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being enacted. Farmers are contributing their share, both in men and money, towards the conduct of the war. When the war began our federal public debt was about \$350,000,000 and the annual interest charge even then was burdensome. By the time the war is over the debt will probably be well over \$1,000,000,000, and it may be four times as much as it was before the war began. In the meantime there will have been no increase in population. The interest charges alone will be \$50,000,000 a year, or \$12,000,000 more than the total federal revenue prior to 1896 There will be another \$50,000,000 or so for pensions.

If the levying of the tax necessary to meet the heavy annual obligations of our country after the war is left to the discretion of the big interests, the banks, loan companies and transportation companies, who now have the ear of the government, do you suppose that there will be a just distribution of the burden? Our governments are now subject to the influences of the men who meek, first of all, to safeguard their own interests. Now these men are not dishonest. They really desire to help the farmers. They are very benevolent. I have met and talked with many of them, but, strange to say, they think that the best way to help the farmers is to help themselves first. They think, for example, that by raising the tariff on the goods they make and that the farmer has to buy, they will help the farmer. If the "armens of Canada do not raise their voice you my be sure that, in the settlement of these great fiscal questions, the interests of Canadian agriculture will be overlooked. I know of a member of Parliament who, on being asked who would pay the cost of the war, replied: "It wil be paid by the men who do the least kicking." You see how important it is that farmers prepare themselves to take their place in the discussion of these questions, so that they will be able to make out a good case for themselves and then to back it up.

Where the Money Goes.

Our sons as soon as they get through college. seeing how relatively poor are the returns of farmers, go into other occupations. Prof. Reynolds, the president of the Manitoba Agricultural College, said recently in a public address that the more the farm boys were educated the harder it was to keep them on the farm. Farming is not so profitable and attractive as it must be made in order to retain the services of the best men. There are many things that militate against the prosperity of agriculture. One of these is the tariff. The beneficiaries of this system say that it is the best means yet discovered of securing public revenue, yet we all know that if it is raised too high it will stop importations altogether and choke off public revenue. We also know that manufacturers increase their prices to the full extent of their protection.

At our present levels of import duties, the tariff puts three dollars into the pockets of the manufacturing interests for every dollar it puts into the public treasury. As to the manner in which it works out with the farmer, take for example a suit of clothes worth under free trade ten dollars. The tariff adds another three dollars to the cost of that suit of clothes. With cheese at 20 cents a pound it would take 50 lbs. to buy the clothes under free trade. Under protection it would take 65 lbs. of chees at the same price. In other words, cheese at 20 cents a lb., has the same purchasing power under free trade as it would have at 26 cents a lb. under our tariff. The city worker receiving \$2.50 a day could, un der free trade, earn enough to buy the suit in four days. Under our system it takes him five and one-fifth days to earn the suit. With wheat at \$1 a bushel, it takes 13 buches to buy the suit, whereas under free trade it would take only 10 bushels. You see, then, how the tariff affects the farmer and the laboring man.

Then there are too many middlemen. In the

FARM AND DAIRY

three prairie provinces, there are 17,000 retail dealers and less than 190,000 farmers, or one retail dealer to every eleven farmers. You can readily see what a prodigious amount of lost effort there must be in such a wasteful system of distribution. Many of the big interests are making inordinate profits out of the business they do with the farmers. For example, in 1914 Manitoba paid out for insurance \$7,383,644.62 and received back \$2,426,132.37. For every dollar they paid in they got back 31 cents. The same year the hall insurance companies collected \$180,023.12 and paid losses of \$37,436.13, or only-20 cents out of every dollar they collected. In Saskatchewan the farmers have taken the hail insurance business into their own hands, with the result that for every dollar they pay in, they get back 65 cents and 31 cents goes to reserve. The operating costs are less than six cents on the dollar.

The profits of loan companies have been exces-

Things That Don't Pay

HERE are many things in this world that it does not pay to do.

It doesn't pay to pass off for more than you are worth. Such a plan tends to depress your market quotation. Your misrepresentations must all be kept on file mentally, and in the course of time some are pretty sure to get on the wrong hook.

it doesn't pay to try to live without To live by one's wits is a gamble and leads to bad ends nine times out of every ten. Examine the records of the inmates of many of our penal institutions and you will be surprised at the number who arrived there through their dread of real work and their attempt to live by their wits.

It doesn't pay to be a practical joker unless you can enjoy a joke when it is turned on you and you become the victim.

