

points will be used in the case of wheat, oats and barley:

Freedom from weeds	25 points
" " " other varieties	10 "
" " " other kinds of grain	10 "
" " " attack of smut, rust and insects	10 "
Character of plant	20 "
(A strong-stemmed, healthy plant desirable. Excessive growth objectionable.)	
Uniformity of crop, type of plant, size of head and apparent yield of grain	25 "
Total	100 points

The scale of points to be used in judging the standing crop of corn shall be as follows:

1. Per-cent. stand	15 points
(3 good plants per hill considered a perfect stand.)	
2. State of culture	10 "
(Well cultivated and free from weeds.)	
3. Character of plant:	
Vigor and uniformity of growth	15 "
(A strong, erect, leafy plant producing in the dent varieties one well-developed, well-matured ear most desirable; in the flint varieties two good ears per plant may be looked for.)	
4. Freedom from disease	05 "
5. Type of ear:	
(a) Trueness to type	05
(b) Shape of ear (cylindrical preferred)	05
(c) Length and circumference of ear (medium preferred)	05
(d) Purity (freedom from admixture with other varieties)	05
(e) Uniformity and shape of kernels	05
6. Estimated yield of fodder	10 "
7. Estimated yield of grain	20 "
	100 points

NEW IDEAS IN BANKING.

Bankers have the reputation of being proverbially conservative in their methods, yet few branches of business have responded more quickly in recent years to modern demands than banking in Canada. To illustrate: At local cheese-factory meetings in Ontario this season as many as three chartered bank managers would be present bidding keenly for the year's account. There was a time not long since when such a thing would be deemed preposterous. Then we find them establishing suburban branches, and in every way getting after business after the manner of ordinary commercial enterprises. A large financial corporation in Toronto recently introduced a "banking-by-mail" department, a system successfully in vogue for years in the United States, proving a decided convenience to the public. The mail-order business is most assuredly one of the most characteristic features of modern trading, both on this continent and in Great Britain. In many parts of the United States farmers have the advantage of rural mail delivery daily, while in most districts in Canada a daily mail service is in operation, and farmers residing within convenient distance from a post office can readily avail themselves of the benefit of this method of transacting their banking business.

The better people get to understand the workings of the business-by-mail system the more they take advantage of it. The great department stores were the pioneers of the business-by-mail idea. The determination of these houses to make the satisfaction of their customers a chief aim is a matter of common knowledge. Realizing that a permanent business could be built on no surer foundation, financial concerns are now following the example of Eaton and Wamamaker in their new departure of banking by mail. They are apparently intent on giving good service and satisfied patrons. The American public, quick to appreciate a real convenience, responded readily, and banking by mail became an established branch of the banking business. Progressive banking institutions promptly realized the enlarged field of usefulness opened, and there are to-day millions of dollars on deposit with these houses belonging to people who have probably never seen the institutions with which their money is entrusted.

The depositors' register of one of the best-known banking-by-mail institutions in the United States shows that it now has depositors living in every State in the Union, all but three of the Provinces of Canada, four of the countries of Central and South America, Porto Rico, Cuba, Hawaii, the Philippines, England, Russia, Spain, Germany, Italy, and one or two African countries. The depositors are from every station of life—farmers, mechanics, laborers, school teachers, professional men, miners, business men and women in every pursuit. Another feature deserving attention is the advancing rate of interest, due in part to progressive methods, and in part to the strong demand at present for money for the expanding business operations of the country. Institutions are allowing four instead of three per cent., and compounding the interest quarterly; also allowing depositors the privilege of withdrawing without notice by check or paying by draft. Another important class of

depositors is made up of those who have trust funds to invest.

Sending money by mail is safe. Millions of dollars travel back and forth over the country every day. In Canada our mails are even more secure than in the United States. In either country, however, if the sender uses ordinary care in addressing and mailing his letter, his express or post-office order is quite as safe as though they were carried in his own pocket.

THE CANADIAN HORSE SHOW.

