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AND RURAL HOME

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pay the debts of honest bankrupts

FARM AND DAIRY PETERBORO. ONT.

CHEAPER FARM CREDITS

In the discussion of economic conditions as they relate to agriculture, the opinion appears to be held by many that if changes can be brought about by means of which farmers will be enabled to obtain loans on low terms of interest, many of the problems of the farm will be settled. We are not as hopeful of this proving true as many seem to be. While we believe that farmers should have every possible advantage in the obtaining of easy credits, the ultimate outcome is likely to be that the cost of the goods they desire to obtain will be advanced enough to more than offset any improvement in the facilities for obtaining cheap money. Take for instance, school improvement societies, school a young man desiring to buy a farm: When such a young man begins to negotiate for the purchase of a farm the men who own these farms will know, as well as he does, the terms

portion. those things which the money enables two work admirably together. one to buy.

What we are most anxious to see is such an improvement in economic conditions that farmers will be able to make enough off their farms that it will not be necessary for them, except under unusual conditions, to look for loans at all. Were it not for the fact that existing conditions are working strongly against the farmers it would be unnecessary for any large portion of our farmers to mortgage their farms in order to raise money. When we understand the forces that are handicapping us, such as unjust tariff laws and an unfair taxation system. as well as the monopolization of our natural resources and of our transportation systems, we will, by improving these conditions be able to so increase the net returns of the average farm that the same need will not exist as does at present for cheaper credits.

EDUCATIONAL COOPERATION

A farmer's education nowadays cannot be considered well rounded and complete unless it embodies instruction in marketing as well as in production. Farm marketing is becoming more and more cooperative marketing. In a recent issue of Farm and Dairy we called attention to a bill before one of the state legislatures of the United States making provision for the teaching of cooperative marketing in the public schools, and suggested that such legislation would be equally timely and valuable in Ontario and the other provinces of Canada. Prof. S. B. McCready, Director of Elementary Agricultural Education in Public Schools of Ontario, in a recent letter, endorses the suggestion advanced by Farm and Dairy, and adds the following pertinent sentence:

"The teaching of cooperation in our public schools would be a very difficult task unless made real and practical through the children's work; book teaching of it is almost outside the mark for our public schools."

Prof. McCready is about right. Even as production and marketing must go together in the after life of the child, so must instruction in the two subjects be given together to be of the greatest practical value. The cooperative spirit that may be developed among the children in the operation of their school gardens, develops their cooperative instincts and adds to the interest that they would take in more purely cooperative instruction. Were Prof. McCready's ideas, as advanced by him in various school bulletins, more fully carried out and fairs and school picnics organized, the cooperative spirit of all in the community would tend to develop.

We do not believe, however, that book teaching of cooperation, par-

vances. In consequence they will in- schools, is outside of the mark of pubcrease the price of their farms in pro- lic school instruction. If instruction The same principle works in production can be properly introthrough all lines of business. Im- duced into our public school system, proved facilities for obtaining money we believe that instructin in marketare almost invariably soon counter- ing, particularly cooperative marketacted by an increase in the cost of ing, has a proper place there too. The

WILFUL WASTE

"I believe that the average farmer of this country is dropping all the way from \$100 to \$200 in good hard cash every year through his careless methods of housing and handling his implements." This statement, made by an agricultural implement man whose business covers all of one province, shou'd cause some of us to sit up and take notice of the manner in which we are caring for our own implements

It isn't the fault of the farmer that the binder for which he paid \$135 lies idle 51 weeks of the year. The nature of his calling makes it impossible for him to use his machinery constantly as does the manufacturer. It is the farmer's fault, however, if the binder is allowed to rust out because of lack of attention during the idle 51 weeks. The fact that the farmer uses his machines so little should be all the greater reason why he should take the greatest care of them.

On thousands of farms, perhaps some into the homes of which Farm and Dairy goes, the implements are drawn out in the spring and may be found almost anywhere on the farm but in the implement shed until the fall. If one is going to house implements at all, it would be better to leave them exposed in the winter and housed in the summer, as rusting proceeds much more rapidly in the warm summer weather.

