

farm. From there he intended to go to John Miller's, Brougham, and John Campbell's, Woodville, having previously paid a visit to Mr. Richard Gibson, Delaware, Ont. Before returning he will spend a day with the Hon. Sydney Fisher at Ottawa, and while there will visit the farm of W. C. Edwards & Co., at Rockland.

Mr. Mansell has already received a number of orders for imported stock, chiefly Shropshire sheep. He has also one large order for Hereford cattle for a Canadian breeder and expects to have more orders of this nature. He says that Canadian sheep and cattle breeders are confident as regards the future, and are looking forward to a very large business in these lines in Canada.

Mr. Mansell thinks that the regulations regarding the tuberculin test at the port of entry into Canada too stringent and a great hindrance to the importation of purebred cattle into this country. As he aptly pointed out, we cannot hope to improve our beef cattle trade without bringing in imported stock, and to have this trade hampered by these regulations, when there is a difference of opinion in regard to the reliability of the tuberculin test, is a serious matter. Of course, Mr. Mansell speaks in regard to this question as a layman and not as a veterinary authority. But, even so, his wide and practical knowledge of the cattle trade makes his opinion on matters of this kind very valuable. He expressed the view that many leading veterinary authorities did not fully understand the test, and while this was the case it would be unwise to adopt stringent laws that might mean a wholesale slaughter and destruction of some of the best herds in Great Britain. This view is also held by many of those who have the making of the laws in the Old Land.

Cheap Money for Farmers

With the advent of better times the farmer may not feel so pinched for a little ready money to buy good stock and carry on his farming operations in the very best way as a few years ago. While this is true in a very large measure, there is still a need in this country of some easy means whereby the farmer can obtain loans of small amounts of money at a reasonable rate of interest when the occasion demands. To make the most out of his farm the farmer must have good stock and be in a position to work his land so as to produce the very best results. A great many Canadian farmers are so situated at the present time—though it is likely the improved business conditions throughout the country have improved matters very much—that they are unable to procure the ready money to buy the right kind of stock, etc., and consequently are not able to take advantage of the improved demand for good horses, cattle, and other kinds of stock. If means were provided whereby the honest but struggling farmer could obtain a few hundred dollars at a reasonable rate of interest for the purpose of procuring first-class stock, etc., it would not be long till we should see a marked improvement in the material position of the farmer in this country.

This question is receiving some attention in the agricultural press of Great Britain, where it is thought the assistance of a little capital would enable the smaller farmers to conduct their business in a much more profitable way. On the continent there is what is known as the Agricultural Banks System, established for the benefit of the farmer. A new law has recently come into force in Denmark, the object of which is to enable agriculturists to procure capital for working their farms. The operation of this law is outlined in a recent issue of the *London Rural World* as follows:

It appears that a demand for the formation of such a society must be sent in by not less than fifty proprietors, owning at least 500 head of cattle, to the General Council of the province, which nominates from among them a president and four members of council; the latter only serve provisionally until a council can be duly elected at a

general meeting. At this general meeting, also, the statutes are drawn up for sanction by the Government. These statutes must, if the society is to benefit under the law, contain certain provisions, of which the following are the more important: The sole object of the society is to lend money to its members, in order to defray the current expenses of farming. Members may not belong to a similar loan society. The total amount which a member can borrow is determined by the council, and is based upon the normal number of cattle which his farm can support, but the members are free to fix their "borrowing capacity" at a lower sum. Members on joining pay 1 krone (about 1s. 1½d.) per head of cattle to the reserve fund; this sum bears no interest. The sum to be borrowed by any member may not exceed 56s. per head of cattle, or £167 in all. The amount of the loan is determined by the administration. The loan must be repaid in nine months; additional sums may be granted up to the above-mentioned limit, but with this exception no fresh loan will be granted within a month after repayment of the previous one. The money is lent upon a simple bond. The rate of interest must be the same for all the members, and may not exceed 4½ per cent. per annum. Any profit during the year goes to the reserve fund; any loss is defrayed by the members, according to their borrowing capacity, up to 50 ore (6¾d.) per head of cattle, any further deficiency being met out of the reserve fund. The reserve fund must not exceed 11s. per head of cattle; a surplus beyond this amount must be treated as capital, and the interest utilized in reducing the rate charged to members. Members can withdraw from the society at any time, remaining, of course, liable for any loans not repaid; but their entrance money is not returned, except in case of death, or unless the society is wound up. The society's funds must be deposited in a savings or other bank. The statutes cannot be modified without the consent of the Minister of Agriculture, and the society is subject to his inspection. The dissolution of a society must be voted at two general meetings, at fifteen days' interval, by a majority of the whole number of members.

Such loan societies can borrow from the State a circulating capital, not exceeding 33s. 4d. per head of cattle, at 3 per cent. per annum. This loan must be repaid if the society ceases operations, and in any case ten years after the law comes into force. Members are liable for its repayment in proportion to their borrowing capacity. Bonds of members are exempt from stamp duty. Provision is made in the Budget for the inspection of societies, which is organized by the Minister of Agriculture.

Dairy and Beef Forms

We reproduce in this issue two diagrams, the one representing the dairy form being taken from *Hoard's Dairyman* and the other outlining the beef form from the *Breeders' Gazette*. The diagram of the dairy form and the data connected with it were prepared by C. L. Beach, of Storrs Agricultural College, Conn., to show the outlines and points for judging and selecting the dairy cow. He outlines a score card, which we reproduce below, and in which an attempt has been made to incorporate the following ideas:

1st. The dairy cow must have a large digestive capacity, and hence a long, deep and well sprung barrel.

2nd. Milk is a manufactured article, and the need of roomy laboratory or udder is apparent.

3rd. Milk is secreted in the udder from the blood, and hence the size of the milk veins becomes an indication of the amount of blood that can be carried through and away from the udder.

4th. The digestion of a large amount of food and its subsequent manufacture into milk must class the dairy cow as a hard-worked and wonderfully active animal. The need of a well developed nerve system to guide, superintend and control the functions of the highly developed organs of digestion and secretion is imperative.

5th. The dairy cow must then be spare, depleted of all superfluous flesh, in order to be an economical and persistent milker.