

system by which the greater part of the help on farms can be made self-supporting in homes of their own, instead of, as now, becoming a part of the farmer's family and interfering with the privacy which every man is entitled to in his own home."

There may be reasons in the older settled districts of the United States why the plan of building houses for the hired help on the farm should be followed rather than in Canada, but we fail to see the reason why. If such a practice is a good thing for the United States farmer it should be an equally good investment for the Canadian farmer. On the older Canadian farms where a large amount of stock is kept, and where there is employment for a man all the year round, a married man would fill the bill better than a single one. Besides there is the question of breaking into the privacy of the farmer's home which always takes place when the hired man boards with the family. This in itself is almost sufficient reason for the employment of a married man.

Ornamental Trees on the Farm.

Every farm should have a number of ornamental trees tastefully arranged. Nothing adds to the general appearance, and, in fact, to the value, of a farm more than a number of ornaments of this kind. There should not be too many or too few, but just enough to set off to advantage the house and farm buildings. As to the kind of trees to grow the farmer will have to depend largely upon his own judgment and good taste. To our mind no tree looks as well in and about a farm as a good maple. In addition to being a thing of beauty, it makes a valuable windbreak if placed on the north or west side of the houses or barns. The spruce and kindred trees make handsome ornaments for decorating the lawn or the green about the house. If properly placed and cared for they often make very effective windbreaks.

No trees should be planted close to or right against the house. They may not do any harm when quite young; but when they grow, as every tree undoubtedly must, and reach large proportions, they become a menace to the health of those who live in the house. No tree should be planted so near the house as to exclude the sunlight and the pure air from getting in and circulating through every room from cellar to garret. There are many farm homes injured by having trees planted too close to them. A judicious arrangement of the trees, however, will add greatly to the beauty and value of the home.

The Family Horse.

This is, or should be, the most valuable animal on the farm. When we speak of the most valuable animal, we do not mean his intrinsic value, but what he is worth to the farmer and his family in adding to their comfort and pleasure. To endeavor to farm, at the present time, without a family horse for driving to town and elsewhere is to make life a drudgery and to separate oneself, very often, from the outside world. On the average farm the horse that works in the field every day cannot do the work of the family horse. In the first place it cannot always be spared when a trip to town or elsewhere is desired, and is usually of a type that totally unfits it for light driving. Where the farm is small and there is not so much work for the farm horse he may be able to do both, but otherwise every farmer should keep a good roadster for driving when necessary.

If a farmer lives several miles from the post-office or store a family horse is almost invaluable. If he is a quiet animal any member of the family can hitch him up and go for the mail or necessities for the household without disturbing the farming operations in the least. Then he will come in handy on Sunday for taking the family to church. Even if it is only a mile or so to the church it is better to drive there after the week's hard toil in the fields than to walk. But it is surprising how many farmers trudge along to church or elsewhere on foot, when they could just as

well have a horse and buggy to carry them as not. These are the ones who talk most of the farmer's hard life. And is it any wonder?

The Farmer's Ideal.

How often we hear the expression among farmers: "My hogs sold for as much as neighbor Jones'," or, "My cows did as well as any other cows in this section." No doubt there is a feeling of satisfaction in doing as well as one's neighbors, but every farmer's ideal of what can be accomplished should not be gauged altogether by what his neighbors can do. He should have an ideal of his own, and one that will enable him to make the most out of his cows, his sheep, his hogs, or any other branch of his farming operations. Many farmers fail to attain to the highest pinnacle of success just because they are guided too much by what their neighbors have done or are doing. We do not mean by this that a farmer should completely ignore what those around him are doing, as very often a neighbor may be working along lines that the farmer should follow. But do not be satisfied in getting returns for your labor just equal to what your neighbor gets. There may be better things in store for you by striving to surpass your neighbor. A rivalry of this kind will stimulate you to greater things as you go along, and it is surprising what can be done when we have a good ideal before us. No man ever made a great success in any calling who always lived up to his ideal and was satisfied in doing or being the same as those around him. The farmer, then, in breeding stock, should have some high type of animal before him to reach up to, and in growing grain, in managing the dairy, or carrying on any other line of farm work, should have some standard ahead of him that will bring out his very best efforts to attain to.

Cheap Money for the Farmer.

The cheap money for the farmers question seems to be arousing considerable interest in some quarters. Since the British Columbia Legislature passed a law authorizing the organization of associations for the purpose of providing the farmers of that province with cheap money, an account of which was given in FARMING some weeks ago, the discussion of the question has become more widespread. Other sections are watching the movement in British Columbia, and should it prove successful there is no doubt that similar means of supplying the tiller of the soil with cheap money will be adopted in some of the other provinces.

