FARMING, LIVE STOCK, HORTICULTURE AND EVERYTHING OF FARM INTEREST

TRAL CREDIT BANKS IN QUEBEC NEARLY DOUBLED IN PAST YEAR

sure Now Under Preparation by Dominion Government Will Pave the Way for Est ablishing Banks on Same Lines Thruout the Dominion-Farmers May Be Able to Get

WEST & CO. porcupine STOCKS
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ION LIFE BUILDING.
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CAGO HEAT

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Morgan & Co. ED ACCOUNTANTS STREET, TORONTO. Montreal, Winnipeg, Cal-

36% 36% 36% 86% 10:15 10:06 10:00 10:02 LIS GRAIN MARKET. AIS, July 22.—Close: Wheat 4%c; No. 1 northern, 90%a 2 northern, 88%o to 91%c; eptember, 83%o, yellow, 63%c to 68c. y patents, \$4.50; first clears, clears, \$2.65.

G GRAIN MARKET. Man., July 22. Cash. No. 1 northern, 91c; No. 2 C.W., 38%c; No. 3 C.W. d. 36c. 3, 514c; No. 4, 494c; re N.W.C., \$1.52 No. 2, C.W., W., \$1.86.

Cheaper Money.

heaper money for the farmers is cipated in a measure now under stration by the Dominion Parlia. The bill, it is stated, will pave way for the establishment of rural is through the Dominion along the structure that the Dominion along the lines as those which now exist lends at the parliament and without pendent of parliament and without that credit societies could be advantaged.

operation is taken advantage of to improve the farming of the land, to the insurance of buildings, of animals, the purchase of seeds, and of all the necessaries of life under the best possible conditions of price and quality. It is also utilized for the distribution of the wealth produced to the purchasers, that is, the consuming public, and in some countries. It is Germany, Austria, France and Italy, co-operative societies are largely organized to provide the necessary capital for the most advantageous exploitation of the farming industry.

The importance of placing at the disposal of agriculture the all-power and help of capital is recognized by all. Capital is just as necessary to the farmer as it is to the manufacturer and a dealer. He produces and sells his products. He therefore requires as well as the manufacturer and the ordinary dealer, the necessary capital to tide him over certain difficult periods that are sure to arise in his calling. He requires capital to improve his land, his buildings, his implements, his stock. He must have capital to enable him to wait better prices for his products and not to be obliged to put upon the

He must have capital to enable him to wait better prices for his products and not to be obliged to put upon the market his products at a season when there is, for one reason or another, abundance of similar products, which brings inevitably a ruinous lowering of prices, which contingency benefits the middleman, not the consumer. For all those purposes, capital is needed.

"In the financial organization that prevails now in Canada, can it be said that the farmers have at their disposal an institution having for its

societies.

Only Reputable Men as Members.

The borrowers must be members of the society, and no one is admited by the society, and no one is admited by the societies. Only Reputable Men as Members.

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The societies on the sading on a bread with the society is working.

The two main objects of the confirment the average farmer would hesitate to buy them himself. Also, if the lambs are ready for the market at about the same time, they can be shipped by the same time, they can be shipped by the same time, they can be shipped by the same time to product the purpose he borrows, and if the purpose is not considered a good one by the officers the society is working.

The system contemplates to put at the disposal of the laboring and agricultural implements, or for societies of the society is working.

The system contemplates to put at the disposal of the laboring and agricultural the long wools have emphres of the society is working.

The system contemplates to put at the disposal of the laboring and agricultural productive purpose he productive purpose is not considered as good one by the officers the society of the laboring and agric

way for the establishment of rural eway for the establishment of rural eway for the establishment of the sas those which now exist and lines as those which now exist are lines as those in our midst, and safely worked with benefit to the farming community in the lines at levil societies could be advantageously organized in our midst, and safely worked with benefit to the farming community in the lines as the name of La Caisse Populare, and included the farming community in the immediate neighborhood of that town, in order to make an experiment both among an urban and agricultural population. Later on, after what I considered a complete success, in a triple and the lines are lines and the lines

in the framing of the bill consideration has been given to the successful ton has been stablished in the Province of Quebec has been largely due to the enterprise of Mr. Alphonse Designations, founder of the People's Bank of Levis, Quebec. In a very carefully prepared speech read on Mr. Designations of the recent Social Service Congress held in Ottawa, the details of the scheme were outlined as follows:

"Cb-operation among farmers," such its the title to be found in the program of this congress. Co-operation can be applied in several ways with great benefit to the exploitation of the soil, and the mere mention of the value and dea of the wide range implied in the title referred to. In Europe coperation is taken advantage of to improve the farming of the land, to the insurance of buildings, of animals, the purchase of seeds, and of all the necessaries of life under the best possible conditions of price and quality. It is also utilized for the distribution of the wait is, the consuming public, and in more countries, like Germany, Austria, France and Italy, co-operative societies are largely organized to provide the mecessary capital for the most advantageous exploitation of the farming industry.

