

JAEGER
FOR BOYS
AND GIRLS
YOUR CHILDREN

Your children's health is of the first importance. Start them right by clothing them with Jaeger Garments. We stock Jaeger Under wear and Night Wear, Dressing Gowns, Knitted Suits, Golfers Coat Sweaters, Jerseys, Camel Hair Fleece Coats, Gloves, Stockings etc., A fully illustrated catalogue will be sent free on application.

DR. JAEGER Sanitary Woolen CO. LIMITED
Toronto Montreal Winnipeg
British "founded 1883".

BOB LONG
UNION MADE
OVERALLS
SHIRTS & GLOVES
Known from Coast to Coast
R.G. LONG & CO. LIMITED
TORONTO CANADA

FEEDS

Linseed Oil Cake Meal, Corn Oil Cake Meal, Gluten Feed (23% protein), Bran, Shorts, Feeding Corn Meal, Digestive Tankage, Wheat Screenings, Corn, Cracked Corn, Beef and Bone Scrap, Grit, Shell, Charcoal, etc., etc.

Ask for price on car lots of Linseed Oil Cake Meal.

Canada Food Board License:
No. 3-170, 9-1917, 9-1779

CRAMPSEY & KELLY
Dovercourt Road, Toronto

**WE BUY
OLD FALSE TEETH**

Don't matter if broken. We pay up to \$35 per set, also actual value for OLD GOLD, SILVER, PLATINUM AND DENTAL GOLD. We send cash by return mail and hold goods for 15 days for sender's approval of our price. Mail to

Mazer's Tooth Specialties
Dept. 124 2007 So. 5th Street, Philadelphia, Pa., U.S.A.

Holstein Bulls

Ready for service and younger. Cows and heifers bred to ORMSBY JANE BURKE, whose two nearest dams average 38.82 lbs. of butter in 7 days. The three nearest sires' dams and his dam's records average 35.69 lbs. for 7 days, and 112 lbs. milk for one day.

R. M. HOLTBY, R. R. 4, PORT PERRY, ONT.

The Roblin Rural Credit Society was incorporated on February 16, 1918, with 57 members. It commenced operations on April 20. On August 9 it had 85 members and several applications for membership to be considered, the additional members having come in without solicitation. The society was not created without opposition from farmers and members of the municipal council. It is no discredit to these men that they opposed the organization of the society. It must be remembered that its organization creates liability and responsibility as well as giving a satisfactory system of short term credit. It is, however, to their credit that after the organization was effected they have since, in many instances, given it their unlimited support, and it is safe to say that short term credit is on a new basis in the Roblin district. The accompanying table will show something of the size of the society's operations since April 20, when it commenced operations:

Financial Report of Roblin Rural Credit Society.

Capital authorized.....	\$20,000.00	
Subscribed Paid Up		
Stock subscribed by farmers.....	\$8,500.00	\$850.00
Stock subscribed by Government.....	2,500.00	250.00
Stock subscribed by municipality.....	3,500.00	350.00
	\$14,500.00	\$1,450.00

Number of shareholders at incorporation.....	57
Number as at August 9, 1918.....	85
Loans Passed Season 1918.	
For putting in and taking off crop.....	\$16,496.00
For new breaking.....	10,335.00
For purchase of machinery.....	3,050.00
For improvements.....	3,505.00
For cattle, horses, etc.....	9,205.00
For floating liabilities.....	1,650.00
	\$44,241.00

The loans, totalling \$44,241.00, were granted to 64 farmers, and as illustrating the safety of these loans it will be interesting to state that the combined net worth of these 64 men over liabilities is over \$630,000 or an average of about \$10,000 each.

The success of the society and of the entire rural credit scheme must be measured, not in the amount of business transacted or loans made, but what the borrowers have been able to accomplish with these loans. This matter was discussed with J. E. Sirett, secretary of the board of directors, and with several men who had secured loans. Those men who had borrowed money for improving their farms or purchasing live stock stated that, through securing this money from the society, they were able to increase the productivity of the farm this year to an extent that could not have been done otherwise inside of from two to five years, and perhaps longer. One man who had proved up on his homestead some time since, stated that he had been unable to get more than the required breaking accomplished. This year, with the aid of a loan of a few hundred dollars, he has been able to break up between fifty and seventy acres. The amount of land that will be broken up this year through money advanced by the society will run into some thousands of acres. These owners will have this land in crop next year, bringing in revenue where formerly it was non-producing. It might have remained so for years had it not been for the credit rendered available by the society.

It might be argued that this could be accomplished through other credit channels that were in operation prior to the advent of the society. This would have been most difficult, because the Banking Act requires that banks keep their assets in liquid form. The result is that the credit they give is for three to six months only. While the society secures its funds from the bank, the security it is able to give makes it possible for members to renew credit without question. It loans money to its shareholders to the end of the current year, but the Act provides that: "In the event of a borrower not being able to repay the amount of his loan, on or before December 31, for reasons which appear to the directors to be justifiable or on account of the loan having been gained for purposes not productive within one year, the

Guaranteed to Cut
10% More Timber."

