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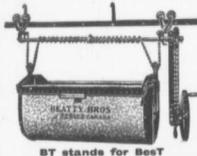
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BEATTY BROS., FERGUS ONT.

A Lack in House of Commons

W. F. McLean, M.P., York Co.
The great lack in the House of Commons is that we do not more often hear the voice of our farmers. The farmers who are in Parliament are the poorest men in the House to stand up for their rights, and to speak for their fellow farmers, and they are the men, in most cases, who are the most tied down by party. Parliament would do much more for the farmers if the farmers would only make their wishes known.

The more you watch the development of progress in Canada, the more you notice the growth of great combinations that aim to control prices. It is surprising that farmers do not make their views on this subject better known. The main object of the financiers behind the railway companies apparently is not to transport the products of the country, it is to issue stocks and bonds, and to force the country to pay prices for these, and rates for carrying their products on the railways that will enable them to pay dividends on all these fictitious values. They want to play the game of high finance, and to secure immense wealth quickly.

There are men in Canada who are not content with fortunes of one or two millions, but who want to control 50 or 75 and even 100 millions. The object of the government should be not to make a few men immensely wealthy, but to assist all men to become moderately wealthy. The chief aim of some men in parliament appears to be to help the financiers gratify their ambitions. These practices must be stopped and the farmers of Canada must assert themselves if improvement is to be effected.

Cheap Money for Underdrainage

Ed. Farm and Dairy.—In answer to an enquiry that I received recently through Farm and Dairy I would say it is "a fact that the Government lends money through the municipal councils at the nominal rate of 4 per cent. for underdrainage purposes, the loan to be repaid in 20 years on the instalment plan." In the Tile, Stone and Timber Drainage Act, which gives the details of the scheme, there are two sections, that, to the layman are subject to a misinterpretation when taken together. Section 2 (1) reads in part: "The Council of every Town, Village or Township may pass by-laws from time to time for borrowing money for the purposes herein-after mentioned (to lend to farmers to aid in underdrainage) in sums of not less than \$2,000 nor exceeding \$10,000, such money as they may consider expedient." Section 13, reads in part: "..... but in no case shall more than \$1,000 be loaned to one person." To the layman the interpretation of these two sections would be that if only one man wanted to borrow he could not be accommodated because his limit is \$1,000 and the least the township could borrow is \$2,000. This was our first interpretation, but seeing the hardship it imposed on this one man and noting the wording of the model by-law given in the schedule of the Act, we were convinced that section 2 (1) meant that the township may pass a by-law authorizing the borrowing of money from time to time in whatever sums required until a certain limit mentioned in the by-law is reached, after which another by-law must be passed if more is needed, the limit which a by-law may name being anywhere from \$2,000 to \$10,000.

In this case one man might be accommodated even though he wanted only \$100 or \$200. You will notice by section 6 of the Act that all by-laws and applications for money under the Act must be sent to the Provincial Treasurer and not to the Hon. Col. Matheson asking him the practice

under the Act, and he confirmed the interpretation. So that when an individual wishes to borrow money for underdrainage he makes application to the municipal council and if they approve of the loan to him, they pass a by-law, if one has not already been passed in that township, and then apply to the Provincial Treasurer and borrow the money on debentures, and then lend it to the farmer who applied. He pays it back on the instalment plan, \$7.36 per year for 20 years on every \$100 borrowed. If the reader will figure this up he will find it is exactly 4 per cent. compounded interest. I know that section 2 (1) of the Act says it is five per cent., but I am satisfied that is a misprint as I have performed the calculations several times and in different ways and always get 4 per cent.

AN ATTRACTIVE PROPOSITION

Sometimes people say they cannot afford to underdrain, for they haven't the money, but this Act makes provision whereby everyone may obtain the money at the very low rate of 4 per cent. and on very easy payments. This year I have asked a large number of men who have done underdrainage how much increase of crops they actually got, and they report as follows:

Crop.	Increase in	
	bush. of grain	straw.
Barley.....	15 to 20.....	About double
Oats.....	25	"
Wheat.....	20	"

To-day's paper gives the following prices for Ontario grain: Barley 58, oats 47, wheat 97; straw in Toronto \$7.50, say \$6.00 outside. If the reader will "make up" the value of the increase in crop, making due allowance for straw he will find that the men who reported these increases are each year making \$15 to \$25 an acre by their underdrains. Underdrains cost about \$10 to \$25 an acre depending on depth, distance apart, size and price of tile and kind of digging, hence if a man borrowed \$100 under this Drainage Aid Act, it would drain four acres or more, and the annual payment for draining these four acres would be only \$7.36 or \$1.84 an acre, while, as pointed out above, the actual increase in crop reported by the men who have put in drains is worth \$15 to \$25 an acre. Surely a man is safe in borrowing \$1.84 to get back \$15 to \$25. Surely a man "can afford" that.—Wm. H. Day, O.A.C., Guelph.

Items of Interest

Steps will probably be taken by the officials of the post office department for a fitting celebration in October to commemorate the 13th anniversary of the establishment of the Rural Free Delivery, says a dispatch from Washington. This service was started in West Virginia with five routes, running from three different offices. By the end of the third year 30 routes had been established at an annual expenditure of \$150,012. Up to the present time the cost of installation and operation has been about \$170,000,000. There are 40,804 carriers, covering 40,919 routes. More than 20,000,000 patrons are served daily. Illinois has the largest number of rural delivery routes, 2,284. New York, the first state in population, has only 10 routes, while Pennsylvania, the second in population, has 2168.

Entries in all classes have come well in excess of the expectation of the Canadian National Exhibition and now the greatest year in the history of the Big Fair is assured. There are horses from across the ocean as well as from across the line. Jersey from the Street Railway King of Toronto and horses from Sir William Van Horne's Manitoba farm. There are sheep from Canada and from the United States. There are manufactures finished and ready to be sent to the market and everything and an abundance of it.

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Vol. XX

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