It doesn't pay to cry over spilled milk, neither does it pay to spill the milk. Good lessons however, are sometimes learned that way, but they are usually quite expensive.

It doesn't pay to find fault. Nothing is easier than fault-finding .. No talent, no self-denial, no brains, no character, is required to set up in the business of grumbling or fault-finding.. We have found and so have you, if you stop to think, that those who are moved by a genuine desire to do good have little time for murmuring or complaint --Western Farmer.

sive. In 1912 the North of Scotland Canadian Mortgage Company received net earnings of 23.69 per cent., of which 17 per cent. was distributed in dividends; the Toronto General Trusts made 23.39 per cent., declaring a dividend of 10 per cent. The Guelph Savings and Loan Company cleared 20.64 per cent., and paid 10 per cent. in dividends. The profits of these companies are not to be judged by the dividends paid. Most of us farmers would consider ourselves fortunate to get 10 per cent. on our capital investment after paying ourselves wages. As a matter of fact we do not average three per cent. on our investment, and if we allowed ourselves current wages, it is doubtful if our business would show any interest on investment whatever.

We must take these facts into consideration and deal with them ourselves. The trouble has been that we have ignored them and have been mute

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as we suffered under them. Our first step is to organize and to train ourselves to take our place There is in the discussion of public business. proof that we can do this. There is as much common sense in 100 average farmers as there is in 100 average business men. In the past we have deferred too much to business men. It takes a higher order of intelligence to raise a fat steer than to buy and sell it. The farmer's wife who produces good butter is rendering a higher type of service than the grocer's wife who takes it in one side of the counter and sells it out on the other. We must learn to respect ourselves more. The farmer's club is the best medium we have of educating ourselves along the right lines. Every farmer should belong to his local. If full advantage were taken of the facilities which the farmer has provided for educating men in public business, it would not be iong until we would have in every constituency men capable of representing that constituency and of voicing its interests in the discussion of public questions. It is only when we are in a position to do this that the viewpoint of agriculture will have its due weight in the shaping of public policies.

A Cow Testing Achievement

From 5.000 Lbs. to 9,000 Lbs. a Year

UCH good has resulted to the dairy indusminion Dairy Division in getting the farmers to weigh and test the milk from their cows. Many boarders have had their placed filled with real cows. The practice of using the scales and the Babcock test is a good cow catcher. While chatting with Mr. M. Huff, Prince Edward Co., Ont., at the Picton Fair, he related to me his experience in this regard. It goes far toward proving the foregoing claim to be correct.

Five years ago Mr. Huff began weighing his milk every 10 days and has continued in this straight and narrow path ever since. His herd at that time was counted for the most part of grade Holsteins, and the average production of his cows for the first year was about 5,000 lbs. Some of the cows which he had counted upon as his best were shown to be plodding along their milky way with a production of less than 5,000 Ibs., and no time was lost in giving the butcher a chance to buy some cow beef. One grade Shorthorn cow was thought to be a dandy because, when she freshened, she had a wonderfully large udder and for several months gave a big flow of milk. The final totals proved, however, that she was a revenue consumer, and so her death warrant was signed.

After two years of weighing the milk every 10 days, Mr. Huff felt it would pay him to keep a closer record of his cows' doings, so he commenced weighing each milking. For three years he has diligently persisted in this method, and last year the average production of his cows was over 9,000 Ibs., showing an increase of 4,000 lbs. This increased amount, valued at one and onequarter cents a pound, would mean \$50 a cow extra. Of course it may have cost a little more to feed, but even if this was the case, what a reward for a little time and thought.

"But this is not all," said Mr. Huff. "This system of weighing the milk has a wonderful influ ence on the hired man. I never before could get my men to become interested enough in anything to work after hours. Now they will often remain to add up the results of the day or week just to know how the cows are keeping up, and that means better work and g sater attention given to my animals." The weigh scales are good cow catchers, and in many cases men catchers as well.-W. G. O.

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sort, b more every y gaining by h farming on 1 chance of me ticed that pos together. He day contract clearing up la house in the feel that unly outside the fa cial disaster. ally kept up to be much o financial disa much of any to it. The w to hire a man pened along siderable wor ber from a n man a few r Heve, given gaged as a I doubt that t greater will h It was by a with my seco a neighbor a paper in which a man by a be recognized With him Ir until I was in of my own.

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