

this purpose. A belt four chains wide and a quarter of a mile long would cover eight acres; a half mile, sixteen acres. On every farm there should be a reserve of sufficient extent, probably not less than from twelve to twenty-four acres. The position of this should be determined by local circumstances. If entirely new planting it will be influenced by hill and valley, wet or dry land, stony or rough land, etc.; but wherever practicable, it should be so placed as to afford protection against strong winds. It should be planted very thickly to induce upright growth, and after some years a periodic thinning out would be a source of profit while the main harvest was being waited for. The cost of such plantations would no doubt be large in the cost of the trees, the preparation of the land, the planting and several years' cultivation, but it would be money well spent, and it would add to the value of farms much more than its cost. The work would of course usually be spread over several years. I cannot take up your time by dwelling on the resulting benefits; but if such planting became general, farms would be enhanced in value; protection would be afforded to animals, to gardens and orchards; more moisture would be retained in the soil and the air, and gradually timber would be provided for fuel, building and railway uses; and the whole country would be improved and beautified.

The Farmers and the Banks.

To the Editor of the Farmer's Advocate.

SIR,—Knowing that you are always desirous to advance the farmer's interest, I send you the accompanying paper, prepared by F. J. Bennet, a member of our Club, which please insert in the ADVOCATE. The question of banking is one which we, as agriculturists, should understand thoroughly, for all losses that the nation may sustain eventually fall upon us, the farmers.—D. M. ROBERTSON, President Plympton Farmers' Club.

"Every true reform always comes from the protests of victim and martyr."

We are living in an age of enquiry, and in a time when many false and unjust practices and systems, which have made the promoters thereof become wealthy at the expense of the farmer, are being examined in the superior light and education it affords. The most important question for the farmers of Canada to consider and discuss at the present time is our *banking system*. Recent bank failures and swindles have aroused public sentiment to the fact that there must be something very loose and unsafe connected with that which should be the safest and most trustworthy among all our institutions. As the banks are the great arteries, through which flows the commercial blood of the nation, upon their shoulders rest the interests of individuals and great corporations. It is a question in many minds whether such important trusts and responsibilities should be committed to private corporations.

Permit me, Mr. Editor, by the use of a simple illustration, to convey to the minds of your numerous readers the rudimentary principles of our banking system, and the relation it sustains to the farmer, producer and dependent classes of the community.

Let us suppose a number of men—each representing a class or community—settle in a new country, having for their object the development of its natural wealth and the building up of

homes for themselves and their families. A represents the farming interests; B., the mining; C., the oil interests; D., the lumbering; E., the manufacturing, and F., the mercantile. A applies himself to his vocation, and, as a result of his labor, he accumulates a large quantity of farm produce. B., C. and D. do likewise, and, as a result of their labor, the value of the country has been enhanced; but they have, as yet, no medium of exchange, to enable them to purchase from each other, or give E. and F. employment. At this juncture G. (*who represents our banking system*) appears among them, and, having determined to live on the labor and profits of others, proposes to furnish them a medium of exchange (*which will consist of his notes or debts*), on condition that he will get a tithe of 7 per cent. of all their earnings, but by a scheme which he does not reveal he will take from 14 to 20 per cent. of their earnings. By submitting to G.'s proposal they introduce among themselves and stain their adopted home with a deceptive system of serfdom (*a relic of barbarism*), for when G. takes the tithe of their earnings he takes that which is not his own, for he never gave them any value for it, but he lives in luxury and comfort and moves among the most fashionable society, and he occasionally applies the lash to those on whose earnings he is living if the tithes are not brought to him at the proper season. (G.'s scheme will be successful only so long as the community are ignorant of the fact that they are paying him interest on the issue of his notes or debts, *which are not value*.) In course of time A. or B. have been successful, and having sold their products to a foreign community, for which they have received money (*not G.'s notes or debts*), G. asks to be allowed to keep it safe (*or on deposit*) for A. or B., and promises to pay them 3 or 4 per cent. for his trouble; but he loans it C., D., E. or F., partly through his agents, who will take from 12 to 60 per cent. as their share of the people's earnings (*according to the need of the borrower and the greed of the agent*). When the tithes and money which G. has been taking from the people's earnings are not sufficient to support him and his numerous high-salaried servants, he spends the money which A. or B. had left with him for safe keeping, and when they enquire as to the safety of their money in many instances G. has left for parts unknown, and in this manner whole communities have paid for their first lesson on "OUR BANKING SYSTEM."

