MY OPINION ON SOME MATTERS
NUMBER 13

I SEE FARMERS WHO TAKE NO PRECAUTIONS TO BE A CREDIT TO THEIR FELLOWS

It always grieves me to see my fellow-farmers slouching about in a town or city as though they delighted in having a "farmerish" appearance or did not know enough to look clean and bright even in town. Now I have put in many, many days on a farm and I know it is not easy to present a dressed-up appearance or to be clean always. But I do know that there is no reason for any farmer giving the lads in the town a chance to call him "Hayseed."

As I have attended big shows and smaller ones during the past several weeks I have seen many old friends to whom I would like to give advice. Perhaps it would be better to have a personal talk with them, but they wouldn't like it. However, every man knows when he presents a respectable appearance, and if gentle reader realizes that he did not do his best he knows this is for him. As long as so many of them present slouchy and slovenly appearances in town so long will the farming fraternity be placed in a class lower than those who follow other occupations. The average farmer of the Canadian West knows enough to *dress up* when he goes to town, but there are some who do not. That this percentage of thoughtful farmers is fairly high is shown by the higher status accorded the farmer out here than in some other parts.

Now I do dislike toggery. In fact, there is nothing more hideous than a *togged-up* farmer. Plain, neat clothing and scrupulous cleanliness are all that are needed. But why should they go to town—even on fair day—dressed only fit for the piggery? It is not because they cannot afford better. Any man can afford to be clean.

At Winnipeg exhibition last July there were many specimens that made a man sorry he was a farmer. A few instances: One man wandered around for at least three days with a suit on that many tramps would not wear—holes in the trousers and a big rip in one armpit. It cost probably $5.95 on bargain day. That is why the holes were there. And this man could have afforded a $15.00 or a $25.00 suit without at all drawing unduly from his bank account. He had positively no excuse for presenting the appearance he did. Another man wandered aimlessly up Portage Avenue, peeling an over-ripe banana, his head down and nodding with every step as though his neck was scarcely strong enough to hold it up. His hat I will not attempt to describe. It was good enough if it had been brushed up well after last fall's threshing. He sauntered up to a man on a big ice wagon and offered to exchange a banana similar to the one he was devouring for a "hunk o' ice." The iceman looked at the farmer. He donated the ice, but declined the banana on the plea that he did not like that particular fruit.

At local fairs one naturally expects to see every one take time to clean up and to do what he can to be a credit to the community. However, I have seen men this summer, and every summer for years, who positively were not clean as far as the use of soap and water could do the work. In addition there were three days' whiskers where one day's growth looked bad. But it is with horses and outfits that gross carelessness comes into evidence at country fairs. How many farmers drive in with harness and rigs in deplorable condition, where a few minutes' time with a handy man or a few cents in a repair shop would have remedied matters, and besides have made it safe to ride behind those horses!

In dealing with this question I must not overlook the matter of cleanliness at home. It is easy to conclude that there is no time for regular washing, etc., during a busy season. However, the man who cannot take five minutes to wash and make a few respectable changes when visitors call and stay for a meal, is hard-pushed. When I strike a place and am obliged to eat at a table with a man who does not wash off at least the rough dirt before sitting down to a meal I take it as a strong hint that I am an unwelcome guest.

"AIRCHIE MCCLURE."

Co-Operative Banks for Farmers

(OUR ENGLISH CORRESPONDENCE.)

A development following the Small Holdings Act is the proposal of the British government to found co-operative credit banks under the auspices of the state. Such banks have proved very useful to farmers in Germany, France, etc., and on a non-state basis in Ireland. Both of the great political parties are in favor of extending this system of finance to Great Britain, so early action is probable.

This new development will be of vast assistance to the small holders, as cheap credit will be available to enable them to develop their holdings. In the last two years about 80,000 acres have been acquired by laborers and others in the rural districts of England. The scheme is designed to help the industrious, but not to give any help to the wastrel or the loafer.

This important announcement was made by Lord Carrington, at a banquet given by the Farmers' Union in honor of the members of the German National Agricultural Society, who are on a visit to England. Lord Carrington did not give any particulars of the scheme, but as president of the Board of Agriculture he will submit a bill in due course to parliament.

These co-operative credit banks have been of great service to farmers on the continent. They originated in Germany, the first being founded in 1849. They have spread all over the continent and have reached India and Ireland in a modified form. Each of these credit banks is an association of neighbors united to borrow a sum of money in order to lend it out cheaply to such of themselves as need loans. Savings deposits are also received, and much of the lendable capital is derived from this source. One essential of the system is that the association covers only a small area in which everybody knows everybody else.

