

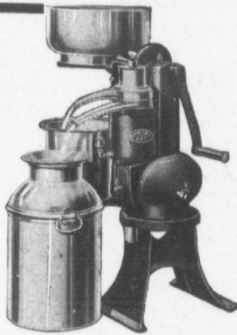
# Cut Your Work

IN TWO

By starting in this season to Use a Large-Capacity

## "Simplex" Cream Separator

The 1,100 lb. size "Simplex" when at speed and skimming, takes no more power than the ordinary 500 lb. size separator of other makes.



The favorite everywhere it goes. Note its beauty and heavy compact construction, with low-down, handy cup; can only 3/4 ft. from the floor.

The large-capacity "Simplex" Hand Separator will Save you Time, Save you Labor Save you Expense

Because it will cut the labor of skimming the milk more than in two, not only because it turns easier than most other hand separators, regardless of capacity, but because it does the work in half the time.

In these busy days when labor is so scarce and so expensive, and so unsatisfactory, a saving in time is a great direct saving in money to you.

Now, while you have time to read, send a copy of our book describing in detail, the improved "Simplex" large-capacity, Link-Blade Cream Separators.

Write us a post card to-day asking for the book.

When writing ask for an estimate on what it will cost you to put in a B-L-R Mechanical Milker to milk your cows.

# D. Derbyshire & Co.

Head Office and Works - - - BROCKVILLE, ONT.

Branches: PETERBOROUGH, Ont. MONTREAL and QUEBEC, P. Q.

WE WANT AGENTS IN A FEW UNREPRESENTED DISTRICTS

## Needed on Every Farm

A tonic and conditioner to keep horses, cattle, sheep and hogs healthy; vigorous and productive. Here it is!

### Pratt's Animal Regulator

For forty years the stock owner's favorite. It has no equal. Cots little but is mighty in results. 25c. 50c. \$1; 25-lb. Pail, \$3.50.

No use to have your horses "laid up." They should be at work. Remember that all sprains, bruises, sore or stiff cords and muscles are quickly cured by

### Pratt's Liniment

25c. 50c. \$1

It also relieves rheumatism and neuralgia. Equally good for man or beast.

### Pratt's Healing Ointment

or Healing Powder

should be kept on hand for instant use.

It is a household and farm necessity and works wonders on man or beast. Cures cuts, wounds, sores, scalds, burns, galls, cracked skin. Soothing and positive in action.

25c. 50c. Sample mailed for 2c. All of the above carry Pratt's guarantee "Your money back if it fails!"

Our products are sold by dealers everywhere, or

THE PRATT FOOD CO. OF CANADA, TORONTO, ONT. 144.

Stock Book FREE

The Banks and the Farmer  
A. M. McNeil, Carleton Co., Ont.  
"Cultivate the acquaintance of your banker," says Mr. J. A. Macdonald, in a most excellent article in Farm and Dairy of March 20th. Nothing can be said against the doctrine. It is admirable. Under the present system of banking, nevertheless, the banker can do little for the average farmer. The man who can "cultivate the banker's acquaintance" is usually not so much in need of money as the great majority of farmers who cannot cultivate the acquaintance of a banker. I venture to say that considerably over half the farmers of Canada practically never have anything that would form even a nucleus of a bank account. But they need capital, need credit, and the ordinary banks simply cannot do the business.

What is needed and what we will have to have in Canada before credit can be used to any extent by our farmers, are local associations of a dozen or two dozen individuals, who will start with what little capital they have, if it is only \$50, and will loan it to each other, and in all probability help one another to secure credit through the association, which will enable them to make their farming operations more profitable.

#### MUTUAL HELPFULNESS

Mr. Macdonald says: "No one wants his neighbor to endorse for him if he can at all help it, and I am sure no one wants to endorse for any man, even his brother." This must be changed. These associations will show farmers that instead of this spirit, they will adopt the contrary, "Each for all, all for each." Of course, this will mean that no one will secure entrance to the society unless he is worthy of credit, and will trust and can be trusted. It will mean, too, that every loan among themselves will be scanned most critically. No loans will be made without every member having full knowledge of how the money is going to be used. Each member will also have an opportunity to pass his judgment as to whether the investment is a good one or not, and in all probability if there is any doubt about the investment, the member will not secure the loan. This is a work which can be done by neighbors for each other, but which cannot be done by a banker and yet it is work that must be done before it would be at all safe to loan money in farm operations.

