

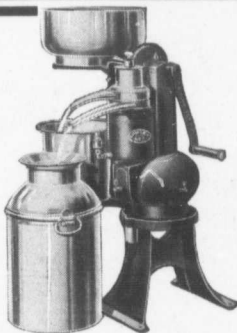
Cut Your Work

IN TWO

By starting in this season to
Use a Large-Capacity

"Simplex" Cream Separator

The 1,100 lb. size
"Simplex" when at
speed and skimming,
takes no more power
than the ordinary 500
lb. size separator of
other makes.



The favorite everywhere it goes. Note its beauty and heavy compact construction, with low-down, handy supply can only 3 1/2 ft. from the floor.

The large-capacity "Simplex" Hand Separator will
**Save you Time, Save you Labor
Save you Expense**

Because it will cut the labor of skimming the milk more than in two, not only because it turns easier than most other hand separators, regardless of capacity, but because it *does the work in half the time.*

In these busy days when labor is so scarce and so expensive, and so un satisfactory, a saving in time is a great direct saving in money to you.

Now, while you have time to read, send for a copy of our book describing in detail, the improved "Simplex" large-capacity, Link-Blade Cream Separators.

Write us a post card to-day asking for the book.

When writing ask for an estimate on what it will cost you to put in a B-L-K Mechanical Milkier to milk your cows.

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Never gums, rusts or corrodes. Lengthens the life of the separator.

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LET THE FARMER CULTIVATE THE ACQUAINTANCE OF HIS BANKER

J. A. Macdonald, Carleton Co., Ont.

New Light on why the Farmer can not Obtain Accomodation from the Banks. A Solution Suggested. The Banking Act Discussed.

MUCH is said in the press and during the present session of Federal Parliament, of the inability of farmers to obtain a loan or accommodation at the banks, while men in business and trade in the towns have no difficulty in this regard. It is quite true that farmers, as a class, find it difficult to obtain loans from the bank, and when they do get it they are forced to note-discount rates, usually 8 per cent. In fact it is often as well and, usually more convenient, for the farmer to go to a broker or money-lender, and it is often to this class a farmer goes when he wants money.

There is no valid reason why a bank should not be as willing to do business with a farmer as with a merchant or dealer if as great profits are realized. True, the farmer has nothing tangible to put up in the way of security for the loan, unless he gives a chattel mortgage which would make the loan very expensive. He has no stocks or bonds to put up. He hasn't a warehouse full of grain within a block or two of the bank premises. He may have a couple hundred bushels of grain in his granary, 10 or 20 miles away, or he may have some cattle or hogs in process of fattening. But it is very difficult to see how the bank could except a check for security on a loan. There is only one course for a farmer, if he wishes to get money from a bank — get an "endorsement"; that is, get a man, known to the bank, to endorse your promissory note and come good for the amount—a most humiliating and hateful thing to be obliged to do, not to mention the feelings of the "endorser."

A POSSIBLE SOLUTION
Farmers are, as a rule, not patrons or customers of the banks. The farmer and the bank are comparative strangers to one another. Broadly speaking, the only business the average farmer ever has in the bank is to step in to take up a note given for some implement or other obligation. Strangers do not usually act in favor of each other. One does not expect anything from the other. Nor does one stranger place confidence in another. The obtaining of a loan from a bank involves confidence. Strangers can often obtain a loan from a loan-shark but at what terms? Twenty-five to 100 per cent. These men take the risk of lending money to a stranger, or to some one whom they may know of doubtful integrity. They know they are going to lose both the interest and principal of a certain per cent. if their loans, like the old credit business at the store, and protect themselves by charging enormous interest.

A bank does not do business that way. A bank does not expect to lose anything from customers and has no rate of interest and discount for a loan. If there is the least doubt of a loan not being paid, a bank will not lend. A bank pins its faith very largely on the business integrity of its customer. The business of that man is watched closely by the bank and if it sees breakers ahead steps are at once taken to protect itself. By such caution and watchfulness only, does a bank lose but few loans.

PROMOTE BUSINESS INTERCOURSE
Were the farmer and the bank on intimate terms. Did they regularly do business with one another, learn to know each other, and to mutually profit from each other's business association, there is no reason in the world why the business would not

im perceptibly extend to the matter of loans—small they may be at first, but gradually increasing with extended business acquaintance.

The farmer is in the savings initiative. He is the man who is to be accommodated. How shall he do it? Start a bank account in the local bank. Deposit in that bank all sums over five dollars which may come into his hands from any source, and pay all bills and amounts over one dollar—at least over five—by cheque. In this way the acquaintance will begin. The bank soon begins to know its customers and will be willing to extend its favors as time goes on. The bank, though anxious for deposits, does not mind much on the farmer's balance. If the moment is in the savings department it pays three per cent, lends it out at eight per cent, a profit of five. On an average balance of \$100 the bank would make but \$5 in a year. Canadian banks, however, encourage farmers, tradesmen, and others, to patronize the savings department, and though the interest, three per cent., is small, it is as much as can be got at the moment. The farmer should care to have the deposit in the savings department. It would have to be in current account. This does not matter much, however, as there is no bank-encumbrance a man has, more than a balance of his credit account in the bank.

HOW TO BECOME A CUSTOMER
A man that makes all his payments by cheque and deposits all his cash as it comes in in a bank for a year or two becomes a customer. If he happens to need a loan of \$50 or \$100, the bank will accommodate him, and give him the money at eight per cent or two per cent. for three months which is very low for small sums. Banks, like merchants, are anxious to please their customers. The more farmer-customers a bank has, the more they will appreciate the custom of the farmers, and the more anxious will they be to accommodate them with a loan when they want it. The banks and the farmers are beginning to know each other. The cheque factory is a contributory factor. Paying, as it does, the monthly milk-check, many dairy patrons deposit the cheque in the bank. More should do so.

CHANGES IN BANK ACT
Regarding the proposed changes in the new banking act before the Canadian Parliament, whereby farmers may obtain loans on grain stored in their granaries, or on stall fed cattle in course of finishing, I am not overflowing 'with enthusiasm on this point. Should this proposed change in the act work out in a practical form, it will be a splendid thing. The great drawback to getting money in a bank at present is the necessity of an "endorser." Nobody wants his neighbor to endorse for him if he can at all help it, and I am sure no one wants to endorse for any man, even his brother. It has happened too often that the endorser was finally forced to pay the note.

My view of the matter, is not to depend too much upon what privileges the farmer is to obtain from the provisions of the new banking act, but, on the other hand, to cultivate the acquaintance of the bank, do business with the bank, be
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