SIMONDS

"The Saw Makers"

The superiority of Simonds Crescent Ground Cross-Cut Saws is due to the quality of the steel used in them and the method of grinding. Crescent grinding is an exclusive process, used only in Simonds Saws. It means teeth of even thickness throughout the length of the saw, and the blade tapered for clearance to the greatest degree consistent with strength. This grinding makes cutting easy because it prevents binding in the kerf. Write for Booklet.



Simonds Canada Saw Company, Limited,
St. Remi Street and Acorn Avenue,
MONTREAL, Quebec.
VANCOUVER, B.C. ST. JOHN, N.B.

HOSPITAL FOR INSANE, HAMILTON, ONT.

Present herd sire is one of the best sons of King Segis Alcartra Spofford; we have three of his sons born during May and June last and also a grandson of Lakeview Lestrangle. Apply to Superintendent.

HET LOO PIETERTJE

THE \$12,750 HEIFER

Sold at the great Milwaukee Sale, was only one of the many daughters we have of our senior sire Pontiac Korndyke of Het Loo. We also have sons—brothers to this world's champion heifer; and for the next few weeks, these, along with several other young bulls of serviceable age, are priced exceptionally low. Let us hear from you if interested—at once.

W. L. Shaw, Roycroft Farm, Farm on Yonge St., Toronto & York Radial 1 1/2 hours from Toronto, New Market, Ont.

Highland Lake Farms

For Sale: Two extra good (30-lb.) thirty-pound bulls ready for heavy service. Priced to sell. Also younger ones by a son of May Echo Sylvia.

R. W. E. BURNABY - **Jefferson, Ontario**
Farm at Stop 55, Yonge St. Radial

Manor Farm Holstein-Friesians

If it's a herd sire you want, write me. I have sons of both my senior and junior sires, King Segis Pontiac Posch and King Korndyke Sadie Keyes. All are from good record dams.

Choice bull calves at present to offer — average for two nearest dams, up to 34.71 lbs. butter in seven days. Correspondence solicited, visitors welcome.

Gordon S. Gooderham Stations: Clarkson and Oakville
Farm on Toronto and Hamilton Highway **Clarkson, Ont.**

YOUNG BULLS FOR SALE

from R.O.P. champions and dams and sisters of R.O.P. champions, sired by Canary Hartog and some by a son of Queen Butter Baroness, the dam of two champions in 7- and 30-day tests. We invite inspection and will meet prospective buyers at G.T.R. or C.P.R. stations—Woodstock or Ingersoll.

Walburn Rivers and Sons, (Phone 343 L Ingersoll, Independent Line) R. R. 5, Ingersoll, Ont.

DUMFRIES FARM HOLSTEINS

Cows for sale, bred to Plus Evergreen, son of Evergreen March,
S. G. & ERLE KITCHEN Bell 'phone. **ST. GEORGE, ONTARIO**

Cloverlea Dairy Farm Holsteins

Present offering consists of three choice young bulls ready for service. Will be priced right for quick sale. For price and particulars apply to **GRIESBACH BROS., COLLINGWOOD, ONTARIO.**

SILVER STREAM HOLSTEINS

Special offering—four well-bred young bulls fit for service, sired by King Lyons Colantha whose 6 nearest dams average 30.10 lbs. of butter in 7 days and from daughters of King Lyons Hengerveld whose five nearest dams average 31.31 lbs. butter in 7 days. For fuller particulars and prices write at once. Priced to sell. **J. MOGK & SON, R. R. 1, TAVISTOCK, ONTARIO.**

Riverside Holsteins—Choice Bulls

We have several 10 months old. from dams with official records up to 100 lbs. of milk per day and 32.32 lbs. butter in 7 days. These are well marked and straight individuals. Inspection invited.
J. W. RICHARDSON **CALEDONIA, ONTARIO.**

**My Present Offering of
HOLSTEIN BULLS**

8 months and younger from Sir Gelsche Walker, whose 7 nearest dams average 30 lbs. butter in 7 days, and officially tested cows. Write for prices and full particulars.
Thos. L. Leslie, Alluvialdale Farm, Norval Station, Ont.

EVERGREEN STOCK FARM . . . Registered Holsteins

Just now we are offering one choice yearling bull, ready for heavy service. The records of his five nearest dams average over 31 lbs. butter in 7 days, and over 100 lbs. milk in 1 day. We have also some high-record bull calves, including one whose dam and sire's dam have records that average 37.66 lbs. butter in 7 days and 127 lbs. of milk in 1 day. **A. E. HULET, Norwich, Ont. Bell Phone 48-3**

ORCHARD LEIGH HOLSTEINS

With only one exception every females in our herd averages around 4% in all of our Record of Performance work, and every mature cow in the herd has been or is running. Write us regarding both our 7-day and yearly record work. Our present offering in young bulls can not be duplicated in Ontario at the prices we are asking.
JAS. G. CURRIE & SON (Oxford County) Ingersoll, Ont.