

## Are You Getting Into

### Shape for the Dairy Season?

Time waits for no man you know, so don't neglect to look over your Dairy before the busy season commences.

You will probably want a **SIMPLEX Combined Churn and Butter Worker** right away to save you a lot of time and labor.

Why not write in regard to it at once and have us send you a full description of a machine that can allow salt to be added while the butter is being worked, ensuring an even distribution, and automatically delivering the butter from the drum by means of a sliding tray ready for packing.

You probably have a patron, or a friend, or neighbor who needs a **SIMPLEX Cream Separator**, or a **B-L-K Mechanical Milking Machine**. Send us word about him,

If you want to know more about **SIMPLEX Dairy Supplies**, write to

## D. DERBYSHIRE & CO.

Head Office and Works

**BROCKVILLE, ONT.**

Branches: Peterboro, Ont., Montreal and Quebec

We want good, live Agents for unrepresented districts



## Count Them in the Fall

Profits depend on the number of chickens matured, not on the number hatched. What proportion can you bring through? Are you satisfied with the average results you secure each year? Just try the better way and experience the satisfaction of a highly successful season. It is easy! Secure from your dealer, or direct from us if necessary, these preparations:

**Prairie Baby Chick Food**

25c up

**Prairie White Diarrhea Remedy**

5c, 25c, 50c

This combination furnishes just what you need to grow the best chicks, and lots of them. It starts them right, strong, vigorous, husky, and keeps them free from the worst chick disease.

After the chicks reach three weeks of age, include in their ration a small amount of **Prairie Poultry Regulator**—25c, 50c, \$1; 25 pounds, \$2.50.

This will keep them healthy and vigorous right up to maturity. Chickens like its comfort, destroys and stunts growth. An occasional dosing with **Prairie Powdered Lice Killer**—25c, 50c,

will insure freedom from these trouble makers.

Use these products according to directions. You take no risk. Remember the unsolicited Prairie guarantee: "Your money back if it fails."

Our products are sold by dealers everywhere, or

**The Pratt Food Co., of Canada, Ltd., Toronto, Ont.**

Prairie's 100-page Poultry Book, 10c by mail



### WE CAN PUT THIS LOAD WHERE IT BELONGS

Expenditure of the money raised by taxation increases the value of the land in the locality where it is spent,—usually in our towns and cities. This expenditure does not add one dollar in value to the products of industry. A \$100 cow is always a \$100 cow, irrespective of the distribution of taxation expenditure. Why then should industry—goods, buildings, fences, etc.—be taxed when they cannot benefit from the expenditure of taxes? Why not place the tax on the man who benefits,—the land holder; largely the city land holder, whose land may be worth millions of dollars an acre? We can do this by taxing land values only as recommended by every farmer's organization in Canada.

### ONE FARMER AND HIS BANKER

"A Farmer in Debt," Wentworth Co., Ont.

LET the farmer cultivate the acquaintance of the banker. I entirely endorse the views of Mr. J. A. Macdonald on the subject of banking in Farm and Dairy, March 20th. They express exactly my opinion. A few years ago I was persuaded to try the plan of paying all accounts of any size by check. I would not now think of returning to the old plan of paying by cash direct. Most of my money comes in by check as we sell our milk wholesale in Hamilton and each month a check is sent to me for payment of the month's milk. The next morning I return the check by mail and have it endorsed on the back and a note also on the back reading: "Please credit my account, No. ——" and thereby ordering the bank to credit it to me. As bills are to be met I pay them by check and at the end of each month send or take my bank book in and have it balanced.

By keeping up this plan I have got quite well acquainted with both the bank manager and also a good many of the clerks. If I happen to issue more checks than I have funds to meet they are paid and I am notified to please cover, which I always do, and nobody knows anything about it. If I happen to run across a horse or team of horses or some cattle that are selling a little cheap I can buy them, give a check in payment and nobody knows anything about my standing with the bank. If the check overdraws my account I either go to the bank if I have time or write to them telling what I have done. They send me a note which I sign and return by mail. The business is often done by the use of the mail and the accommodation that the bank gives.

A GOOD EXAMPLE

A few of my intimate friends often ask me how it is that I always seem to have money by me, and I have shown them my plan and advised them to adopt it. Some of them have done so. I have gone with them to the manager and told him that they

wanted a loan. He would ask a few questions regarding their standing and they have always been accommodated. Just lately I walked into the bank and asked for the manager. His assistant informed me that he would not be in for several days and also asked me if he would do instead of the manager. I told him that I would like \$200 and inside of three minutes a note was signed and I had the money credited to my account.

In giving this personal experience I would say that I am a farmer in quite ordinary circumstances, having a heavy mortgage to contend with, and the bank manager knows all about it. It appears to me that the bank is just as willing to loan money to me as they are to take it on deposit, and I firmly believe that they pay as much attention to the way that people meet their obligations as they do to their standing. Personally I never let a note become payable. If I do not have the money before maturity I make a new note for two or three months' time.

THE BANKS WANT FARMERS' BUSINESS  
The bank that I deal with seems to me to want to do that kind of business. Some of my friends tell me that it has put money their way just by knowing where they can get it to use when they want it and taking the advantage of it. I am satisfied that if farmers would use the bank more and cultivate its acquaintance, a great deal more business could be done to the advantage of the farmer. Personally I do not know where the limit of their loan is, but my banker has never refused me any sum for which I asked, and as long as I can say that, it is sufficient for me.

In speaking with a friend the other day about this plan, he thought he would put one on me as regard a lot of interest. When we came to compare our loans he had to admit to me that he had \$50 borrowed from a friend costing one per cent. more in-

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Farmers  
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