

Saving Money in Good Times

HOWEVER wise it may be to invest money in lands, implements, stock or improvements, it is much to be recommended that every farmer should maintain a Savings Account and add to it regularly and systematically.

Every farmer should aim to accumulate a cash reserve as a protection and as an available asset in times of special need.

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MARKETS.

Toronto.

REVIEW OF LAST WEEK'S MARKETS

At West Toronto, on Monday, August 26, receipts of live stock numbered 78 cars, comprising 1,499 cattle, 377 hogs, 564 sheep, 98 calves, and 31 horses; trade slow; prices easier. Exporters, \$6.75 to \$6.90; bulls, \$5.25 to \$5.50; butchers', heavy, choice, \$6.50 to \$6.75; good, \$6 to \$6.50; medium, \$5.50 to \$5.75; common, \$4.50 to \$5.25; cows, choice, \$5.25 to \$5.50; common and medium, \$4 to \$4.75; canners', \$1.50 to \$3; bulls, \$2.75 to \$3.75; milkers, \$4 to \$8.5; calves, \$4 to \$8.50; feeders, \$5 to \$5.60; stockers, \$4 to \$4.50. Sheep, \$3.50 to \$5; lambs, \$6.75 to \$7.50. Hogs, \$8.65 fed and watered.

The total receipts of live stock at the City and Union Stock-yards last week were as follows:

	City.	Union.	Total.
Cattle	83	220	303
Hogs	792	3,244	4,036
Sheep	1,651	3,475	5,126
Calves	1,756	1,523	3,279
Horses	376	485	861
	34	109	143

The total receipts of live stock at the two yards for the corresponding week of 1911 were as follows:

	City.	Union.	Total.
Cattle	291	235	526
Hogs	3,594	3,137	6,731
Sheep	5,533	4,175	9,708
Calves	4,715	2,099	6,814
Horses	724	209	933
	29	62	91

The combined receipts of live stock at the City and Union Stock-yards for the past week show a decrease of 223 cars, 2,695 cattle, 4,582 hogs, 3,535 sheep, and 72 calves; but an increase of 52 horses, compared with the corresponding week of 1911.

The same week last year there were 1,500 cattle exported, and only 180 this year, which, to a large extent, accounts for the decrease in cattle.

While the receipts were not as large as for the preceding week, there was plenty to supply the demand, especially in all classes of cattle. Prices declined all the way from 15c. to 30c. per cwt., and on no day at either market was there a clearance made, and on Monday at the Union yards there were fully 600 cattle unsold at the close of the market. Some of the drovers refused to accept the prices offered on Monday, but had to take less later in the week. And judging from what we have seen and heard, cattle prices on the Toronto markets have not yet touched rock bottom.

Exporters.—There was only one buyer of export cattle, Mr. Howard, who bought for Swift & Co., of Chicago, all told, 185 cattle, as follows: For London, he bought 75 steers, 1,310 lbs. each, at \$7.10 to \$7.25, and only one load at the latter figure; for Liverpool,

110 steers, 1,247 lbs. each, at \$6.80 to \$7.10. Early in the day trade was very slow, and it looked as though there would not be any cattle bought for export, as prices here are too high when compared with the British markets.

Butchers'.—All classes of butchers' were easier. Choice picked lots, and there were few of them, sold at \$6.85 to \$6.90; good to choice, \$6.50 to \$6.80; good, \$6 to \$6.25; medium, \$5.25 to \$5.50; common, \$4.50 to \$5; choice cows, \$5 to \$5.25; good, \$4.50 to \$4.75; common, \$3 to \$4; canners', \$1.50 to \$2.50; bulls, \$2.75 to \$5.25.

Stockers and Feeders.—Stockers, 500 to 700 lbs. each, sold from \$3.50 to \$4.75, according to quality; steers, 800 to 900 lbs., sold at \$5 to \$5.25; steers, 950 to 1,000 lbs., \$5.25 to \$5.50. There were 30 steers, 1,000 lbs. each, bought to be used later in the distillery, at \$5.25 to \$5.60, but they were all of good breeding qualities.

Milkers and Springers.—Choice heavy cows, Holsteins or Shorthorns, with good milking qualities, sold from \$75 to \$80 each; medium and good cows, \$55 to \$70; common cows, \$40 to \$45.