"The importance of placing at the definition of the signess of provide the most advantage of corriculture, the all-nower has been as striking as it had been in my own pione are rockets. "Some principles have to be rightly observed to insure the success of such a society.

"To the apprication of mer scapital is with its as the success of such a society.

"The importance of buildings of the society and of the wide and the mere mention of the vide and the mere mention of the soil, and the mere mention of the soil, and the mere mention of the soil, and the mere mention of the soil and the mere mention of the soil and the mere mention of the soil and the mere mention of the soil

the start.

"In Canada, I have adopted a still more flexible liability in taking the regime of the New England States Saving Banks, where there is no capital and no financial liability on the part of the founders or promoters of this type of banks. The prosperity of these banks induced me to believe that the same system would prove as successful in Canada if it were applied to those co-operative local credit societies.

Only Reputable Men as Members.

till be sufficial working of the system.

If well a Pi-nase government or cluster of Levia, which he now in its 14th year of existence. On Feb. 15 last, its total assets were 1354,31b, of which 1840,771 and of existence of existence. On Feb. 15 last, its clust assets were 1354,31b, of which 1840,771 and of existence of existence. On Feb. 15 last, its clust assets were 1354,31b, of which 1840,771 and of existence in the color of existence in the color of existence and the state of the state of the state of the state of the trifling sum reached a total of 184,300. This society is in a poseition to take care of all the color of the state of the color of 1500. Its credit society was organized in the County of Companyian, is a state of the color of the c

carload, or it will pay the buyers to come and look over the stock.

In selecting the broad it

come and look over the stock.

In selecting the breed it must be remembered that in Canada no breed of sheep will be entirely successful if either the mutton or the wool side of the business is neglected. One or the other may be emphasized, but the other must not be neglected.

Breeds of sheep may be divided to

Breeds of sheep may be divided into three classes, the middle wool, the long wool and the fine wool breeds. The middle and the long wools have been bred chiefly for the mutton, while the fine wool varieties are bred entirely for the wool. The long wools are the largest sheep, and thrive heat where

Large Sums Dropped by Farm ers Each Year Thru "Case Count" System of Purcha sing Have Stirred Wholesales

equipped with an agricultural library and will be open during banking hours for the use of the bank's patrons among the rural population.

More than 50,000 pounds of wool, worth approximately \$9,000, will be Cheese and Butter UTICA, N. Y., July 22.—A quarter of a cent advance in cheese prices and a half cent in butter featured yesterday's session of the Utica Dairy Board of Trade. Sales were 2050 small colored cheese and 1600 small white at 13 5-8c to 13 3-4c. cents per pound, which is the full

CAMPBELLFORD, July 22 .- The output of cheese for the Campbellford district is said to be 20 per cent. less so far this year than it was at the same season last year. This is a serious falling off, as last year owing to the stage of perture the output was be ten cents per pound for their clip, and has succeeded this year in getting

besides the small growers a considerable number of the large wool men have taken advantage of the special facilities offered by the government and have sold their wool thru the branch.

Flows falling off, as last year owing to shortage of pasture the output was below other years. The quality is said to be good.

STIRLING, July 22.—At yesterday's cheese board 600 boxes were offered; 250 sold at 12 3-4c; 290 at 12 11,15c; and the balance at 12 5-8c. W. G. Mawhinney of the department

NO CHOICE CATTLE

Bulk of Offerings Were Medium and Common in Quality.

SALES OF THESE TARDY

at \$6.75; 1, 1460 lbs., at \$7; 1, 1440 lbs., at \$7. Cows—3; 1110 lbs., at \$6.35; 1, 1120 lbs., at \$6.75; 1, 1390 lbs., at \$6.50; 1, 1150 lbs., at \$6.75; 5, 1150 lbs., at \$5.75; 1, 950 lbs., at \$6; 2, 1140 lbs., at \$5.25; 4, 1240 lbs., at \$5.50; 1, 1100 lbs., at \$4.50; 2, 910 lbs., at \$5.25; 2, 960 lbs., at \$5.25; 1, 900 lbs., at \$5.25; 1, 900 lbs., at \$5.35; 1, 880 lbs., at \$5.25; 1, 210 lbs., at \$7; \$5.35; 1, 880 lbs., at \$5.25; 1, 210 lbs., at \$7; \$5.35; 1, 880 lbs., at \$5.25; 1, 210 lbs., at \$6; 5, 2, 1020 lbs., at \$6.50; 3, 890 lbs., at \$6; 5, a 10 lbs., at \$7; 1, 1070 lbs., at \$4.50; 1, 950 lbs., at \$4.50; 1

The Swift Canadian Company bought 200 cattle:

Good butchers' cattle at \$8.25 to \$8.40; medium butchers' cattle at \$7.75 to \$8.15; medium butchers' cattle at \$7.75 to \$8.15; good cows at \$6.50 to \$6.50 to \$7; medium cows at \$5.50 to \$6; common bologna bulls, \$5.50; 150, sheep and lambs, sheep, at \$5.90; lambs at \$7.25 to \$10.50.

