.

During the discussion it was stated that the operation of co-operative credit societies with the principle of unlimited joint liability as an integral part of the scheme proved unworkable even in such old settled provinces as Quebec, and would therefore be still more unworkable in the newer western provinces.

Reference was made to the fact that the principle of the establishment of local co-operative credit societies with unlimited joint liability had been incorporated in a scheme provided for in legislation in this province in 1924 on the recommendation of the Haslam commission on rural credits, but that it had remained on the statute books a dead letter until it was superseded by the present farm loans scheme when the previous legislation was rescinded.

While the impracticability of unlimited joint liability was recognized under western conditions, the council thought that the principle might be adopted partially and in an optional form, and it was decided to ask the government to include in its scheme provision for the establishment of such local societies with a joint liability for members to the extent of 10 per cent of the individual obligations incurred.

### REQUESTS TO BE MADE

The Dominion government will be asked to incorporate in its legislation the following provisions:

(1) The funds loaned to be raised by the sale of bonds secured by first mortgages on the lands of all the borrowers within any province electing to avail itself of the scheme, the bonds to be guaranteed by the Dominion government and each provincial government to guarantee repayment to the Dominion of all funds employed within its province.

(2) Each province coming into the system to establish a farm loans board to make loans to individual farmers within that province in such manner as to secure freedom from political influence and to make the system completely self-sufficient.

(3) Loans must not exceed 80 per cent of the appraised value of the lands mortgaged and be applied only to the purchase of lands, equipment and stock, the provision of permanent improvements or the retirement of existing mortgages.

### FARM LOAN ASSOCIATIONS

(4) Provision to be made for the establishment in any locality of farm loan associations of 10 or more farmers desiring to receive loans under the conditions prescribed, such associations to administer their own affairs under the supervision of the Provincial Farm Loans Board, and their members to be jointly liable for 10 per cent of the individual obligations incurred. The council believes that this system of co-operative effort, with joint liability, though also in the nature of a guarantee, is the highest type of security and the lowest administrative expense, thus providing long-term farm credit at the absolute minimum of cost.

(5) The rate of interest on loans not to exceed 1 per cent more than that paid on the bonds sold, and in addition the loan to be amortized over a period of not less than 20 years, with permission to repay in whole or in part at any time after three years, without notice or bonus.

(6) That the term of farm loan bonds be not less than 20 years and that they be not exempt from taxation.

The house agricultural committee of the United States Congress has opened hearings on a number of proposals for farm relief. More than twenty bills have been introduced thus far in the session, including plans for the government to buy surplus crops, fix prices and markets for farm produce and establish bureaus for general information and aid. Elimination of the troublesome surplus problem seems to have come in for the most attention.

Bills now before congress propose: To authorize an appropriation of \$100,000,000 with which the secretary of agriculture would buy, sell and export wheat.

### MARKETING ASSOCIATION

To establish an interstate farm marketing association. This would mean the organization of regional associations to provide for storing, transporting and marketing farm products. To eliminate alleged discrimination against farm co-operative marketing associations by boards of trade and similar market institutions.

## March Wall Paper Sale 10,000 ROLLS

Latest designs and colorings in 1926 papers now opened up and specially Low Priced for this Sale.

Values that will astonish you! Come In And Look Them Over

**Est. D. McArthur**  
Phone M. 1462 19 King Square

## If You Buy Best Seeds Your Work In Spraying Will Be Cut In Half

THE first step in prevention of diseases that threaten your garden may be taken early. That is in choosing the seeds. Buy the very best seeds obtainable and be sure they are free from disease.

Some of the worst garden troubles, such as root-knot and club-root, are brought to your garden on the roots of plants you buy. These will attack not only one season's crop, but remain in the ground to hamper further crops. In buying plants be sure the roots are clean, hairy and free from knots or swellings. Prevention is better than cure.

One of the first things to do in starting to make your garden is to free the whole area from weeds. During the season keep the garden clean. Gather up old vines, stalks and refuse. These things furnish food for insects, and, if left in the garden, shelter for the winter.

