THE FARMER'S ADVOCATE AND HOME MAGAZINE.

THE LEADING AGRICULTURAL JOURNAL IN THE DOMINION.

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1. THE FARMER'S ADVOCATE AND HOME MAGAZINE is published every Thursday.
It is impartial and independent of all cliques and parties, handsomely illustrated with original engravings, and furnishes the most practical, reliable and profitable information for farmers, dairymen, gardeners, stockmen and home-makers, of any publication in Canada.
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place, but things that we do not need are seldom cheap at any price. But to go back to Peter McArthur and the farmer's checks, recent years have brought about some remarkable changes in the attitude of banks to rural and village communities. It is not long since one would never dream of looking for a chartered bank except in the city or county town; but now nearly every sizeable business hamlet in the midst of a thriving farming community has its local branch, where checks for cattle, hogs, cheese, grain, and what not, are cashed, and farmers keep an account, out of which they pay for things by check. Time was when few men ventured into the seldom-seen presence of the austere Bank Manager, but now he gets down and out for business like other men, and mixes up more with the people whose funds he uses or transmits to headquarters, to be disposed of as Peter McArthur has been detailing. It is no uncommon circumstance to see a couple of bankers at the local cheese factory annual rendezvous, offering a variety of inducements for the privilege of carrying the account of the concern. Who would have dreamed of that even twenty years ago !. While it is not supposed that they are simply out for an afternoon's recreation, or for the more especial benefit of the patrons, it indicates, at least, a growing appreciation of the farmer's expanding business, and reminds us that the days are gone, likely forever, when at long intervals, men in heavy frieze overcoats, buttoned up to their ears, went on long jaunts to county points, with a big wad of bills in one pocket and a revolver in the other, while the recipient of a share of the aforesaid wad secreted it in the old family Bible or in a yarn sock under his pillow. But now we are in the days of steel safes and vaults, dynamite, and promoters, and still uneasy lies the head that gets the gold. With the vast increase in the volume and complexity of business, the wonder is that things go on as well as they do, and it is re-assuring to realize that faith in mankind is not dying out, and that the forces of publicity and equity are making for a fairer divide of the world's goods as between the man who toils and the financier.

"On The Side."

By Peter McArthur.

(With apologies to many authors.)

"This is a tale of terror,
Told when the twilight falls,
And the monkeys walk together,
Holding each other's tails."
—Kipling.

Sh-h-h ! We are now about to enter the Fairyland of High Finance, where bank managers make "millions on the side." The entrance looks a good deal like the front door of a big bank ; but don't be afraid. If they get after us we shall run. Come on.

Ah ! It doesn't look so very different from the everyday world we have left behind. The men we see about us are the same men we see every day on the streets of Montreal and Toronto. But you must be careful, if one of them speaks to you, to address him as "Senator" or "Sir," for most of the men who do business here either have titles, or are intending to buy them before long. Hark ! Listen to the singing :

"We are shifters,
We are lifters,
Through this wicked world we roam,
Easing one another's burdens,
Kinder coves were never heard on
Charity begins at home."

That is the Bankers' Association holding one of its High Jinks. They are probably superintending the cutting of a melon in one of the Big Businesses they control or holding a wake over the remains of a bank that once did business as a rival. Aren't they the gay dogs ? But let us proceed.

What is that ? You would like to see the melon they are cutting. Oh, very well. But you will be disappointed. The melon they are cutting never grew on a vine. It was manufactured at a meeting of the directors of the P. D. Q. Railway. The melon consists of the little blocks of stock they are handing round. Now they will raise rates so as to be able to pay good dividends on all that new stock, and then they will all be richer and happier than ever. Come on.

Now let us stop and look at this splendid fountain, with the showers of beautiful water. It is here that they water the stock. Now let us listen to the beautiful song that those happy, prosperous-looking men who are dipping out the water are singing :

"Avast, belay, yo ho, heave to,
A-pirating we go,
And if we're parted by a shot
We're sure to meet below !

"Yo ho, yo ho, the frisky plank,
You walks along it so,
Till it goes down and you goes down
To Davy Jones below."