The annual hippodrome, known as the Canadian Horse Show, passed off very successfully at Toronto last week, in the St. Lawrence Arena, under the auspices of the Canadian Horse-show Association, the new organization formed this spring for the purpose of running it. While the show no longer possesses the same degree of interest for the farmer as formerly, owing to the fact that the breeding classes of light horses are now shown at the Ontario Horse-breeders' Exhibition, which takes the place of the old Spring Stallion Show, that used to be confined to the draft breeds, still the Canadian Horse Show is a splendid institution, fraught with much indirect benefit to horse breeders and dealers. It is one of the few places where society comes into touch, more or less, with the live-stock interest. Society is the customer and patron, and a very profitable patron too, in many instances. It is well for the farmer and breeder to see what class of horseflesh his customer wants. The show is, therefore, an educator. It is also more. It is a means of greatly extending the interest of city people in horses, and enlarging the list of equine patrons. This is good for both townsmen and farmer. The former obtains the means of healthful and pleasurable recreation beyond any derived from mechanical inventions. The latter is profited by the increased amount of money spent on horses, which might otherwise be diverted to automobiles and other fads of luxury. The horseless age seems distant as ever.

What is the horse show like? Thousands of readers have only a hazy idea, gathered from press reports. To begin with, imagine a rectangular brick building, hundreds of feet long and free of posts or other obstructions. In the middle, occupying almost its full length, is the space where the horses are exhibited. Outside the railing a wide walk encircles the ring, where a line of young and old men lean over the railing, while back and forth ladies with their escorts promenade betimes, pausing sometimes to chat with an acquaintance in the front seats. Back of the promenade, on each side of the building, and extending from end to end, rise tier upon tier of seats, packed with people in their gayest attire. Society pays willing tribute to the horse, from the Lieutenant-Governor and his family down to the dry goods clerk. The elite recline in chairs in the "boxes" in the forefront of the crowd, where men in silk hats and full-dress suits pay respects to spectators of the fairer sex. Some of these boxes, be it noted, brought a hundred dollars or so apiece when auctioned off before the show—a hundred dollars for the privilege of occupying four or five chairs in a box throughout a four days' show! The ubiquitous cynic insinuates that the horse show is more of a display of women and fashion's art than of horses, and their observation is rather borne out by the daily press, whose society editors describe at columns' length the attire of the society leaders; but, after all, the ring is the center of attraction, and at times the object of a breathless interest, when a favorite exhibitor's entry is close to the top position, or again of ringing applause when he lands the coveted ribbon. Down on the noiseless arena, floored with dark tanbark on packed clay, circle the proud-stepping horses, sometimes a dozen or two in the ring at once, and nearly all handled by crack "whips." Here they are judged, six or eight classes in an afternoon or evening, taking by turns saddle horses, hunters or high jumpers; butcher carts or express vehicles; single drivers; teams; the trappy tandem, or the prancing four-in-hand, all aristocrats of the equine world. The mellow light that suffuses the building from the windows in daytime, or high-strung electric globes at night, is just enough to cover slight defects and show the steaming horses at their best. To the man who loves horses and women—and who does not?—the horse show is a dream of splendor and beauty.

Hackney blood as usual gave a good account of itself in the harness classes, but Thoroughbred and Standard-bred breeding had its innings as well; the Thoroughbred especially, of course, in the classes calling for hurdle work. In the harness classes A. Yeager, of Simcoe, was very successful with some Hillhurst Sensation stock. Among the leading exhibitors we may mention Hon. and Mrs. Adam Beck, London, Ont.; E. Langdon Wilks, of Galt; Burns & Sheppard, Toronto; Crow & Murray, Toronto; Mrs. J. J. Dixon, Toronto; Gordon J. Henderson, Hamilton; Geo. Pepper and Miss Alma Pepper, Toronto; Dr. S. H. McCoy, St. Catharines; Robt. W. Davies, Toronto; Jos. Kilgour, Toronto; W. D. Beardmore, Toronto; Dr. W. A. Young, Toronto; T. Ambrose Wood, Toronto; J. W. T. Fairweather Co. and Allen Case, Toronto, and Mrs. Chas. Wilnot, Belleville.

The Ontario Horticultural Exhibition is to be held in Toronto November 12th to 16th, under the same auspices as last year. It is not yet decided in what building it will be housed.

HUNTINGDON NOTES.