The money is only loaned for a specific purpose, say to buy a horse, or an implement, and careful inquiry is made. The loan can be called in at short notice. There is unlimited liability of all the members in such associations, and the success is largely dependent on the trust of the members in each other.

In Germany alone there are 10,000 of these institutions, and the amount lent by such banks on the continent last year was £18,000,000. Not one of these thousands of credit banks has ever failed, and this is conclusive evidence of their stability.

The British government will need to spend some money on education and organization to get the conservative Britisher to co-operate with his fellow farmers. Some state capital may be of use in certain conditions, but no large amount will be needed. In Ireland when a credit bank is set up to the satisfaction of the Irish Board of Agriculture the latter guarantees the loans the bank requires; no money passes—public credit does the work.

CONDITION OF BRITISH AGRICULTURE

Lord Carrington, in the course of the same speech was in quite an optimistic mood regarding English agriculture. He was sure they would agree with him when he said that old England was not on the down grade, as some people and some journals in this country would have them believe. Indeed, speaking on behalf of the board of agriculture, he thought he could fairly say that agriculture in England was certainly looking up, and though we now and again heard despondent stories from some of our great agricultural landlords, such cries were not justified. . . . .

The agricultural industry of England was in a sound, prosperous and flourishing condition, and with good weather we might hope to have a plentiful and bountiful harvest. These encouraging statements were heartily applauded by the farmers present, and are a wholesome antidote to the pessimistic people who are constantly asserting that England is "played out."

BRITISH EMIGRATION STATISTICS

The emigration statistics from the United Kingdom show considerable changes of recent years in the destinations of British emigrants, and a great increase in the popularity of British colonies. In the six years ending 1899, for every 53 emigrants going to British colonies there were 103 for foreign countries. In the four years ending 1909, for the first time in history half of the emigrants from these shores have remained within the Empire. Canada has taken the lion's share for the last four years, having averaged 115,000 per annum, against 16,500 per annum a decade ago.

Though Australia and New Zealand come in next place they are far behind the Dominion. Their totals in the last four years have reached to 29,000 per annum. South Africa has taken an average of 22,000 in the same period.

A peculiar feature of the statistics is the rapid increase of British emigrants of late years, and the very small increase in emigration from Ireland. The acquisition of their farms by Irish farmers has certainly been one potent cause of the lessened proportionate exodus from Ireland.

Canada's widespread and effective advertising of its advantages accounts very largely for its big share of emigrants in comparison with other over-sea dominions, which have not placed their advantages so forcibly before the British people. Inspection of British journals and exhibitions now shows these colonies to be wide-awake, and they are placing their propositions before the public in a far more effective manner than of recent years, and as a result are securing more desirable settlers. One hears here in discussions sometimes that "No Englishman need apply" in Canada, but our daily papers and prominent journals are full of the advantages of Canada—all written in the most glowing periods, and seductively illustrated with fields of golden grain, or of well-stocked farms, or of peaches, which makes one's mouth water. So your immigration people evidently believe that we have in England people of the kind really needed for Canada's development.

GRAIN PRICES

The Board of Agriculture has an interesting return of the prices and supplies of wheat, live stock, and other agricultural produce for 1909. A striking feature of the year's prices was the average of 36s. 11d. per quarter for wheat—the highest recorded since 1891. Oversea supplies of wheat and flour were larger than in the previous year. The home crops of both 1908 and 1909 were above the average. The average price of foreign wheat was 39s. 2d., but colonial and Indian wheat brought the highest price of all—an average of 40s. 3d. Barley at 26s. 10d. was 1s. higher than in 1908, and oats at 18s. 11d. were 1s. 1d. higher.

Harvest work in England is proceeding with greater regularity so far than last year—when unfavorable weather caused many interruptions. The wheat has stood well, and lodged grain is the exception. In the North the wheat is turning out a good quality, but there is some complaint of poor wheat in the South. Some fine malting barley has already been secured in several of the southern counties. The prospects of wheat and barley are both for a yield above the average.

F. DEWHIRST.

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Working horses may have too much hay. A pound of hay per hundred pounds live weight is conceded best when hard work is being done. More hay and less grain may be used when the horse is doing light work. When a horse is idle, it is best not to give all the hay it will consume, as horses frequently develop enormous capacity for hay, and from overeating work permanent injuries to themselves.

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The teeth of old horses almost invariably require occasional floating. If an animal is not thriving as you would expect on the feed given, or if it is not feeding well, examine the teeth. While this is especially necessary in horses that are getting up in years, it is also frequently found as markedly in young horses. One cannot expect a horse to eat with a sore mouth, neither can he be expected to work if he cannot eat.