#### CENTRALIZATION TO FOLLOW

This, of course, is only the beginning. These societies, as they increase in number, will soon demand a central bank, which may be one of our ordinary banks, but more probably a specially created corporation, which would supply money even cheaper than the ordinary banks. When we have enough of these small local associations then it will be easy to introduce the land banks in use in most European countries, and do away with the exorbitant interest on the loans carried by our loan companies.

All these things will take time, but the beginning is small local associations among farmers themselves, using their own money, lending it now to one and then to another as the case may be, and securing additional money, from outside sources, on the credit of the members combined. This is not merely a matter of theory even in Canada. It is already beginning, and we have here in Ottawa a half-dozen societies of this kind, one among the civil servants and several among the laboring people of Ottawa and Hull. They are working most admirably. Of course, it must be admitted that it is somewhat easier to form them among working people and permanent residents, such as civil ser-

vants, than it would be among farmers, but exactly the same thing is possible among farmers as soon as they are educated to it.

#### Agriculture in the Schools

S. B. McCready, Director of Elementary Agriculture Education for the Province of Ontario, is alive to the importance of teaching agriculture through the medium of the public school. One of the methods that McCready is adopting for the forwarding of agricultural education in public schools is the supply of school teachers with agricultural bulletins. These bulletins deal with the management of school gardens and suggestions and helps to teachers. The latest one contains a description of the Carleton County Potato Growing Contest of 1912. Other bulletins will follow from time to time dealing with school improvements, parents and teachers associations, school fairs and such other matters as may help to arouse public interest in the subject. The very best possible education for boys and girls in the country.

These bulletins and charts are mailed to every school in the Province of Ontario. On account of frequent changes in address, the bulletins are not sent personally to the teachers, but to the post office nearest to the Carleton County Potato Growing Contest of 1912. Other bulletins will follow from time to time dealing with school improvements, parents and teachers associations, school fairs and such other matters as may help to arouse public interest in the subject. The very best possible education for boys and girls in the country.

#### Quality Spells Success

W. H. Bunting, Lincoln Co., Ont.

It was my privilege to visit one or two important sections of the United States in connection with my recent tour of the fruit-growing districts of Canada. The quality that impressed me most strongly, amongst our cousins to the south, was the strong emphasis placed on the question of quality by those who were most successful. Every possible method that will secure quality, finish and beauty of appearance in the product is being sought by many of these men and adopted. The result is apparent in the high prices which are now being obtained for Hood River, Wenatche and Yakima apples, and in the reputation which many New York State leaders have established in the principal and most discriminating market of the east.

It has been demonstrated over and over again, in every province of the Dominion, that while there is a very large surplus of indifferent fruit produced and offered to the market, the market never has been, and will not for years to come, be fully supplied with fruit that can be called strictly "first class." A great part from the satisfaction derived from handling a first-class article, permanent pecuniary success depends upon a proper appreciation of this fact.

If I can give the Canadian fruit-grower a more thorough realization of the value and importance, not only to himself but to the country at large, of leaving no stone unturned and sparing no effort to secure the very highest quality of establish the very highest standard in every detail of his business, then I hope that the time and effort spent in making this investigation will result in giving some little impetus to the fruit industry of Canada.—Extract from address.

A rolling land of rather stiff clay is the best alfalfa soil. Gravel is fairly good if there is a good subsoil.—Prof. C. A. Zavits, O. A. C., Guelph.

HOW many bull? Many have spend every cows give the fortune for

The reason known to inherit their sire and the mothers. H say to devote is by but success allow milking power daughters. S good animal into the herd better for the way reasons lieved the con- and—of it.

But there a making too, dairy industry that almost breeding purpose bull cannot have full grown ways. Yet a indeed. Bulls into or three whereas they or eight. I g come cross and. But if constantly, the accider's guard practice of keep best years breed industry will no

The bull should by his masculin strong rugged—created by a full strong square be the impression cows. With of the fine male is no Strength should

RIGHT to But the bull battle that leads must be skillful deplorable fact of cows are still loss. If you don't start a cow-tester your neighbors. favored localities of cows acre a loss of over \$9

That made him start, I can tell you, this case a test now laying the that will pay. H his neighbor, just a net gain of over cows. But if he tests, he might test, being the road to man can keep a lishment for cows time.

SOME tests will formation, however seven-day tests are popular each year so. Before these, heavily until she's lion. But when the her feed is going she is thrown in condition. She is suming the fat of h ducing a heavy flow a few days. But t cate her health out the year. Some production is requir only be secured ac