### Mix Sprays Properly

Liquid sprays may be put on with a small hand sprayer. Be sure that the sprays are properly mixed and do the spraying promptly and thoroughly. Do not wait for the disease or insects to get a start, but begin to spray as soon as the trouble appears.

Using a watering pot or whisk broom is not spraying and will not save the plants. The ideal spray is a fine mist which reaches the highest degree of efficiency when the entire plant, every leaf, is covered evenly with the fine drops.

Stop spraying before the foliage is reached. The higher the pressure of the sprayer, the more efficient will be the work, and the better the results.

If you use Bordeaux mixture, the spraying should be done before rain rather than after. If the spray has had time to dry on the plants. Rainy weather, with fog or heavy dews is a favorable condition for disease to develop and spraying should be more frequent in these periods.

### KINDS OF SPRAYERS

Sprays and dusts may be put on in a good many ways. In a small garden all you need is an atomizer-sprayer of the pump type, like a bicycle pump. A compressed air sprayer is better for gardens of medium size.

Dusts may be easily applied for the control of insects by shaking them from a fine cheesecloth bag or from a perforated can. There are several cheap but very effective dust guns on the market.

Young plants, grown in boxes or flats for setting out are often troubled with damping-off and club-root. The organisms which cause these diseases flourish in the soil and will be carried on the diseased plants into the garden. By treating the soil either with boiling water or a formaldehyde solution a few days before planting the seeds, this trouble will be avoided. The box or flat may be set in the sink or in the boiling water poured into it as rapidly as the soil will drain it up. In soil thus treated seeds will sprout faster and become harder than in ordinary soil.

### POISONED BAIT

The best remedy for cutworm is poisoned bait. This is made for use in a small garden by thoroughly mixing two level tablespoons of white arsenic emulsion with five pounds of dry bran. Then add from four to six quarts of water in which half a pint of sorghum has been mixed. After scatter it thinly over the garden or about the bases of the plants. Some claim plants and attack only the leaves. One cut worm can kill many plants in a night.

Their rate of increase is tremendous. On their first appearance in the garden it is well to apply a spray of nicotine sulphate or to dust with nicotine dust. Strong soap and other soaps and kerosene emulsion are also effective.

### USE BRAN MASH

Grasshoppers often strip the leaves of various plants. Use against them the same bran mash as for cutworms, adding one finely chopped orange or lemon to the water before mixing.



Two kinds of sprayers. The man in the photograph is carrying a compressed air sprayer, while the other, an atomizer-sprayer, is found very efficient for small gardens.

## Dr. Barton's Health Talks

### THE CAUSE OF ASTHMA

You meet folks every day that are unable to eat such a wholesome food as eggs. In one the eggs cause great distress in stomach and intestines, in another there will be a rash like hives come out on the skin, in others an itching of the skin and a redness approaching eczema, and in still another a tightness across the chest, asthma.

A Johns Hopkins physician in discussing the causation of asthma tells us that the extreme sensitiveness in some people to the pollens of plants, dander from horses, certain drugs and foods, is due in every case to the same underlying condition in all these cases, no matter which one of the above causes the trouble.

He is of the opinion that while food or drugs cause some trouble taken by the mouth, asthma is most likely to come by way of the nose or throat.

Some form of what is known as protein matter, same substance as found in meat, eggs, and cereals, is thought

## Field Crops of New Brunswick

Field crops	1925		1924		1925	
	Average price	T'N value	Average price	T'N value	Average price	T'N value
New Brunswick—						
Spring wheat	1.67	458,700	1.78	864,000	1.84	493,000
Oats	0.86	3,986,100	0.64	3,761,000	0.58	4,092,000
Barley	0.98	168,200	1.00	150,000	0.75	107,000
Poss	1.10	5,500	1.21	11,000	1.80	5,000
Rye	2.66	60,600	2.22	46,000	2.80	75,000
Beans	4.85	118,800	3.50	85,000	2.78	85,000
Buckwheat	0.85	90,800	0.77	77,000	0.81	81,000
Mixed grains	0.79	68,800	0.75	57,000	0.90	68,000
Potatoes	1.00	6,028,000	0.42	8,028,000	1.78	7,228,000
Turnips, etc.	0.78	1,862,000	0.26	970,000	0.63	1,846,000
Hay and clover	11.60	7,846,000	12.00	7,846,000	11.42	10,850,000
Podder corn	5.00	194,000	5.00	110,000	4.00	140,000
Total field crops		20,864,300		18,090,000		25,886,000

