

The Feeders' Corner

The Feeders' Corner is for the use of our subscribers. Any interested are invited to ask questions, or send items of interest. All questions will receive prompt attention.

Feed—Our Weakest Point

The most important single factor in the improvement of farm animals and the development of desirable breeds to a reasonable degree of perfection, is

feed, says a writer in a recent issue of the American Breeder. In giving feed this credit it is, of course, necessary to include with the term, judgment and care in feeding, but it is the quality and quantity of feed more often than anything else that is lacking, and it is a better realization of the importance of quality and quantity of feed more than anything else, which must come to the stock men of this country before they can make the progress in animal husbandry which its importance and the money invested in it justifies.

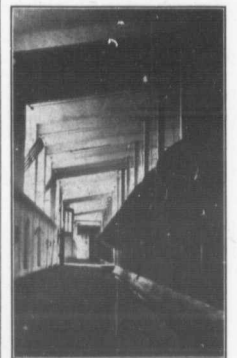
The hundreds of thousands of dollars which every year go to the countries of Europe for imported draft horses is a tribute mere to the superiority of the feeding methods of the old country breeders than to the superiority of the blood they use. American breeders, as a rule, are second to none in their willingness to spend money for good breeding stock, but there is a widespread lack among breeders and a more nearly universal lack among the farmers (who are the ultimate customers of the breeders) when it comes to developing the produce of the well

bred animals which have been secured.

FRENCH FEEDING METHODS

In France, for instance, it is the rule to full feed colts in developing for breeding animals, giving grain to foals, yearling and two-year-olds in connection with luxuriant pasture, colts of the latter classes getting as high as 25 pounds a day on grass. In this country it is the exception. A very large proportion of the colts raised in this country get no grain while nursing excepting what they pick up around the feed boxes of older horses. As yearlings they spend a long season on pasture (often including as much as two months of short grass and hot weather), during which time they get no grain whatever.

As two-year-olds they are very likely to be roughed through the winter without grain, passing through the



Convenient Movable Mangers

The type of manger in use at McDonald College, and here illustrated, has many advantages. Each cow gets exactly the amount of feed intended for her which is hardly possible with the continuous manger. Then by elevating the partitions as shown in the illustration the cows may be watered in the summer trough that forms the bottom of the manger. Mangers too are easily cleaned when the partitions can be elevated. The mangers are made in sections and are easily elevated with the assistance of pulleys and weights as seen in the illustration.

—Photo by an editor of Farm and Dairy.

period of greatest importance perhaps in their development, with the least opportunity for development. The result is that the average colt raised on the American farms is not ready to go to work until it is four years old and at that age is no larger than it ought to be at two. It is a little tougher from age and may endure more work than it would have as a two-year-old, but the chances are that the extra difficulty of breaking a four-year-old more than offsets any advantage it has in the matter of endurance.

It is rather cold around the top of the windmill these days, but remember that oil is cheaper than machinery and a cool job doesn't do anybody much harm.

We are cheating somebody every time we use milk pails that have not been washed since the milking the night before. And that somebody is ourselves.

A large hoghead and a day's labor would supply many a farm woman with soft water right in the house, where now it must be carried from the distant well or spring.

FINANCIAL STATEMENT

OF THE

Mutual Life of Canada

HEAD OFFICE - WATERLOO, ONTARIO

For the Year ended 31st December, 1912

CASH ACCOUNT

INCOME	
Net Ledger Assets, 31st December, 1911	\$17,301,907 83
Premiums (Net)	2,692,199 27
Interest and Rent	1,007,311 31
Suspense Account, etc.	1,064 43

DISBURSEMENTS	
Death Claims	\$440,453 96
Matured Endowments	335,867 00
Surrendered Policies	212,530 57
Surplus	277,531 29
Annuities	9,403 42
Expenses, Taxes, etc.	\$ 1,375,806 44
Balance Net Ledger Assets, 31st December, 1912	19,110,532 72

\$21,002,352 94

\$21,002,352 94

BALANCE SHEET

ASSETS	
Mortgages	\$11,661,716 34
Debtentures and Bonds	5,068,063 96
Loans on Policies	2,616,639 88
Premium Obligations	10,253 96
Real Estate	229,261 99
Cash in Banks	380,963 63
Cash at Head Office	2,151 01
Due and Deferred Premiums (net)	433,711 10
Interest due and accrued	408,136 01

LIABILITIES.	
Reserve, 3½% and 3%	\$16,161,753 56
Reserve on lapsed policies on which surrender values are claimable	5,294 93
Death Claims undistributed	47,260 67
Matured Endowments undistributed	4,566 00
Present value of amounts not yet due on matured instalment policies	114,317 81
Dividends due Policyholders	8,247 43
Deferred Dividends	19,570 78
Premiums and Interest paid in advance	17,043 94
Taxes due and accrued	16,500 01
Due for medical fees and sundry accounts	15,063 82
Credit Ledger Balances	30,864 97
Surplus, 31st December, 1912	\$3,008,755 69

\$20,071,344 80

\$20,071,344 80

Audited and found correct,

J. M. SOULLY, F.G.A.,

Auditor.

Waterloo, January 26, 1913.

GEO. WEGENAST,
Managing Director.

New business (Canadian) written in 1912	\$11,121,424
Assurance in force, December 31, 1912	77,921,344
Assets, December 31, 1912	20,071,346
Surplus, Government standard, Dec. 31, 1912	4,388,361
Surplus earned in 1912	638,875

Surplus earnings for the year amounted to \$3.15 per cent.

Increase over 1911	\$1,094,050
Increase over 1911	6,900,374
Increase over 1911	1,909,496
Increase over 1911	738,235
Increase over 1911	136,913

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