

which is not in its fourteenth year of existence. On the 15th of February last, its total assets were \$268,215, of which \$240,778 were loaned out. The total amount loaned out since its inception reached then \$1,267,146, and the amount reimbursed \$1,026,367. The total number of loans is 6,650. What is more remarkable is the fact that not one cent has yet been lost. The shareholders receive five per cent. on their \$5 share and four per cent. on their deposits. The expenses for 13 years and two months amounted to the trifling sum of \$4,572. The reserve funds have now reached a total of \$16,200. This society is in a position to take care of all the financial needs of the farming community included in its territorial unit.

St. Maurice, near Three Rivers, in the county of Champlain, with a population of 1,500 is a purely agricultural parish. Its credit society was organized in August, 1909, and on the 31st of January, 1914, its general assets were \$49,271, out of which \$15,408 were loaned out. The total loans aggregated \$135,455. Total expenses \$1,330. Reserve fund, \$2,629.

Another instance is that of St. Paul, in the county of Montmagny, a small agricultural parish with a population of about 1,400. Its society was organized in June, 1912, and 16 months afterwards, on the 31st of January, 1914, it had already \$16,213 of assets; loaned out, \$13,769; and the loans totaled \$21,779. All those loans were granted to farmers in the locality.

There are 120 of these cooperative parish banks in the province of Quebec and 19 in Ontario, although there is no law in the latter province to foster these societies. In none have I heard that one cent had been lost through bad or doubtful loans. Quebec has a most liberal law since 1906. This accounts for the expansion of this system in that province. A somewhat similar law should be passed by the Federal Parliament.

In connection with the expansion of this system, I must state that for almost 10 years I refused positively to organize such societies elsewhere, before I had made a complete experiment of this system at Levis. The success in Levis having been even more thorough than I ever expected, I began to organize such societies wherever I was invited to do so.

It might not be out of place to add that all that has been achieved without one cent of subsidy or any help from any Government.

In concluding, may I be permitted to add that instead of the unchristian doctrine of "struggle for life," let us have "union for life," as the foundation-stone of the prosperity and grandeur of our agricultural classes.

### The Wheel Hoe on the Farm

L. Schwann, Montreal, Que.

John Fixter is the only well-known authority on Canadian agriculture that I know of who has given the hand wheel hoe a recommendation for farm use. I have been using a wheel hoe for years, and can recommend it just as heartily as does Mr. Fixter.

I find the wheel hoe most valuable in the onion field. The onion crop is one of the best money crops that a farmer can grow on the side. To get really good onions, however, requires extremely heavy fertilization, and the crop must be kept absolutely free from weeds. This involves a lot of hand labor in that, to make the best use of the



Wheel Hoes in a Large School Garden—Have They a Place on the Farm?

The wheel hoe can be made to do much work now laboriously performed with a hand hoe. A few of the places in which it can be used to good advantage are enumerated in the article adjoining. In America the efficiency of this little implement has been overlooked. In Europe it is used largely to supplement the work of the horse cultivator.

fertilizer applied, the rows must be grown close together. In our onion field of one acre we use the wheel hoe almost exclusively.

I find the wheel hoe of great use in the root field. Usually before thinning the weeds start to grow when the turnips and mangels are so small that it would not be safe to use a horse cultivator. A careful man, however, can run a wheel hoe along close to the drills and remove the weeds before they have attained any size. This will save many hours of labor when thinning time arrives.

The wife and children have taken the care of the kitchen garden out of my hands, and they



Making Ready for Seed in a Sister Dominion of the Empire

This illustration is from a photo taken on the farm of Mr. Kirkwood, in New South Wales, Australia. This would not now be a seasonable illustration in that land as, being in the Southern Hemisphere, their winter corresponds to our summer and vice versa. The cultivator was made in America.