As to the need for legislation of this kind there is a difference of opinion. Many object to the farmer being singled out for this special favor. Why should he not be able to obtain money and to do business on the same terms as other citizens? Those who raise this objection do not thoroughly appreciate the real situation of the needy farmer and how beneficial it would be not only to the farmer himself but to the country generally, if the farmer were able to obtain money on reasonable security and at a low rate of interest whenever he needed it to carry on his farming operations. It has been said many times that Canada is an agricultural country, which means that agriculture is her greatest and most important industry. If so, every effort should be made to develop all the agricultural resources of the country, and how can this be done better than by providing the tiller of the soil with the means of making as much as possible out of the land? As we have pointed out before in these columns, there are many farmers, even in the banner province of Ontario, who find it difficult to make both ends meet, just because they are hampered in not being able to obtain money to purchase stock, etc., at a rate of interest that would enable them to make a profit out of the investment.

There can be no more striking proof of the need of some reliable means of supplying cheap

money to the farmer than the following, taken from one of our local eastern exchanges:

A case of oppressive usury has come to light in Ottawa East, which is about as bad as could well be imagined in these days of protective laws and advanced civilization. The man, finding it necessary to get five hundred dollars in cash, applied to a loan society and was accommodated. An examination of the agreements shows that he had to give a mortgage of one thousand one hundred dollars for the money, at sixteen per cent. The mortgage is to be liquidated by 1906, and the interest has to be paid monthly. Should he miss a payment a fine of fifty cents a month is imposed. An analysis of the agreement shows that the man pays for the five hundred dollars the sum of one thousand one hundred dollars with interest at sixteen per cent. for ten years, one thousand seven hundred and sixty dollars; or altogether two thousand eight hundred and sixty dollars.

That in free Canada such a "shark" game should be played upon an innocent farmer by a loan company is almost incredible. Surely some remedy for this kind of thing is needed, and that very soon. Of course, it may be said that the man was a fool for entering into such an agreement. But we do not know his circumstances, and it may be that he either had to have that five hundred dollars at that particular time or lose his farm and bring his family to starvation's door. If some method of advancing cheap money to the farmer were inaugurated under government supervision, there would be no occasion for recording instances of this kind.

There is economy in working as much land and in growing as many crops as can well be taken care of, but there is no economy in doing more than can be well done. This latter fault is only too common among Canadian farmers. Because a farmer has a big farm is no indication that he is making money out of his business. If he can work all his land carefully and well the returns will be all right, but if not he would be better off with a farm one-half the size properly and carefully tilled.

CANADA'S FARMERS.

B. H. Bull,

PRESIDENT OF THE DOMINION JERSEY BREEDERS' ASSOCIATION.

The photograph on the front cover of this week's issue is that of Mr. B. H. Bull, of the firm of B. H. Bull & Son, proprietors of the Brampton Jersey Herd. Mr. Bull was born at Downsview, York county, in 1845. He received his early education in the local public school and the Weston high school, after which he spent some time at Victoria University, Cobourg, Ont. For some time after completing his education Mr. Bull engaged in the exportation of horses to the United States, after which he took up active farming operations at Brampton, where he now resides.

In 1880 Mr. Bull purchased his first Jersey, and laid the foundation of his present large herd. In starting he adopted the plan of securing the very best animals for his herd, a plan which he has followed ever since. His Jerseys are of the St. Lambert strain, which is a guarantee that they possess many good qualities. Mr. Bull's herd now consists of fifty purebred animals, among which may be mentioned Princess Menette, with a record of 18 lbs. 6½ oz. This cow is the dam of Adelaide of St. Lambert, who recently made a record of 2005¼ lbs. of milk in a month.

During recent years the Brampton Jersey Herd has come to the front very rapidly as prize-winners. Last season eighty-six prizes in all were taken, among which were two sweepstakes. In 1896 a cow belonging to his herd—Corinne—won second place at the Provincial Dairy Show. The number of prizes won by this herd could only have been secured by skilful breeding and management, and by bringing into the herd at frequent intervals animals imported from the home of this noted dairy breed.

In addition to Jerseys the firm of which Mr. Bull is the senior member are extensive breeders of Improved Berkshire swine and Plymouth Rock poultry, in which branches they have also been successful.

Mr. Bull has always taken an active part in matters pertaining to the welfare of the farmer and stock breeder. He has been a director of the Peel Agricultural Society for several years, and is at present president of the Dominion Jersey Breeders' Association, a position which he now holds for the second time. Mr. Bull is an active worker in the present prohibition campaign, and is president of the county association. In politics Mr. Bull is a Conservative, and for some years has been active in the local association, of which he is president this year. Mr. Bull married a daughter of Wm. Duncan, and who is a sister of David Duncan, the present reeve of York township. He is as yet comparatively young and we are likely to hear of his accomplishing even greater achievements in the Jersey line than the past few years have given us.