

The Farmer's Advocate AND HOME MAGAZINE.

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DOMINION.

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The Bill authorizes the organization of local farm loan associations establishing credit relations between them and the Federal Land Bank. It is necessary that the associations be stockholders in the Land Banks in proportion to the loans the members wish to get. Those who framed the Bill hope that all the stock in these Federal Land Banks will eventually be owned by the association. Right here is where the Bill may be a success or a failure. The farmers must get together and work together, and transact their business through the association on a better basis. The loan may run for periods of five to forty years, and small payments on the principal must be made annually or semi-annually on the amortization plan, meaning that for the period of a loan a certain payment must be made annually, so that when the loan expires the entire debt and interest will have been paid. Loans may be secured for the purchase of land for farming purposes, to buy necessary equipment, to improve buildings, or to pay up indebtedness already established, but the loans must always be on the first mortgage on farm lands, and so the borrowers are limited to those who own and cultivate farm land or who contemplate becoming owners and operators. Besides the twelve Federal Banks the Act authorizes the establishment of joint-stock land banks which may lend directly on farm mortgage security and issue farm loan bonds. The Government will not lend the banks any financial assistance, but they will be under the supervision of the Federal Farm Loan Board. At first, it is believed that banking will be the main feature of the Act. It remains to be seen how farmers take to it, and what success is made of it. Public opinion, if it stands behind it, will make it a success, but if the farmers do not take advantage of the opportunity offered failure will surely result.

There are some good points in the Act which should encourage a working together. It will reduce the rate of interest, and will give the benefit of long-term loans to be paid back in small instalments. A farmer can now borrow for forty years if he so desire and will not pay more than 6 per cent. interest on his loan. It is estimated, that, including commissions, American farmers at the present time are paying 8½

per cent. on their loans, or twice the rate paid by farmers in European countries.

It is said that the farms of the United States during President Taft's administration carried a mortgage debt of \$6,330,000,000 on which was paid an annual interest of more than \$530,000,000. The New York American, commenting on this, states that it is not too much to say that no manufacturer or merchant could possibly do business successfully today if the obstacles in the way of securing credit and the interest exacted of him for loans were as great as in the case of the farmer.

What is needed, says the Boston Transcript, and there is a great deal of truth in it, is an effective mobilization of credit, the grouping of capable farmers to secure developments, which they could not by their single efforts have made, and the co-operation of government plans for improving farming with the offer of government funds.

Farmers expect to pay a fair rate of interest, and any system of rural credit to be a success must bring together the capital available in the community where the money is required, and keep that capital from being drawn off to the larger centres as is done under the branch bank system. There is no reason why the farmer who needs money in a locality should not be able to borrow that money from the other man in the locality who may have it to lend. If the administration of the Act is such that it makes the money in the various localities available for those various localities or the men in them who need it, and the men who have the money to lend and those who wish to borrow get together as they can under the Act it should be a success.

The Act should bring together the small farmer who wants to borrow money and the small investor who has some money to loan on reliable security, and it will be beneficial according to the manner in which farmers take up with it. The Bill is summed up by the Chicago Journal as follows: "The Bill creates a group of twelve farm-loan banks presided over by a federal board of five members and provides for loan associations. The farmer borrows from the bank through the association on mortgages running from five to forty years. These mortgages are used by the land banks as the basis for farm bonds which are so drawn as to take rank with railroad or any other bonds as a means of safe, quickly realizable investment. In other words this new law makes liquid the enormous amount of capital now locked up in the farm lands of America."

From a study of the situation we believe that regional banks or rural credit banks such as provided for in this Bill, are about the only practical means of solving the problem. Co-operative loans will not work, because one farmer will not work with another in America as they do in some parts of Europe. Farmers do not trust one another enough, and here and there a sharper makes them all suspicious. Live-stock loans are all right as far as they go, but a big firm doing business on this basis in a large American city charges 8 per cent. on the money, and, of course, the loans refer only to live stock. As a means for providing money to be used in all kinds of farming work these banks should be a success if the opportunity offered is taken advantage of. A cheaper rate, and yet one not too cheap to be profitable, and long term loans upon which the payments are easy should appeal to the farmer and should help him in case he needs money for improving his land and making it more productive.

We are pleased to know that, in Western Canada, organized farmers and organized bankers have come together, and the bankers have decided to extend the farmers three classes of credit: One a general floating credit for the transaction of the business of farmers between crop shipments. Another credit to enable the farmer to hold his grain and market it at leisure throughout the year, which should maintain prices at a higher level. And still another form of credit to develop the live-stock industry.