Veal Calves.—The market continues strong for all good quality calves. Prices ranged from \$3 to \$8.50 per cwt., the average price being about \$6.75. A few choice new-milk-fed veals brought \$8.75 and \$9 per cwt.

Sheep and Lambs.—Light ewes, \$4.25 to \$5; heavy ewes and rams, \$3 to \$3.75; lambs were firmer at the latter end of the week, selling up to \$7 per cwt., the average price being about \$6.65.

Hogs.—The market was firm all week, at \$8.60 to \$8.75, fed and watered at the market, and \$8.30 to \$8.35 f. o. b. cars at country points.

BREADSTUFFS.

Wheat.—No. 2 red, white or mixed, 95c. to 98c., outside points; Ontario, fall, new, 88c. to 90c. per bushel; Manitoba No. 1 northern, \$1.13; No. 2 northern, \$1.10; No. 3 northern, \$1.07, track, lake ports. Oats.—Canadian Western extra No. 1 feed, track, lake ports, 45c.; Ontario No. 2, 41c.; No. 3, 40c., outside points; No. 2, 43c. to 43½c., track, Toronto; No. 3, 42c. to 42½c. Rye.—No. 2, 70c. per bushel, outside. Peas.—No. 2, 90c. per bushel. Buckwheat.—70c. per bushel, outside. Barley.—For malting, 60c. (47-lb. test); for feed, 48c. to 50c. Corn.—No. 3 yellow, 84c., track, Toronto; on track, Collingwood, 79½c.; No. 2 mixed, track, Midland, 78c. Flour.—Ninety-per-cent. Ontario winter-wheat flour, \$3.80 to \$3.85, seaboard. Manitoba flour.—Quotations at Toronto are: First patents, \$5.70; in cotton, \$5.80; second patents, \$5.20; in cotton, \$5.30; strong bakers', \$5 in jute.

HAY AND MILLFEED.

Hay.—Baled, car lots, track, Toronto, No. 1, \$12 per ton. Straw.—Baled, car lots, track, Toronto, \$10 to \$10.50 per ton. Bran.—Manitoba bran, \$22 to \$23 per ton; shorts, \$26; Ontario bran, \$23 in bags; shorts, \$25, car lots, track, Toronto.

COUNTRY PRODUCE.

Butter.—The market for butter was reported as steady. Creamery pound rolls, 28c. to 30c.; creamery solids, 27c. to 28c.; separator dairy, 26c. to 27c.; store lots, 22c. to 30c.

Eggs.—Strictly new-laid, 27c. to 30c. Honey.—Extracted, 10½c. to 11½c. per lb.; combs, per dozen sections, \$2.50 to \$3.

Cheese.—Twins, 14½c. per lb.; large, 15c.

Poultry.—Receipts have been larger. Live spring chickens, 16c. to 18c.; live ducks, 12c. to 13c.; hens, 11c. to 13c.; old roosters, 10c. per lb.; turkeys, 18c. per lb.

Potatoes.—Canadian potatoes, car lots, track, Toronto, per bag, \$1.15 to \$1.25.

HIDES AND SKINS.

No. 1 inspected steers and cows, 13c.; No. 2 inspected steers and cows, 12c.; No. 3 inspected steers, cows and bulls, 11c.; country hides cured, 11½c. to 12c.; country hides green, 10½c. to 11c.; calf skins, per lb., 13c. to 17c.; lamb skins and pelts, 35c. to 40c. each; horse hides, No. 1, \$3.50 each; horse hair, per lb., 35c.; tallow, No. 1, per lb., 5½c. to 6½c.

WOOL.

Unwashed, coarse, 13c.; unwashed, fine,

14½c.; washed, coarse, 19c.; washed, fine, 21c.; rejects, 16c.

TORONTO SEED MARKET.

It will be seen that the choice grades of alsike are firmer. Alsike No. 1 per bushel, \$8.75 to \$9; alsike No. 2 per bushel, \$8 to \$8.50; alsike No. 3 per bushel, \$7 to \$7.25; alsike No. 4 per bushel, \$6.60 to \$6.75.

FRUITS AND VEGETABLES.