These pleasant-looking gentlemen who are singing and dipping water from this inexhaustible fountain are the promoters of mergers and combines. Yes, they are really, truly pirates, though they do not look it. They are the only kind of pirates we have left. Now, look at those scared-looking men who are walking the plank and disappearing forever. Don't they look silly ? They are the men who are trying to do business on a small scale. They have to be put out of the way before the mergers can be successful. Doesn't it make you laugh to see them sprawl and squirm as they are being thrown into the water ? But who are these honest, homely-looking men who are coming up to the fountain ? They are going to sing, and perhaps, if we listen, we will find out :

Honest Men : Innocent, trusting investors are we.
Promoters : We hope so.
Honest Men : Very choice fruit on the bunco-game tree.
Promoters : We hope so.
Honest Men : We hope that you will not consider us rash,
But we're wanting to purchase some water for cash.
Promoters : We hope so.

Now look at them handing over their hard-earned money for the water that is being dipped for them by the pirates. Isn't it a beautiful sight ? All that water will turn into pure gold when they get home with it. It may sound foolish, but who are you that you should think there is anything wrong about it ? Great is water ! Great are the promoters ! and still greater are the fools who buy the water, and greatest of all the voters who allow such things to go on.

Do you see those men standing about in little groups ? They are all busy making "Gentlemen's Agreements." Ordinary agreements that are written on paper are liable to make trouble if they should be dragged into court. Let us listen to what some of them are saying :

"You and I really control all the business in our line of goods."

"We do."

"Then, instead of competing, why shouldn't we divide up the country between us ?"

"Good idea."

"Then, you confine your sales to the Western Provinces, and I will confine mine to the Eastern. Is it a go ?"

"It is."

"At the same time, we might as well put down prices ten per cent. for the producers of raw materials, and raise them ten per cent. for the consumers."

"That's a good idea, too."

"Then, it is a bargain. Shake."

They shake, and a Gentlemen's Agreement goes into operation at once. Now listen to these other men :

"Through friendly directors who owe their election to you, you control the Aviator's Bank, don't you ?"

"I do, and in the same way you control the workings of the Submarine Bank."

"Very well. I need a million dollars of ready money to enable me to put through the Nursing Bottle Merger. It wouldn't look well for me to get it from my own bank, so if you will see that I can get it from your bank, I will see to it that you get the million you need to put you through the Baby Carriage Merger."

Then they shake, and Big Business booms.

But what is happeing now ? Everything is getting dark and mysterious.

"By the pricking of my thumbs
Something wicked this way comes."

Ah, I understand. A politician is now making his rounds and collecting campaign funds. He needs oodles and oodles of money with which to educate the voters. And he will not spend it on printing bills, either. He knows that an ordinary man can get a whole political education by looking fondly at a five-dollar bill that has been slipped to him in a corner, with a few well-chosen words. And the people who are here contribute to his fund gladly, because they want to have the people educated properly. Yes, indeed. And, moreover, they want their friend the politician to see to it that no laws are passed that will make trouble in their fairyland. They do not want to be "fobbed by old Father Antic, the law." Besides, they want special privileges that will enable them to fatten on the resources of the country, and the politician and his party can give them all those good things. No wonder they give their money gladly. If it were not for politicians who can be placated in this way, the Fairyland of High Finance might be reformed out of existence. Wouldn't that be dreadful ?

Now let us look at these men who are writing so busily, and pausing from time to time to shout, "Great is Diana of the Ephesians." No, that is not what they are shouting. Let us listen again. Now I have it right. They are shouting, "Great is the Canadian Banking system." And just listen to the people who are outside of the Fairyland cheering. They believe every word of it. There, there, now. You mustn't laugh, or they will get after us. I believe they are going to get after us. Let us run.

Now we are back in the common workaday world, where people have to work like slaves for every dollar they get. Look at those sweating, laboring men and toil-bent farmers. They do not look gay and well-nourished and prosperous like the people in our Fairyland. And yet it is their hard-earned money that is used to make Fairyland so delightful. It is their money that the men who get "millions on the side." really get. And now look at them as they stand up and cheer when they hear the cry, "Great is our Canadian Banking System." Did you ever hear of anything so pathetically droll ? The words of the editors seem to cheer them wonderfully at their work. Doesn't it remind you of the rhyme :

"The toad beneath the harrow knows
Exactly where each tooth-point goes
The butterfly beside the road,
Preaches contentment to that toad."

The Teacher vs. The Horse Groom.

At the annual convention of the Manitoba Trustees' Association, Dean Davenport, of Illinois, told an interesting story to show how some trustees treat the rural-school teacher in the matter of salary. The tale runs somewhat after this fashion :

A number of farmers in a community decided to purchase a stallion that would improve the horse supply of the neighborhood. After some thought and investigation, a big sire of proper type and approved breeding was purchased for