MORAL:—Let the farmers of this Dominion, the class upon whose shoulders fall the greater part of the losses resulting from loose and unjust practices, awake to their best interests, discuss this important question in their Clubs and other gatherings, and their influence on legislation will be felt in a manner which will be beneficial to the whole community.

Dr. Canniff, the Toronto Medical Health officer, has made a report to the authorities on the subject of yellows on peaches now very prevalent in the Niagara district. He states that the disease is parasitic and highly contagious, as being propagated through the agency of germs. While poverty of the soil may be an essential cause of the propagation of the yellows, the chief causes are supposed to be carrying off the pollen from tree to tree by birds and bees when the trees are in blossom. The trees should be destroyed.

European Crop Prospects.

From our English Correspondent.]

A TEDIOUS HARVEST.

London, Sept. 12.

Harvest was begun in this country in the second week of August, fully three weeks later than usual for a start to be made in the earliest districts, and it is not half over yet. Indeed, it is only now beginning in about half the United Kingdom, though more progress has been made in a great deal more than half the area of the grain-growing districts, which preponderate in the east and north of England. The crops are bulky in straw, but not proportionately abundant in grain, for we have had a very cold and wet season since May, and crops have not matured properly. The wheat and pea crops are the worst of all, being much below an average yield, while barley is expected to give more than an average, and oats about an average. Out of nearly 300 reports on the crops published in the Agricultural Gazette last week, only 7 per cent. put the wheat crop above average, while 71½ per cent. represent it as 10 to 50 per cent. below average. The following summary shows at a glance the character of the principal crops as represented by the correspondents of the paper referred to:—

GRAIN CROP RETURNS PER CENT.					
1888.	Wheat.	Barley.	Oats.	Beans.	Peas.
Over average...	7.0	34.8	30	25.4	19.8
Average.....	21.5	44.1	40	31.1	29.9
Under average...	71.5	21.1	30	43.5	50.3
	100	100	100	100	100

HAY, POTATO AND ROOT CROP RETURNS PER CENT.				
1888.	Hay.	Potatoes.	Mangels.	Turnips.
Over average...	53.6	54.1	51.6	37.6
Average.....	26.1	22.8	32.9	36.3
Under average...	20.3	23.2	15.5	26.1
	100	100	100	100

Although no attempt is here made to compute the produce in bushels, some idea of what may be expected can be gathered if readers see before them the acreage of the several crops and the official estimates of the "ordinary average" yield, as it is termed. This year's areas of beans, peas, hay and roots have not yet been issued; but the official figures for the other crops for Great Britain and Ireland are as follows, in acres:—Wheat, 2,663,436; barley, 2,256,287; oats, 4,162,726; potatoes, 1,394,631. The figures for the Isle of Man and the Channel Islands are not yet issued. The ordinary average yield per acre for the United Kingdom is as follows, in bushels, except where tons are named:—Wheat, 28.07; barley, 34.13; oats, 39.04; beans, 30.35; peas, 28.46; potatoes, 4.41 tons; turnips, 14.41 tons; mangels, 19.05 tons; hay, 1.5 tons. These averages were carefully worked out by me last year from the "ordinary averages" of the official returns for Great Britain, and the ten years' averages of the Irish statistics issued by the Registrar-General. We shall, probably, obtain fully the quantities per acre above given for all crops but wheat and peas; but the quality will be generally very poor, and unless the weather improves a great deal of grain will be badly injured. Nearly all the crops harvested at present have been stacked in a more or less damp state, and no new English wheat in good condition is likely to be in the markets for some time to come. In my opinion Canadian farmers who have good, dry wheat should stand out for high prices, for, although the advance which has already taken place is considerable, there is every reason to believe that it will be greater yet. The reasons for this belief will appear partly in estimates which I have compiled