Receipts of Canadian fruits and vegetables were exceedingly heavy, and prices lower. All quotations are for the 11-quart basket, unless otherwise specified. Apples, 20c. to 35c.; canteloupes, 50c. to 75c.; per case, \$1 to \$1.25; cabbages, per dozen, 40c. to 50c.; corn, per dozen, 12c.; raspberries, 12c. per box; red currants, 75c.; black currants, \$1.50 to \$1.75; peaches, 25c. to 30c. for small basket; 75c. to \$1 for large; gooseberries, 75c. to \$1; tomatoes, 35c. to 40c.; blueberries, \$1 to \$1.25; celery, per dozen, 40c.; eggplant, 60c. to 75c.; onions, Spanish, case, \$3; watermelons, 25c. to 50c. each; lemons, crate, \$4 to \$6; oranges, \$4 to \$4.50.

Montreal.

Live Stock.—Supplies of choice cattle were limited on the Montreal market last week, and prices for this grade were firmer. Northwest ranchers and Manitoba domestic cattle are coming forward, and full loads sold at 6½c. to 6¾c. per lb., some going as high as 6½c. Canning beef sold as low as 2½c., and up to 4c. per lb. Common sold at 4c. to 4½c., and medium up to 5c., while good ranged up to 6c., and fine to choice up to 7c., and even 7½c. Quebec lambs brought \$2.65 to \$3.75 each, while Ontario lambs brought 6c. to 6½c. per lb. Sheep sold at 3½c. to 4c. per lb., and bucks and culls at 3½c. to 3¾c. Calves ranged from \$3 to \$10 each, and hogs brought all the way from 7½c. to 9c. per lb., weighed off cars, Montreal.

Horses.—The market for horses continued very dull, as is only to be expected at this time of year. Lumbermen, however, should begin purchasing in about another month. Prices steady, as follows: Heavy draft horses, weighing from 1,500 to 1,700 lbs., \$300 to \$375; light draft, 1,400 to 1,500 lbs., \$225 to \$300; light horses, 1,000 to 1,100 lbs., \$125 to \$200; inferior, broken-down animals, \$75 to \$100 each. Choice carriage or saddle animals, \$350 to \$500 each.

Dressed Hogs.—Demand for dressed hogs good, and prices ranged from 12½c. to 12¾c. per lb., for abattoir-dressed, fresh-killed.

Eggs.—Market showed little change, although second quality was easier on account of plentiful supply. Selects sold at 28c. to 29c.; straight receipts being firm, at 23c. to 24c. per dozen, and seconds, 21c. to 22c.

Honey and Syrup.—Honey, steady, at 10½c. to 11c. per lb. for white clover comb; dark comb, 7c. to 8c.; white extracted, 8c. to 8½c., and dark, 7½c. to 8c. Maple syrup in wood, 6½c. to 7c. per lb., and in tins, 7½c. to 8½c. per lb.; maple sugar, 9c. to 9½c.

Butter.—Exports are practically nil. At the auction, creamery changed hands at 25½c. to 25¾c., but the regular quotation for choicest was 26c. The country price was 25½c. to 26½c. Manitoba dairy sold at 21½c. to 22½c., the quality not being finest, the best being ¼c. more. Local prices may have to decline slightly.

Cheese.—Market for cheese rather firmer; prices fractionally higher in the country. Finest Western quoted at 13½c. to 13¾c.; Townships about ¼c. less, and Quebecs possibly ¼c. less than Townships. Exports keep up well, being about 915,000 packages, or about 40,000 behind a year ago.

Grain.—Market for oats about steady, at 47c. to 47½c. per bushel for No. 2 Canadian Western, or for No. 1 feed; No. 3 Canadian Western about 1c. less, carloads, ex store.

Flour.—Practically no change. Manitoba first patents, in wood, \$6.10 per

barrel; seconds, \$5.60; strong bakers', \$5.40. Ontario patents, \$5.25; straight rollers, \$4.85 to \$4.90. Flour in bags 30c. per barrel less.

Millfeed.—Prices held firm. Bran, \$22 per ton in bags; shorts, \$26 per ton; middlings, \$27 to \$28 per ton; pure grain mouille, \$32 to \$34, and mixed, \$30 to \$31.