Cuts courtesy S. L. Allen Company

make extensive use of the hand wheel hoe. Most of the garden crops are grown in the field, and the kitchen garden is really too small to make the harnessing of a horse worth while. Anyway, the children would rather use their wheel hoe than let father do the work with the horse. The investment in a wheel hoe is not large, and its uses are many.

### The Mare at Foaling Time

By C. D. McGilveray, M.D.V.S.

The mare, under ordinary farm conditions, when she is about to foal, should always be placed in a good, dry, clean, roomy box stall with plenty of good clean bedding. If kept tied up in an ordinary stall in the stable among other animals, both the mare and foal are more liable to accidents. The time occupied by the mare in foaling is short, being usually accomplished in about 10 or 15 minutes, and seldom exceeds half an hour, if conditions are favorable and normal. In fact, rapid delivery is essential in the mare, as the foal does not live long after the foaling efforts and severe straining commence, and usually succumbs if delivery is prolonged over a period of three or four hours. Generally speaking, the mare, while foaling, should be meddled with as little as possible, and only when necessary, as when anything irregular occurs and delivery of the foal is being prolonged over a reasonable period, and when this is apparent assistance should be promptly rendered.

The chief obstacle to quick delivery is usually a wrong position or presentation of the foal. The natural position of the foal for delivery is with the head and front legs coming first, the head being extended and resting on the outstretched limbs, forming as it were a wedge to dilate the passage way and enable the rest of the body to follow more easily. Any variation from this position may interfere with delivery.

#### ARRANGE THE PRESENTATION

As a general rule, no pulling should be made on the foal, or delivery attempted, until malpositions are adjusted. A careful examination should first be made to determine the exact nature of the presentation and position of the foal, so that it may be adjusted and delivery effected as easily as possible. Before inserting the hand for this purpose, both it and the arm should be washed clean and smeared with a little carbolic oil or clean lard. The presenting limb, or head, should first be secured by a thin rope with a running noose, so that they may be brought into reach at any time. The next step is to search for the obstructing

members, and

to bring them

into proper

position. When

adjusted in proper

position favorable

for delivery, judicious

pulling on the

ropes may be employed

to assist delivery, but

the pulling efforts should

be exercised only during

the periods in which the

mare is straining, and

should be stopped during

the intervals to allow the

mare to allow the mare

to gain fresh strength in

additional efforts.

In all cases, delivery can be rendered much easier if the passage is injected frequently with warm, soapy water or oil to lubricate it. In all cases, delivery should be attempted before malpositions of the head or limbs are reached.

(Concluded on page 10)

### Farming

T. G. Rayner, Sec.

It was on a fine day in May that the writer, who was in the good old county of Lake Simcoe, went to a farmer who was sowing wild drill. I found he was sowing wheat and oats, but a lot of wild oats, wild. He was seeding with red clover, timothy and alsike, which was good mixture for the soil. I drew his attention to the quantity of wild oats he was sowing. He didn't think the more so many, and said, "It is hard to get clean seed around here any more."

He also said, "I place had a lot of mud in it, but he would rather have the mud than the wild oats which thrived profuse near a large elm tree that he pointed out in the adjoining field. "But," said he, "they do not well in this flat or over the head of the lake. Heeds he was sowing, however, that farmers the local dealers in the grew from it was often as much in the clean. I said I had seen soiled clover seed in one of the ships out of the best seed he had trade. He was pleased it was pure.

#### LARON THE GR

"I work about 50 acres another farm over the roofed house. "It cost me. I used to work in so high priced there you have to pay \$35 washing, there isn't much of farming. I aim to each year, and these, some all I produce, and extra feed.

"My next neighbor owned. He has 100 acres, farm alone with an old and the other 25 years old and the other 25 years old to hire, and he gets the rest go. He meadow last year, but he's neighbors. He says his. He is working with the old team over the hill. Last year with this team on a bin and then shock it up. He's threshing and so. He had the stock train hasn't made very good. "On the other side of 100 acres of land that I have field, part of of the rest had quick because with rough grass worked."