

## FARM AND DAIRY

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AND RURAL HOME  
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PETERBORO AND TORONTO

"Read not to contradict and to confute, nor to believe and take for granted, but to weigh and consider."—Bacon

## An Important Appointment

THERE is an interesting story behind the appointment of Mr. L. H. Blatchford, of Embro, the secretary of the Maple Leaf Farmers' Club, as assistant to General Manager E. C. Gurney, of The United Farmers' Cooperative Co., Toronto. Ever since the company was launched it has been realized that it should be officered as far as possible by young men raised on the farm who have had experience in the work of their local clubs and who are in sympathy with the position of the average Ontario farmer and who thoroughly understands his viewpoint and his requirements. It has been realized that the movement is only in its infancy and that the men selected to man its various activities should be young enough to grow with it as it expands and increases its activities from year to year. The great success of the farmers' movement in Western Canada has been due to the fact that it has been manned by young men, such as T. A. Cramer, of Winnipeg; C. A. Dunning and J. H. Musselman, of Regina; and C. Rice-Jones and P. P. Woodbridge, of Calgary.

Almost since the start of the farmers' movement in Ontario the directors and others closely in touch with the central organizations have been on the lookout for capable young men who might be selected for positions on the office staff, with the possibility that later they may become the heads of departments and possibly even general manager, in which position they would wield an important influence not only in agricultural circles but in public affairs as well.

The possibilities of one young man after another, in different parts of the province, have been canvassed during the past two years with the idea of selecting some among them for these positions. Finally the choice has fallen, for one, on Mr. Blatchford. This has been because of the great success Mr. Blatchford has made of the Maple Leaf Farmers' Club. Mr. Blatchford is a young man, but largely through his efforts the Maple Leaf Farmers' Club has become one of the most successful in the province. This fall alone it has handled over thirty carloads

of feed and supplies of one kind and another, and has undertaken the shipping of live stock. In one week, recently, the turnover of the club amounted to over \$7,000. Its membership, also, has greatly increased. Mr. Blatchford was selected by the delegates at the last annual convention of the United Farmers of Ontario for a position on the provincial directorate. In this position, also, he has made good and his appointment, therefore, to the position he is shortly to assume has come naturally. One of the largest manufacturers in Ontario informed the directors of The United Farmers' Company that he knew of no buyer dealing with them in the farmers' movement who bought as shrewdly and to as good advantage as Mr. Blatchford.

## Opportunities of Young Men

THE appointment of Mr. Blatchford does not necessarily mean that he is inevitably to become general manager. His testing time is not yet over and he may, himself, decide after some time that he does not care to take it. The experience that he does not care to take it. The directors of both The United Farmers' Company and of the United Farmers' Association, therefore, have other young men in sight, who later may be offered opportunities of proving what is in them. From among all these young men a general manager in time will be selected. Whoever the future general manager may be it is essential that he must first make good in his local farmers' club. Unless he has the ability to make and hold friends among those who know him best and the vision and business acumen required to make a success of a local enterprise he would not be likely to make good when tried out in a larger field.

There are going to be splendid openings for a considerable number of young farmers throughout the province in this movement. This fact should be an inspiration to many young farmers to buckle in and do their best in their home circles and to the members of their farmers' clubs to give them every opportunity to make good. All interested in this great movement will wish Mr. Blatchford every success in his new position. He may rest assured that he will receive the hearty cooperation of not only his friends but of many who do not know him personally who desire to see this movement achieve the same success in Ontario that it has in the west.

## The H.C.O.L.

A SIGNIFICANT thing about all this discussion concerning the high cost of living is that the remedial measures proposed nearly all strike at the farmer. Anything connected with the food supply in which the big interests have a finger in the pie, seems to escape with little comment. The agitation for the free importation and sale of oleomargarine; for the removal of the duty on butter; for the fixing of a maximum price on wheat; for the suspension of the regulations that prohibit the making of cheese from skim milk; for the repeal of restrictions regarding the sale of skim milk for city consumption, all has for its aim and object direct interference with the affairs of the farmer. In the meantime the milling trust can pile up reserves; the canning trust can continue to sell goods at 25 cents a can that can be purchased in the States at three cents for a quarter; banks, mortgage companies, packing firms, railways and other business enterprises, whose exactions directly bear on the cost of living, can go right on declaring dividends of ten or twenty per cent. and up on their inflated capitalization, and it is taken up as an indication that business is flourishing, and that everybody is prosperous. High cost of living investigations have been more or less of a joke in the past. If one were to be thoroughly and conscientiously conducted under present conditions, beginning at the consumer's end, tracing the course of the various staples of consumption backward the investigators would find lots to

engage their attention before they reached the farm.