RAILWAY TAXATION

We in Canada have the most insane railway policy of any country on the face of the earth. We bonus our railways heavier than any other country, we give them larger land grants; and after we have done all of this, we subject them to lighter taxation than rules elsewhere. The members of the council of Grey Co., Ont., believe that the railways should be made to return to the people in just taxation a small portion of what they have received from the people. Moreover, they intend to do their part to see that our railways are taxed as they should be. At the November session of the Grey County Council, Mr. John R. Philip moved:

"That this council memorialize all "other county councils in the pro-"vince with a view of having repre-"sentatives of same meet on some "convenient date in the city of To-"ronto and have the matter of more "equitable equalization of taxation "threshed out, and, if need be, ob-"tain an interview with the Pro-"vincial Cabinet."

This resolution met with hearty approval, and the following counties have fallen in with the suggestion coming from Grey, and have appointmeet in September: Simcoe, Bruce, Norfolk, Victoria, Peterboro, Waterloo, Durham, Lambtod, York, Elgin. Wentworth and Prescott and Russell

The claim of the Grey county councillors that our railroads should be more heavily taxed would seem to be a just one. Up to June, 1911, the Dominion Government subsidized and bonused railways to the extent of \$148,217,071.75. The Ontario government has subsidized railways lying in its domain to the extent of \$13,361. 075.63, and the various municipalities have expended \$18,042,823.60 in the same manner. In addition to these large cash subsidies, Canadian railways have received land grants total ling 35,000,000 acres and bonds and guarantees of \$60,000,000. And with all of this assistance railways in Ontario and in the rest of Canada, are much more lightly taxed than the ordinary ratepayer.

An official report of the Railway Department at Ottawa states that Ontario has 8,230 miles of railway, and receives in taxes \$747,000, or less than \$90 a mile. Railways in Michigan, where conditions are similar to what ther are in Ontario, pay taxes of \$400 mile; in Dakota of \$300 a mile; Wisconsin, \$440 and in Maine, \$314 a mile. And even at this higher rate of taxation the United States railways. under like conditions and mileage afford a lower freight and passenge tariff than obtains in Ontario.

It is evident that our railways an not paying anything like their fair proportion of the taxes. It is only matter of common justice that they should be on the same basis as the farmer when it comes to meeting the assessor and tax collector. County councils that did not appoint delegates to the Toronto conference a their last session, would be wise to d so at their next session, in June. The question has now been opened up, and it is up to the county councils of On tario to push the matter vigorously

Based on the value of the various fertilizing ingredients contained in commercial fertilizers, we estimate that a ton of farmya

What is manure properly con-Manure Worth? served is worth two dollars sixty-five cents

The average ton of farmyard man ure will contain five pounds of phophoric acid, ten pounds of nitroger and ten pounds of potash. At sever teen cents, eighteen cents, and five cent a pound respectively, we go our total of two dollars sixty-fin cents. If an average ton of manus is worth two dollars sixty-five cen because of its fertilizing value, is worth while taking care of it? Is it worth while hauling it to the field Be sure and clean the barnyard well this spring. We cannot afford not to

Cooperation among farmers, M only in things commercial, but als in things political, will result it better living for the farmer and in proved social and educational con ditions for the family.

E. F. Eaton, (Potatoes are or making crops d Scotia. I am to tions of Ontario a quarter of a and the char potatoes on the inder the plow not consider that

> AD. LX

Some breed aghast at the id asked. "Does it men of the progre THAT IT WOUL Gooderham, of th have his QUART in Farm and Dair to advertise and increase in his cattle

Mr. Gooderhai running his ad. I over his first yea page space in Far is his decided into right along. What more pro

sire that it pays space in Farm ar He says: "Ady

and Dairy is excel fied right from the Of course you vourself much of it to Mr. Gooderham sage going out eac than 16,000 possib

Holsteins. He sends this m commanding space Dairy at the merest it would cost to acco

results in any other In each and all has told a plain, s He has good stuff to stuff to sell, and he sonable prices.

In many ways his have been unique. absolutely new sta stock breeders-(no of space)-his ads. real sales stuff, gene the first person, an able, interesting, v and often illustrated his own stock.

Never before in nalism has a farmer try out his conviction to advertise as Mr. (done in his 1/4-page now running well in vear

Others may be expe follow him. There a more of breeders who would pay well to ha page each week in Fa

It simply means set value of one real good to advertise and make increase from a herd Mighty good business

Write us for particul are ready to reap a si tage through Farm and "A Paper Farmers