'Tis May day, and all nature is revelling in the bright sunshine after the deluge of rain yesterday. Saturday, Sunday and Monday were warm, with lots of sunshine—just the right kind of weather for seeding, and a little seed was sown on Monday on the well-drained uplands. Seeding operations will be suspended for this week at least, as it will take several good drying days to get the land in proper condition for seeding again. We expect with the advent of warm weather the grass will come ahead quickly, and young cattle will be turned out very soon, which will be appreciated, as coarse fodders are scarce in some sections. This being the case, there is just a possibility of cattle being turned on the grass too soon, therefore not giving the grass a proper start, with the result there will be short pasture later on. We have always found it paid to keep the stock from the pastures—even after we considered there was sufficient food for them—until there was a full bite, then if dry weather came they did not suffer as much as when pastures were eaten off closely.

In my last notes I referred to the milk and cream prices set by the Montreal Milk-shippers' Association at their last annual meeting. Milk was priced at 15c. per gallon delivered in the City, and cream at 8½c. per cent. butter-fat, or 75c. per gallon for cream testing 22% butter-fat. Many of the milk dealers in Montreal stated they would not pay those prices, which for milk was 3c. higher than last year, but they changed their mind when they saw our farmers meant business. About three-fourths of the milk shippers have already contracted for this price, and the rest are hanging back, hoping to secure the price, the dealers not offering to come over 14c., notwithstanding the fact that they have been out in several sections looking for milk. This morning all those shippers that had not contracted for the 15c. withheld their milk, so there is a shortage of milk and cream in the city to-day. The shippers expect to get their price before the week is out. The increased prices of feed, milch cows, and labor, together with the rather arbitrary regulations about to be enforced by the city authorities, have been the chief causes of the rise in price, the producers feeling that they either had to have these prices or go out of business. When we know the prices of milk at other centres, we think our producers were very moderate in their demands.

Huntingdon Co., Que.

W. F. S.

AN AWAKENING INTEREST IN SPRAYING.

P. W. Hodgetts, Secretary of the Ontario Fruit-growers' Association, informs us that there is likely to be a very much greater amount of spraying done this year, as a result of the offer of the Provincial Department of Agriculture (see "The Farmer's Advocate," issue April 18th) to grant \$50.00 to any five or more farmers who unite to form a fruit-growers' association for the purchase and operation of a power-spraying outfit during the season of 1907. Applications for the grant are pouring in. The point has been raised whether associations spraying their trees with hand-spraying outfits should not also participate. The conditions specified would not admit of this, only power spraying being thus assisted. However, if there are not enough applications from power-spraying associations to use up the total grant of \$6,000, the applications of those using hand sprayers may be considered.

As showing the extent to which spraying will be done, we are told that the St. Catharines Cold-storage and Forwarding Co. has 70 pumps, hand and power. They are going after the San Jose scale determinedly in this section, as well as other pests. There are about 25 outfits in the neighborhood of Simcoe, most of which are new ones. Eastern Ontario, too, is taking up spraying. There are 3 or 4 machines at Newcastle, and one at Oshawa. The Co-operative Association at Chatham has four pumps this year, against two in 1906. Forest is also likely to have a power sprayer.

EASTERN ONTARIO FAT-STOCK, DAIRY AND POULTRY SHOW.

At a meeting of the directors of the Eastern Ontario Fat-stock, Dairy and Poultry Show, held in the Grand Union Hotel, Ottawa, on the evening of April 18th, it was decided to change the date of holding the show from the first week in March to the third week in January. A special effort is to be made to induce dairymen to enter their cows for competition in the different classes for milch cows. It is hoped that a very large entry may be secured, since liberal prizes are being offered, and the increasing importance of the dairy industry in Eastern Canada, to which exhibits are confined (east of Peterboro), becomes daily more evident. Breeders or dairymen who have stock good enough to enter this competition would do well to bear the change of date in mind when making preparations. Entries will be received from Quebec.

PURE-BRED STOCK FOR N. B.

Hon. L. P. Farris, and O. P. King, M.L.A., of New Brunswick, have left for England, and will purchase pure-bred draft horses (chiefly Clydesdale mares) and sheep to be re-sold in the Province. The Legislature voted \$25,000 towards the scheme.