a big knee like this, but your horse may have a burch or bruise on his Ankle, Hock, Stiffe Knee or Threat

ABSORBINE

Rennett

8.00 per bottle delivered, special instructions and He ABSORBINE, JR., lir Dainful Swellings

BERRY **PLANTS** 

We are now ging and sh die plants and find them extra good. Strawberries, Dun-lop and Williams. On per 100; 84.00 and Will per 100; 1,000 by ress. 125 sent post aid for \$1.00. Ar-out, Uncle Jim ad Wonder, very

and berry, 75c per 190; 85.00 per 1,000.
Raspberries (Red), Early King and Cuthbert, 81.00 per 100; 87.50 per 1,000.
Staspberry and 50 Strawberry plants, toot paid, 81.00. The above choice (arrieties sent asfely pands) paid, \$1.00. The above choice ties sent safely packed upon re-of price. This will not appear

N. E. MALLORY BLENHEIM ONT



\$5000.00 bys 113 acres choice land, 80 acres under cultivation, balance wood and pasture lands. Good f-roomed house. New bank barn and other out-buildings. Terms reasonable.

\$5000.00 buys 3-st core year to the nation of the nation o ern improvement... rented at present.

\$2650.00 buys a beautiful, 3-storhouse all modern improvements wi garden, situated 5 minutes walk fro P.O., Peterboro. Sold on reasonable term Write for other attractive offerings
It'll pay you tocome to us when you want
to sell or buy. For full particulars apply

J. T. O'CONNELL & CO. 136 Hunter St., Peterboro

Open Evenings. Phone 376 A Pure Wholesome Nutritious Meal

CALFINE

CALVES LAMBS COLTS PIGS

Save \$15.00 to \$20.00 on Your Calf Feed

Write for Booklet and Prices

Toronto, Ontario

FLOUR MILLS, LIMITED

CANADIAN CEREAL AND

**GUARANTEED** 

**ANALYSIS** 

Protein . 20 per cent.

Fat . . . 8 per cent.

Fibre . . 4 per cent.

## EARLY

chiles. Still quickness. Beatiness. THE BERNETT is a Portable. Vis. THE BERNETT is a Portable. Vis. Standard key-board. Light, simple. Standard key-board. Light, simple. Standard key-board. Light, simple. Standard key-board. Light, simple. Standard from the best of materials by ex. Send same and address for sample of writing and circular. Sold in Canada for only \$25.00. Sold in Canada for only \$25.00. Sold in Canada for only \$25.00. When the same carriage charges paid address on carriage charges paid and dress on the same carriage charges paid and the same carriage charges paid the same carriage charges paid the same carriage charges and the same carriage charges paid to the same carriage charges paid the same carriage charges paid to t

W. M. LANDON, ROCKPORT, ONT. Or, the Bennett Typewriter Co., 355 Broadway. New York, U.S.A.

Early Ohio .... \$2.50 per Bag Irish Cobbler ... 1.50 " Early Puritan .. 1.50 " " Quick Lunch ... 2.00 " " Early Sunlight .. 2.00 " " Early Sunshine.. 2.00 " " Early Fortune .. 1.50 " " Early Eureka... 2.00 " " Burpee's Early., 1.75 " " Chicago Market 1.50 " " Early Harvest .. 2.00 " "

Late Varieties: Peerless Savoy, Empire State, Delawares, Green Mountain, Clinton. Any of above LATE Varieties, \$1.50 per bag. Terms, and \$11 F.O.B. Guelph

HEWER SEED CO. GUELPH, ONT.

## **SEED POTATOES**

PUMPING



Gilson Manufacturing Co. 302 York St., Guelph, Ont.

## Seldom See HOW THE FARMERS OF EUROPE SECURE MONEY AT LOW INTERED

(Continued from page 3) and reloan the money to members also at low rates of interest. Mr. Woodruff explained their ability to Woodruff explained their ability to loan money so cheaply as follows. They have no extensive bank buildings to maintain, and the presidents and directors serve without salaries. and directors serve without salaries. In fact, in the majority of these banks, no money is paid out in salaries at all, the secretary-treasurer conducting the bank in his own home without reward. Likewise, as they have little or no capital they pay no dividends.

dividends.