## Electric Incubators

- Oakes 65 Egg Electric Incubator..... Only \$21.50
- Oakes 165 Egg Electric Incubator..... Only \$45.00
- Complete with thermometer, hover curtain, legs and stand.
- Electric Egg Tester..... \$2.25
- Electric Hover, 22"..... \$20.00
- New Colony Electric Brooder..... \$24.00
- Egg Candler Table..... \$15.50

Many Other Devices. Agents Wanted. Write for Catalogue.

**Jones Electric Supply Co., Ltd.**  
Saint John, N. B.  
Maritime representatives for The Oakes Manufacturing Co.

## Mail Order Specials

May Be Purchased by Mail or By Visit

- Ladies' Rubbers, high or low heel..... 88c.
- Men's Rubbers..... \$1.18
- Boys' Rubbers, size 1 to 5..... 98c.
- Size 11 to 13..... 88c.
- Misses' sizes, 11 to 2..... 68c.
- Younger Girls' size, 6 to 10 1/2..... 58c.
- Ladies' Rubber Boots..... \$2.98
- Boys' High Cut Rubber Boots..... \$3.48
- Laced Gum Boots
- Fresh stock, most comfortable shape, reinforced quality.
- Men's size, 6 to 12..... \$2.78
- Boys' size, 1 to 5..... \$2.18
- Younger Lads' size, 11 to 13..... \$1.98
- Small sizes, 6 to 10..... \$1.48

**Francis & Vaughan**  
19 King Street, Saint John  
Mail Order Service. Open All Saturday.

## Windows Cleaned and Taken Off

By Canadian Men  
Painted Walls Washed  
Vacuum Cleaning  
All Work Guaranteed

**STANDARD WINDOW CLEANING CO.**

Office 152 rear, Princess Street  
Phone Main 1304

## A. M. ROWAN General Hardware

Paints—Oils—Glass—Cutlery—Mill Supplies  
ROOFINGS  
House Furnishing Goods  
FARMERS' TOOLS  
Phone M. 398

**331 Main Street**  
Saint John

## Private Lighting Systems

For Hotel, Residence, Church or Store, "Scientific" Acetylene Lighting Systems are inexpensive to install. Noiseless, Odorless and Reliable. Lights as electricity by touch of button or turn of key. Hundreds in use giving perfect satisfaction. Send for circular. P. CAMPBELL & CO., Manufacturers, Saint John, N. B.

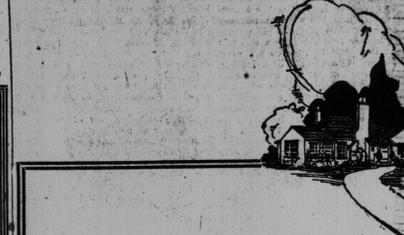
## "UN-X-LD" Bread, Cake and Pastry

For Sale by All Good Grocers  
Out of Town Customers Solicited  
No Connection With Any Other Bakery  
Phone Main 3711  
Made Only By  
**Estate of William McLaughlin**  
320 Prince Edward Street  
Near Haymarket Square

## FOR SALE



Situated a few miles from Saint John—Electric Lights—Baths—Garage. Extensive grounds—Fruit trees—on main road, within two minutes walk to Railway station. Particulars on application.  
**W. E. ANDERSON,**  
Phone M. 2866. Saint John, N. B. 8 Market Sq.



## RESULTS!

When people build homes; or cities, municipalities and governments build roads, they employ the services of contractors who have proven that they can do what the builder wants.

For five years the Maritime Construction Co., Ltd., have always built for permanence; and the long list of satisfied home owners, etc., is conclusive proof that from the start to the finish of the work you can place the strictest confidence in the final result.

**MARITIME CONSTRUCTION CO., LIMITED**  
FAIRVILLE, N. B.