## Tariff Discoveries

SOME of those who have heretofore considered it a patriotic duty to keep the tariff up though the heavens fall, seem to have suddenly discovered that it has a bearing on the cost of living. There is now going up from nearly every city a cry for the removal of the tariff on butter. Just why the new-fledged tariff reformers concentrate their attention so much on butter is difficult to see. It is an important article of diet, but there are other articles of consumption which even dairymen will freely admit are just as important. Doubtless the agitation will later extend to other commodities which the farmer sells, and in which the industrial interests have but little concern in manufacturing. Farmers are urged to support a tariff policy as long as it is one by which he has a surplus of wheat, benefited. As long as he has a surplus of wheat, butter, cheese and other foodstuffs, the duty cannot do him any good. The minute, however, that it is discovered there is a shortage in these lines, and that the farmer is able to reap some benefit from the protective tariff, the cry is to have it removed. The reason of this is that the cost of living for the working man is advanced, and that the manufacturers, because of the increased wages they have to pay, throw their influence behind those who raise the cry to have the tariff removed on these articles of consumption. Their action is inconsistent, but then we have long ago ceased to look for consistency in the supporters of a protective tariff.

Farm and Dairy does not believe in a tariff either for the farmer or the manufacturer. We have the greatest sympathy for those to whom the high cost of living bears a threatening aspect. We believe, however, that if the high cost of living is to be attacked by tinkering with the tariff, it is to be attacked by the object of lowering the cost of production of those articles which the Canadian farmer contributes to the consumers'arder. A good place to begin would be with the duty on agricultural implements, which is one of the primary causes contributing to the high cost of the production of food stuffs, and therefore of the high cost of living.

## The Principles of Borrowing

SINCE the passing of the Farm Credits Act by the United States Government, an act by which the credit facilities available to the farmers on the security of their land are greatly improved, the farm loan seems to be a live subject for discussion in that country. In Canada but little is heard on such a subject. We are not to infer from this, however, that it is because farmers in this country are so exceedingly prosperous that they have no need of credit. They stand as much in need of accommodation of this kind as any of their Yankee cousins, but unlike them have no prospect of relief in sight. They are securing loans from the same sources and at higher, rather than lower rates. No matter what the source of the loan or rate of interest may be, the following five rules laid down by T. N. Carver, the well-known authority and writer on economics, are worthy of being kept in mind when negotiating a loan:

1. The purpose for which the borrowed money is to be used should produce a return greater than needed to pay the debt.
2. The contract should provide for the repayment of the principal at the most convenient time, that is, when the borrower is most likely to have the means wherewith to repay it.
3. The length of time the debt is to run should have a close relation to the productive life of the improvement for which the money is borrowed.
4. Provision should be made in the long time loan for the gradual reduction of the principal.
5. As low interest rates as possible should be secured.

## An Assin

THE appeal of Mr. L. H. Blatchford, the secretary of the Maple Leaf Farmers' Club, to E. C. Gurney, of The United Farmers' Cooperative Co., Toronto, for a position on the office staff, with the possibility that later they may become the heads of departments and possibly even general manager, in which position they would wield an important influence not only in agricultural circles but in public affairs as well.

## Relief St

THE Assistant Secretary of the United Farmers' Cooperative Co., Toronto, for a position on the office staff, with the possibility that later they may become the heads of departments and possibly even general manager, in which position they would wield an important influence not only in agricultural circles but in public affairs as well.

## Frozen

THERE is a considerable amount of frozen wheat in the hands of the directors of the United Farmers' Cooperative Co., Toronto, for a position on the office staff, with the possibility that later they may become the heads of departments and possibly even general manager, in which position they would wield an important influence not only in agricultural circles but in public affairs as well.

## U.F.O. in On

A VERY interesting meeting of the United Farmers' Cooperative Co., Toronto, for a position on the office staff, with the possibility that later they may become the heads of departments and possibly even general manager, in which position they would wield an important influence not only in agricultural circles but in public affairs as well.