"These banks,' said Mr. Woodruff, 'have never been known to lose
money through bad loans. Money is
loaned only to members and as the
loaned only to members and as the
operations of the bank are confined
to a very small district, each memto a very small district, each member knows every other member. The loans are apportioned at meetings of

SECURE MONEY AT LUW INITERED discuss the subject, "Improvine Fe discuss the subject, "Improvine Fe credits in America." Instead of America for their prodigiou was for America for their prodigiou was produced for the creditive and their indifferent method for their produced for t successful cooperative associations America. He advocated long to loans with amortization features, capital to be supplied by private porations under government sur LET GOVERNMENT ORGANIZE BANKS

Homer C. Price, of Ohio



The Kind we are Getting from the Old Land

Every importer who brings a high-class stallion into Canada is doing his come a service. We can't get too many horses like the stallion here illustrated is on Ganad. Grand Champion at Ottawn in 1933. He is owned by Allison Sap-Farm. Chesterville, Ont. Stallions such as this are well sworthy of patrons.

the members and hence a man must be thoroughly honest in the sight of be thoroughly honest in the sight of his neighbors to secure a loan. When a man has gotten a loan his neigh-bors will help him to make good. Loans, too, are only given for speci-fic purposes, such as the purchase of fertilizers, live stock, or machinery."

The Schultze-Delitzsch Banks of Germany, operate in the cities, and are cooperative, but unlike the country banks pay both salaries and dividends. The dividends are limited to a certain fixed amount. The borrow-ers get the benefit of anything over and above that amount.

and above that amount.

The Credit Agricole, of France, is composed of local banks similar to the Reiffeisen banks. These banks are federated into a great central bank under government management. This plan, described by Mr. Woodruff, savers more of naternal. ment. This plan, described by Mr. Woodruff, savors more of paternalism in that regional banks get money free of interest. The regional bank loans to the local cooperative bank foams to the focal cooperative bank at three per cent, and the local bank in turn loans money to the farmer at three and one-half per cent. The provisions of the loan are similar to those described in the Reiffeisen

COOPERATIVE LEGISLATION NEEDED When asked to suggest a plan for this application to this country, Mr. Woodruff pointed out that the laws in Woodruff pointed out that the laws in practically all provinces and states would have to be so amended as to admit of cooperative credit banks being formed. Hence it is up to our lexislators to make the first move. B. F. Harris, of Champaign, Ill., a former president of the Illinois Bankers' Association, was asked to

University, advocated that each s or province organize a land magage bank and raise capital by a ing mortgage bonds. The gow ing mortgage bonds. The gor ment would simply be intermedia and would not receive deposits branch of the association might branch of the association might established in every county a Prof. Price objected to the private organized land mortgage comp in that it is formed on the in that it is formed on the stock plan, and the directors be the largest shareholders, will be their efforts to make the great possible profit on capital stock. (Continued on page 15)

## An Opportunity to Visit Toronto

To accommodate those wishing rist Toronto for the Canadian 1 tional Horse Show, the Canadian 1 tional Horse Show, the Canadian Pacific Railway will issue restickets at single fare, plus fixents for admission to Horse She

GOING DATES From Peterboro, Hamilton, In

kip, Milverton, Elora, Proton, Craighurst, Dunsford and Proton, Craignurst, Dunsford and termediate stations, including a divisions, Tuesday, Wednesday, Te-day, Friday and Saturday, April 29 30th, May 1st, 2nd and 3rd From all other stations in Onta Chashay, Lake, Banfroy and yest, in

Sharbot Lake, Renfrew and west, not west of Sudbury, Tuesday, A

29th, only.

Return limit on all tickets Mozá
May 5th, 1913.

This is an excellent opportunity sit Toronto. Secure tickets visit Toronto. any C.P.R. Agent.

May 1.

A Hom R. F. Whi

Now that vertisements time being, might tell I how one-hor might make tors, are r from two galvanis feet, 24 gaug 24 gauge, feet or abou secured from ronto, for \$6 sheet in two Then make the other on bar of

four foot shee

Diagra eave trough crimp them and

Also have him eighth, by one feet long to pre or solder being A very simp Have the front alope of rising wall 18 inches foot pan. A doc grates are usefu

gated pan just For the bac about six inches After sap is ng added So four to eight cup to six eggs well it to help bring all When completed white belt strain

considered. This excellent e ould not cost a \$10, over and about three days' labor.

An Annual

Am squaring up out two acres. As his field, would youre mixture for the ubscriber.

As a crop that c pring for summer qual parts by wei its and vetches, ght, sown at ashels an acre; pheat and vetches,

eight, at the rate re with 10 pound re added. Professor Zavitz, ongly recommends ow from five to see e pasturage is required the soil. If you divisable to hold the

at long, a cheap ected of wire and s wly seeded portion pasturage.