

she has the exceptionally good record of 30.11 lbs. of butter in seven days as a seven-year-old. Another animal worthy of mention is Lady Korndyke Pauline De Kol, with a record of 29.14 lbs. of butter as a four-year-old. Last year, she produced just a few pounds under 21,000 lbs. of milk after dropping twin calves.

THE OLD BULL'S DAM

The dam of Pontiac Korndyke is another proof of the ability of a good cow to transmit her qualities to her offspring. She was Bell Korndyke, and produced a calf every year until she was 21 years old. "I saw her," said Mr. Dollar, "when she was eighteen years old, and she then did not appear more than eight years of age. She has a record of 25.77 lbs. of butter and 609.8 lbs. of milk in seven days. Her average per cent. of fat was 4.04."

Another bull in this herd which has already proven his worth is Sir Johanna Colantha Gladi. Mr. Dollar paid \$2,500 for him when he was two months old. At that time he was the highest bred bull living, being out of Pontiac Gladi, which as a four-year-old had produced 32.01 lbs. of butter in seven days. The average test of his two nearest dams was 33.61 lbs. of butter, his sire's dam, Colantha Fourth's Johanna, having a record of 35.22 lbs. of butter. She is the great Wisconsin cow. "I bought him three years ago," said Mr. Dollar, "to breed to the daughters of Pontiac Korndyke."

At the time Mr. Dollar bought Pontiac Korndyke, he also bought 10 of his daughters. At that time they had not been tested. All have since made good. One of them, Pontiac Rag Apple, sold for \$8,000. "I paid \$600 for her," said Mr. Dollar. "She and her two sons between them netted me \$17,000. She was the greatest money making female I have ever had on the farm."

"Pontiac Korndyke is a little over 14 years old, and I still hold a half interest in him. When he was nearly 11 years old I sold a half interest in him for \$2,500. (Note.—See the introductory article page 3, October 17th issue of Farm and Dairy, for an account of what this great bull has done to enrich the breeder, Mr. H. B. Davis, of Chester, N. Y., who bought this half interest.—Editor.) This year 16 cows from outside herds are being bred to him at a fee of \$500 a cow. Many farmers tell me about their cows, and claim that if I had them I would be able to make 30 lb. records with them. I have my doubt on this point, as the only cows with which I have been able to obtain 30 lb. records have been those bred from the old bull."

Several Canadian breeders have appreciated the stock that Mr. Dollar has for sale, and have secured several splendid animals at long prices. A list of some of these Canadian purchases is published on page 25 of Farm and Dairy this week.

FARM BUILDINGS

Our editor was able to spend only about an hour with Mr. Dollar. Unfortunately his stock was out in the field, and could not be inspected. Mr. Dollar has a comfortable home and attractive barns. Beside the house is a garage in which his automobile is kept, he being one of those farmers, now becoming somewhat numerous, who can well afford to keep an automobile. The cow stable is large and comfortable and well-lighted. While we were with him, Mr. Dollar gave directions to his men regarding the work they were to do during the afternoon in a manner which showed how carefully he kept track of their work, as well as of the general work of the farm. His private office was such a one as we frequently read about but seldom see on a farm. From it he had telephone connection with the barn and the city. In it were a commodious desk, easy chair, and books that showed the business instincts of their owner. In the corner was a safe,

something we suspected that might be needed on such a farm.

While Mr. Dollar's success has been unusual, and is one that cannot be duplicated by many, still it should afford encouragement to all breeders of pure bred stock. No person can tell how successful they may be until they have launched into the business with the same faith and foresight that Mr. Dollar used when he made his start.—H. B. C.

A Mortgage May be a Blessing

L. K. Shaw, Welland Co., Ont.

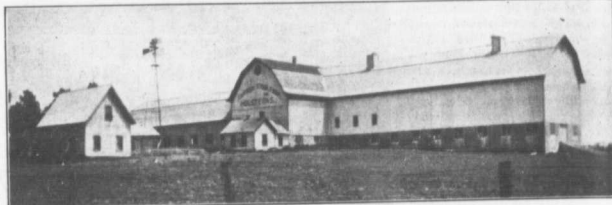
Duncan Anderson, farmer and Institute lecturer, once said that a mortgage was about the best thing to have around the farm, providing the right man owned the mortgage.

Mr. Anderson was right. Money raised on mortgage and invested in good stock, needed improvements in the buildings, tile drains, up-to-date machinery and so forth, will bring much bigger returns than would the same money invested in land. And yet in every part of this country of ours are farmers working with inadequate equipment rather than have a dollar against their farm.

I recently heard of a young fellow who is making this mistake of trying to farm without capital. Two years ago when he got married his father gave him a 100 acre farm, free of debt, a cow or two, and with what cash he had he purchased household furniture and some machinery.

THERE IS NO INCOME

That young man has now been farming two years, and if anything, is farther behind than the day he started. He has not stock enough to bring him any returns worth while from that department. He sells some grain, but as his farm is in a somewhat run-down condition when he got it, his grain crops are short. He has no



The Home of one of the Best Known Pure-Bred Holstein Herds in America

The illustration herewith will give Farm and Dairy readers an idea of the extent of the splendid farm buildings that house the Holstein herd of E. H. Dollar, Heuvelton, N. Y. On the right is the cow stable, in the centre the bull pens and to the left a new horse stable just in course of erection. Notice the lighting of these stables. Fully half the linear wall length is in window glass. Notice also that provision is made for ventilation. Two important features too frequently missing in the stables of dairy farmers.

—Photo by an editor of Farm and Dairy.

manure to fertilize the land and no money with which to buy commercial fertilizers. In fact, were it not for the machinery that he borrows from his father-in-law, he would not be able to farm his land at all.

How much better off that farmer would be did he take out a mortgage for \$1,500 or \$2,000, buy some machinery, stock up with a good bunch of dairy cows that would bring him in returns every month of the year and then, instead of continually impoverishing his farm, he would increase its fertility.

And still another instance. Not long ago I was visiting a fine farm in an eastern Ontario dairy section. The farm was in good heart, had fairly good buildings, and a fair supply of machinery. The dairy herd, however, was of the regular 3,000 pounds of milk a cow variety. The boys on this farm had visions of a silo and a herd of good, pure bred Ayrshire cattle on the farm. They have had that same idea for some years

now, but have not made a start to get either.

"The greatest need of the farmer to-day is more capital and cheaper capital," said one of them to me. "If we had that capital we would get that silo and at least a few Ayrshires this summer. But I do not see where it is coming from."

When I suggested mortgaging the farm to get some working capital, the very idea seemed to frighten them. They seemed to think that they would lose their own self-respect as well as caste with their neighbors did they take a couple of thousands of dollars out of the farm where it might have been yielding them three or four per cent. on the investment, but certainly no more, and invested it in dairy cattle where it would yield them anywhere from 10 to 100 per cent. The latter, of course, was good business, but it hardly looked respectable to them.

A GOOD FARM AND MORTGAGED

And here is another instance that illustrated just how the plan of securing capital that I am proposing works out. Only a few weeks ago I visited the home and farm of one of the most successful breeders of pure bred dairy cattle in this country. He had a fine farm, a fine home, and splendid stock. There was evidence on every hand that he was making money off his farm. That evening as we strolled through the pastures looking at his stock he told me something of his history as a farmer and of his present financial condition. When he first started in farming for himself he had a very limited capital. He bought a farm, but put very little of his capital into it; in fact, just enough to secure the deed. The rest went into machinery, stock, improvements in the buildings, and so forth. That was 14 years ago.

"But surely you have your farm all clear now?"

I remarked.

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