Evidently the bankers are more anxious to cater to the farmer's business. If in Canada the farmer could get cheaper and ready money to enable him to hold his crop until a favorable selling time, and could get the same consideration to enable him to buy stock to feed or to improve his herds and flocks, and also to equip his farm, it would mean a vastly increased production and more money for the farmer. And did you ever notice that when the farmer has money everybody has a little?

Nature's Diary.

A. B. KLUGH, M. A.

We usually think of insects feeding upon plants, not plants upon insects, yet in our bogs we find a little plant which reverses this usual order of things. It is called the Sundew from the glistening drops of liquid which tip the long, reddish hairs with which its leaves are thickly beset. The leaves grow in an open rosette, and are in our commonest species round and narrowed into long, flat, hairy petioles. The young leaves are coiled like fern fronds. The flowers are small and white and grow in a one-sided, curved raceme, usually only one flower at the top of the curve being open at a time.

This liquid which looks so dew-like has a very different consistency from dew, as it is very sticky. When a fly or other small insect alights upon a leaf of the Sundew its feet become covered with this sticky liquid and it is glued to the leaf. Gradually more and more hairs reach over towards the insect-like tentacles, and the leaf slowly folds inwards, until the insect is plentifully besmeared with the gummy fluid and is held fast in a sort of temporary stomach formed by the infolded leaf. Then the kind of fluid which is secreted by the long hairs changes, and instead of a gummy liquid a digestive juice is poured out. This fluid has been shown by chemical analysis to be practically identical with the gastric juice of the stomach of animals, and it acts in the same way, digesting the nitrogenous parts of the insect. It takes from one to five hours for the leaf to completely enfold the insect and from one to seven days for it to expand again.

Darwin did a great deal of experimenting with the Sundew. He found that pieces of substances of no use as food, such as wood and chalk, if dropped upon the leaves caused the leaf to react slightly, but that it soon expanded again. He also gave them fatal attacks of indigestion by overfeeding them with bits of raw beef.

It is only in bogs that we find the few insectivorous plants in our flora and it is surmised that this habit has been acquired by these plants because of the difficulty of obtaining nitrogen in such habitats.

While our commonest Sundew has round leaves, we have two other species which are fairly common in some localities, one having spatulate leaves and the other long, thread-like leaves.

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We mourn for our dead in Northern Ontario. We mourn all the more because their deaths were preventable. A forest fire is not to be placed in the same class as a cloud-burst or a cyclone as "an act of God," it is an act of man. These fires were set either by design or carelessness by some individuals, and they are the murderers of the hundreds who have perished, and should be hanged high on a gallows for all the world to see. Now, as the death-list grows, and as we await with apprehension news of perhaps still worse tragedies, is the time to resolve once and for all to put a stop to such calamities in our country. Now is the time, for the public memory is short; great tragedies make but a temporary impression upon it and their lessons are soon forgotten. The events themselves are almost forgotten except by those who have them engraved upon their hearts by the loss of someone near and dear to them.

It will cost a lot of money, and it will take a lot of very careful planning to prevent the recurrence of huge forest fires. The question to be decided now is "Is it worth it?" Shall we demand that this money be spent and this forethought taken, or shall we continue to expose our brave pioneers who go forth to open up new territory to the danger of death by fire, and allow thousands of square miles of good timber-land to be turned into an arid waste? The prevention of forest fires means great augmentation of our forest service. It means that this service must be freed of all traces of graft, that fire-wardens must be appointed solely because of their fitness and reliability and not because of political pull. It means that all through our forest country strips three hundred yards wide must be cleared and kept free of all brush, that these strips must divide the forest country into blocks in such a way that if a fire starts in one of these blocks it may be effectively fought at the first cleared strip it strikes and thus confined to this block. It means sufficient men to patrol effectively these fire-guards, and telephone or wireless communication by which alarms may be promptly turned in. It means the rigid enforcement of existing laws in regard to setting out fire in the clearing of land, and a proper system of disposing of all brush from lumbering operations. It can be done. Is it worth it? Perhaps those who live safe from the vast, swift sweep of forest fires in cities and in cleared parts of the country may say "No," but those who have been in a forested country with fires on four sides of them, so that every wind brought the deadly menace nearer, with the dense, pungent smoke stinging their eyes and burning their throats, will answer with me "Yes!"

So far, manufacturers and others haven't been falling over one another, to keep up with Mr. Baillie's excellent example of returning war profits to the Government to be used for patriotic purposes. Are they afraid that the monster Graft would get it all or a part thereof? Or, do they believe that patriotism, like charity, begins at home?

Held-over silage has again been demonstrating its effectiveness in sustaining the milk flow during a drought.