Hay.—The market for hay is being affected by the new crop, and prices have declined somewhat. No. 1 hay, \$17 to \$18 per ton, pressed, carloads, track, Montreal; No. 2 extra, \$16 to \$16.50; No. 2 good, \$15 to \$15.50; No. 3 hay, \$12 to \$12.50, and clover mixed, \$10 to \$11 per ton.

Hides.—Lamb skins have advanced to 40c. each, the wool being longer. The rest of the market steady, and demand good, at 11c., 12c. and 13c. per lb. for hides, and 17c. and 19c. per lb. for calf skins; horse hides, \$1.75 to \$2.50. Tallow, 1½c. to 3c. per lb. for rough, and 6c. to 6½c. per lb. for rendered.

Buffalo.

Cattle.—Prime steers, \$9.25 to \$9.50; shipping, \$8.50 to \$9; butchers', \$5.50 to \$8.65; heifers, \$4.50 to \$8; cows, \$2.75 to \$6.50; bulls, \$4 to \$6; stockers and feeders, \$4.25 to \$5.65; stock heifers, \$3.75 to \$4.25; fresh cows and springers, \$30 to \$70.

Veals.—\$4 to \$12.

Hogs.—Heavy, \$9 to \$9.10; mixed, \$9.10 to \$9.15; Yorkers, \$8.75 to \$9.15; pigs, \$8.65 to \$8.75; roughs, \$7.75 to \$7.90; stags, \$5 to \$7; dairies, \$8.75 to \$9.

Sheep and Lambs.—Lambs, \$4.50 to \$7.50; a few at \$7.65; yearlings, \$5 to \$5.50; wethers, \$4.75 to \$5; ewes, \$2 to \$4.25; sheep, mixed, \$3 to \$4.75.

Cheese Markets.

Woodstock, Ont., 13½c.; Madoc, Ont., 13½c.; Brockville, Ont., 13½c.; Kingston, Ont., 13½c.; Vankleek Hill, Ont., 13½c.; Alexandria, Ont., 13½c.; Picton, Ont., 13½c. to 13 7-16c.; Napanea, Ont., 13½c. to 13 7-16c.; Iroquois, Ont., 13½c.; Cornwall, Ont., 13½c.; Ottawa, Ont., 13½c.; Cowansville, Quebec, 13½c.; butter, 26½c.; Watertown, N. Y., 15½c. to 15¾c.; Belleville, Ont., 13½c., 13 9-16c., 13½c., 13 11-16c.; London, Ont., 13½c. to 13 7-16c.; St. Hyacinthe, Que., 13c.; butter, 25½c..

Chicago.

Cattle.—Beeves, \$5.75 to \$10.50; Texas steers, \$5 to \$6.85; Western steers, \$6.25 to \$8.85; stockers and feeders, \$4.40 to \$7.85; cows and heifers, \$2.65 to \$8.10; calves, \$6.50 to \$10.25.

Hogs.—Light, \$8.15 to \$8.80; mixed, \$8 to \$8.75; heavy, \$7.85 to \$8.65; rough, \$7.85 to \$8.05; pigs, \$5.50 to \$8.15.

Sheep.—Native, \$3.25 to \$4.35; Western, \$3.25 to \$4.30; yearlings, \$4.40 to \$5.40. Lambs, native, \$4.50 to \$7.10; Western, \$4.50 to \$7.30.

British Cattle Market.

John Rogers & Co., Liverpool, cable quotations, both States and Canadian steers, from 13½c. to 13¾c. per pound.

'Twas in the good old days when the "cat-o'-nine tails" was used freely. Scene: Quarter-deck of H. M. S. Hardship. Pat Murphy and Jock McLean had been breaking leave and had been ordered to receive ten strokes each of the "cat." When the time came for their punishment the captain, considering their previous good character, said that if they wished to wear anything to protect their backs a little they could do so. The Scotchman replied that he would like to have a piece of canvas on his back. The request was granted, and then Pat, on being asked what he would like, said, "Shure, sir, if it is all the same to you, I would like to have the Scotchman on my back."

Bride (back after elopement)—Well, here we are, pa. Won't you give us your blessing?

Her Dad—Yes, daughter; no trouble about the blessin', but board and lodgin' will be at reg'lar rates.