Geo. Rowntree bought for the Harris Abattoir 115 cattle: Steers and helfers at \$7.85 to \$8.30; cows at \$6.25 to \$7.10; bulls at \$6.75 to \$7.25.

D. Rowntree bought for the Harris

Abattoir Co.: 125 lambs at \$10.25 to \$10.50; 75 sheep at \$6 to \$6.25 for light, and \$4 to \$4.25 for heavy; 30 calves at \$9 to \$11.

W. J. Neely bought this week for Matthews, Blackwell 250 cattle: Good to choice at \$8.10 to \$8.40; medium at \$7.65 to \$8; cows at \$5.50 tc \$7; bulls at \$5.50 to \$7.25; 100 lambs at \$9.75 to \$10.25; 50 sheep at \$5.50 to \$6.50; 40 calves at \$7.50 to \$11.

sheep at \$5.50 to \$5.30, 20 cartes steep at \$5.50 to \$11.

R. Carter bought for Puddy Bros., 2 decks of hogs at \$9.25, weighed off cars.

E. Puddy bought: 100 lambs at \$10 per cwt.; 10 calves at \$10 per cwt.; 1 calf (choice) at \$10.50 per cwt.

James Ryan bought on Tuesday and Wednesday 26 milkers and springers at \$50 to \$75 each, four of them being at the latter price.

Maybee and Co. bought: 75 stockers and feeders at \$6.75 to \$7.12½.

Thomas Clayton bought: 2 milkers and springers at \$95 and \$100 each.

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Butchers 21, 290 lbs., at \$7.45; 1, 1010 lbs., at \$8.25; 9, 890 lbs., at \$7.45; 1, 1010 lbs., at \$7.75; 5, 810 lbs., at \$5.60; 1, 530 lbs., at \$6.85; 2, 610 lbs., at \$6.60; 1, 530 lbs., at \$6.55; 2, 650 lbs., at \$6.75; 4, 910 lbs., at \$6.75; 1, 750 lbs., at \$6.75; 4, 910 lbs., at \$6.75; 1, 750 lbs., at \$6.50; 2, 650 lbs., at \$6.50; 2, 650 lbs., at \$6.50; 3, 800 lbs., lbs., at \$7; 2, 810 lbs., at \$6.50; 3, 800 lbs., at \$6.75; 1, 180 lbs., at \$7; 2, 110 lbs., at \$6.75; 1, 1440 lbs., at \$6.75; 1, 1440 lbs., at \$6.75; 1, 1440 lbs., at \$6.75; 1, 1480 lbs., at \$6.75; 1, 1490 lbs., at \$6.75; 1, 1490 lbs., at \$6.50; 1, 1150 lbs., at \$6.75; 1, 1800 lbs., at \$5.75; 1, 150 lbs., at \$5.50; 1, 1100 lbs., at \$5.50; 1, 1100 lbs., at \$5.50; 1, 1900 lbs., at \$5.50; 1, 1100 lbs., at \$5.25; 4, 1240 lbs., at \$5.50; 3, 890 lbs., at \$7; 35.35; 1, 1800 lbs., at \$5.25; 1, 1900 lbs., at \$7; 1, 1070 lbs., at \$6.50; 1, 1150 lbs., at \$7; 1, 1070 lbs., at \$6.50; 1, 1150 lbs., at \$7; 1, 1070 lbs., at \$6.50; 1, 1150 lbs., at \$7; 1, 1070 lbs., at \$6.50; 1, 150 lbs., at \$6.

That Son-in-Law of Pa's







WELL-AW-YOUAH WASH-LADY WAS HEAH TRYING TO COLLECT THAT DOLLAW BALANCE-THAT WAS ALL I BELIEVE ?

Copyright, 1813, by Newspager Feature Service. Great Britain Rights Re YES, SENOR CHILE-CUSH. AFTER I GET T'TALKIN' TO HIM, YOU THAT SOUTH AMERICAN CAPITALIST IS CAN GIVE YOU A FEW COME IN AN' HAND ME THIS NOTE, AN' WAITIN' T' SEE ME, AN' I WAN'T T'GET MINUTES, NOW --SAY, MR. VANDERGILT LEFT IT, AN HIS BUSINESS - HOW, I'VE GOT T'

AN' I'VE GOT A SCHEME WHERE YOU CAN HELP ME -

of agriculture states that the wool so

wellington