leak. Again, we sometimes err in the opposite direction, and try to make two men do the work of three. What happens? Nothing is done well; our hoed crops, grains, fodders, and orchards do not get nearly the care and cultivation they require, and, instead of having even an average crop, we scarcely get a half one. We have followed the "penny wise, pound foolish" course, and have lost money. No two laborers that we employ have the same grip on different sorts of work. One may excel with a team and the work involved thereby, while the other has greater aptitude with the hoe, the pruning shears, or in feeding and caring for stock, etc. As far as possible, then, we should so arrange our work that each man may do that for which he has the greatest liking and the most skill, and thus make the most of the labor at our command.

EXTRAVAGANCE.—By this I mean more particularly those outlays of money that are unnecessary from an economic standpoint, and which, if excessive or unwise, lead towards decay. Some of us have a weakness for buying implements or machines, although we may not require them, simply because they are cheap. I think it may be laid down as a safe rule that "any article we do not require is dear at any price." Our expenditure may be divided into two classes: productive, and unproductive. An example of the former would be money invested in some article necessary to carry on our business, as a plough or a binder; and of the latter, any of the luxuries of life, things unnecessary to prepare us for our work or to perform any of the operations of the farm, as expensive houses, costly dress or furniture. Individual means and social considerations step in here, and each of us must be his own judge. It seems to me, however, that the principle or test we should apply in making outlays of the latter sort is, "Can I, in living on this scale, keep within my means or income permanently, and also lay something by for a rainy day?" To me there are few things more sad than to see a man who in his early and middle age, having had a competence, becomes as he grows old the victim of past extravagant habits, or perhaps of a combination of circumstances over which he has no control, and who is dependent, when he is unable to do any more work, either upon the charity of friends or perchance upon that of the public. So that I think it is the part of wisdom for each of us to look carefully into our expenditures.

EXPOSURE OF MACHINERY.—A very frequent source of loss lies in the lack of care of farming implements and machinery. Instead of having a place under cover for things, the binder, plough, wagon, or whatever it may be, are too often exposed all the year to the damaging effects of the weather. Rain, dew or moisture rusts and eats away the iron and steel, and the machine is injured more than by the wear and tear of the whole season's work. It lasts but a few years, and literally rusts out instead of wearing out. Thousands of dollars are lost every year through carelessness in this matter, and I venture to say that the saving made by proper care would in five years on a farm of average size more than build ample implement buildings and keep them in repair through succeeding years. I do not favor storing implements and machinery in barns. Should they be burned the loss is so much the more heavy and grievous.

GENERAL LACK OF CARE.—A great deal may be saved by keeping the axiom in view that "a stitch in time saves nine." We should keep an eye upon our farm appliances, and if anything wants repairing see to it at once. If a bolt breaks in your mower or binder, or a nut loosens, attend to it immediately. A few minutes now may save many dollars and much valuable time afterwards. Have a place for everything, and when any article is not in use insist that it be put in its place, and there will be no time lost in looking for it when again wanted. As soon as our soils are in the right condition to work in the spring there should be no delay in seeding our barley, oats or spring wheat, as every week we lose means a decreased yield of grain at threshing time of three to five bushels per acre. This is one of the great advantages of fall ploughing. Unused wells should not be left open or machinery exposed where stock runs. We may lose a valuable horse or cow. We should see that there are no holes in our bridges or in the floors of our buildings. A broken leg may easily result. And above all we should carefully guard against fire. It has taken the heart out of many an honest man. And so on with hundreds of other matters.

MISTAKEN ECONOMY.—Liberal economy I am convinced is the happy medium at which we should aim, free from extravagance on the one hand and niggardly parsimony on the other. Sometimes we refuse to spend even a cent upon an object or in a cause which clearly would be a help to us. This is false economy. It seems to me to be a mistake to fall into the habit of always staying at home We are apt to grow narrow and set in our ideas and to view changes or innovations even if they would benefit us, with suspicion. There are times during the year when we can leave our farms without much sacrifice to our work. Let us go; we need not spend money extravagantly but let us use enough to make our trip pleasant and comfortable, then our minds will be in an attitude to absorb ideas which we may be able to apply with advantage to our work. Our outing will make us happier, more contented, wider-minded and better citizens.

BUSINESS HABITS.—I do not suppose that more than ten per cent. of the farmers of the province keep cash accounts of their various receipts and expenditures. Farming is of such a nature that I think it would not be wise to advocate any elaborate system of bookkeeping, but my conviction is strong, and it is grounded in experience, that many leaks would be closed were cash accounts more generally kept. Each farmer has money coming in from various sources—sales of cattle, hogs, sheep, horses, grain, fruit, interest on money loaned, etc. We also have expenditures in different directions—purchases of implements and machinery, wages, taxes, outlays for the home, etc. Make as many divisions of your receipts and expenditures as best suits your business and purposes; of the former say one heading for "Farm Receipts," one for "Stock Receipts," another for receipts from sales of "Fruit," etc. In expenditures there might be one heading for "Farm," another for "Stock," another for "Wages," and still another for "Domestic Expenditure," and so on. You might also have a heading for "Notes and Bank Accounts." A well bound account book about fourteen inches long by seven wide with two narrow columns at the right of the page for the dollars and cents, and two at the left for the month and date a.. containing about 200 pages would be suitable for the above purposes and would last several years. Number the pages of the book if it is not already done, and on the first page make an index setting forth various headings with their respective pages in the book, *e.g.*, "Farm Expenditure," page 32. Then when you wish to make an entry just glance at the index and you can see at once the proper page to turn up. You can add up your various receipts and expenditures yearly or half-yearly or as best suits you, compare and balance, then take a mental glance or inventory of the value of your stock, machinery, farm, etc., as compared with say a year ago and you can tell close enough for all practical purposes where you stand financially. It may be said that I know how I stand close enough without going to the trouble of keeping accounts. But that is not the point. If there is anything that we as farmers are lacking in today it is in business ability, and by keeping even cash accounts we develop that faculty, because we are then beginning to do our business in a business-like way. Every evening say, let us enter the business transactions of the day, if there were any, and instead of being a task it will soon become a pleasure. This habit begets other business habits, such as taking receipts for money paid out, and filing them away so that if the account is presented the second time for payment, you are saved from paying it again by producing your receipt; paying cash as you go so far as you can and thus saving about 20 per cent. on running accounts or credit prices. Your account book in court too would be as good as that of the man who billed you the second time. It also makes a person more careful in his expenditures, and is moreover a useful record that one