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Financing Agriculture.

The young and progressive State of Western

Australia has, in recent years, been making mark-

ed economic progress, which Hon. Sir Newton J.

More, formerly premier, attributes in large

measure to the fact that agriculture has been

succeeding dependence upon mining as a produc-

tive a ency. Railways, for the purpose of agri-

cultural development were constructed, and the

land-settlement conditions were liberalized. A

third direction in which the State undertook to

aid the industries of the soil has been by means

of the Government Agricultural Bank, which lends

money on approved holdings in sums ranging

from £25 to £2,000 for improvements, water

conservation, stock, farming implements and any

other approved purposes. The success of this

amount advanced by the Bank last year was

£400,000, the next heaviest year being that im-

mediately preceding, when £300,00 was lent. As

is managed and the caution with which advances

are made, out of a total amount of £3,000,000 loaned the arrears of repayment have been quite

negligible. Last year the profit on the Bank's

transactions was £8,061, which brought the re-

serve fund up to £35,900. There are now 7,101

accounts current on the books, representing as

many customers, and the number continues to in-

crease. Last year 461 accounts were closed and

1.334 new accounts opened, leaving a net increase

of 873 accounts. The effect of the policy pursued,

writes Mr. Reid in "The Empire Review," has Leen

to induce other banks and financial institutions

to come into the field for the purpose of lending

policy has been completely demonstrated.

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not the whole thing. There are men who would rather work with bees, chickens, and truck farming than with fields of grain, hay and corn. There are many others whom nothing but an immediate prospect of sudden wealth could induce

to embark in these minor branches of husbandry. Many would fail if they did.

We have no fear, therefore, of an early general movement away from the staple lines and broader acres of general farming, but we would commend a consideration of the experiences on page 88 of our last issue to those farmers who are struggling to wrest a living profit from the staple lines of husbandry. The possibility of enlarging cash returns and net profits per acre by adding one or more sidelines is hopeful indeed. In some cases it may be done by selling part of the land, working fewer acres, and looking after them better. In other cases it may be possible by employing a growing family to advantage, or in some instances by hiring more help. Details are for the individual to solve. Certainly there showing the careful way in which the institution are many land-poor farmers in Canada. We do not begin to realize the possibilities of an acre.

EDITORIAL.

Near the door of the living room on a successful Kansas ranch is a motto, "The reason men succeed who mind their own business is because they have so little competition."

How true !

In figuring the prefit of alfalfa, do not forget to allow a liberal entry for its soil-improving virtue. If skeptical, break up a piece of old run-out alfalfa, plant to corn, potatoes, or even oats, and observe the resulting crop.

So it appears that defective scales have been responsible for no small part of the trouble over weights of cheese consigned to Montreal. Bad scales play the mischief with business, and there are too many cheap ones on the market.

Of all modern conveniences is there a greater one than water on tap in house and stables with bath, closet, and a satisfactory system of sewage disposal? Those privileges are almost priceless, and not beyond the means of the majority of Canadian farmers. Look into the question.

As referring to the mixed-farming sections of Canada, it is safe to characterize as a mis-_managed place that farm where the help necessary in summer cannot be kept busily employed the year round, allowing for a week or so of wellearned holidays some time during the winter.

If, as Prof. Wm. H. Day estimates, thirty dollars a year would buy the gasoline necessary to do all the grinding, pumping, cutting, pulping, washing, sawing, cream-separating and churning on a hundred-acre farm, the Hydro-Electric Commission will have to do some figuring to beat it. Of course, hydro still has it on the score of on durability of motors. Between the two, it looks as though the day of cheap and convenient farm-power had certainly arrived.

your neighbor, or may pay your neighbor without proving profitable to you. Moreover, and more especially, the kind which pays your neighbor best may not be the kind which your soil parprofit, he must needs do some individual experimenting on his own fields.

the important Provincial and National Conventions held numerously every year and especially at this season. The gist of it, gleaned with care by our editors, assisted when necessary by picked correspondents, appears promptly week by week in "The Farmer's Advocate." With, perother paper covers these events anywhere nearly so thoroughly, and none ranges the field of the whole country in such a comprehensive manner. As a record of what develops in organized agriparison, as it does on all other points.

Land-Poor with Ten Acres.

money on Western Australian agricultural land.

\$2,750 worth of produce from 2½ acres devoted to Commercial fertilizers may pay you, but not bees, poultry, fruit and vegetables, and of finding ten acres too much to work properly, was inclined to make a farmer with one or two hundred acres feel bankrupt. At first blush it would look as though the men with large holdings must be enticularly needs. Nature of soil, systems of tirely on the wrong track. As usual, however,

How to Earn More Per Day.

In these days of such extreme scarcity of experienced farm help, it becomes necessary for most farmers to accomplish a great deal of work per man. One cannot afford to be doing very much dollar-a-day work. A day's labor must yield a larger return than that if he is to add much to his bank account. How can he spread himself over a great variety of tasks without denying to any the numerous little attentions so important to success? An everlasting study of convenience at every turn is one requisite, and for ilustration we commend the colony-system of rearing poultry, watering with a barrel and feeding once a week by filling hoppers, as de-An eye opener truly was the discussion on in- scribed by J. W. Clark at the Ontario Experitensive farming, which took place at the Ontario mental Union. Short cuts can likewise be made Experimental Union meeting held two weeks ago to whittle down the labor of cattle and hog convenience, greater adaptability, and probably in Guelph. To hear one man tell of deriving a feeding, while in crop production a big margin net income of \$3,500 a year from 25 acres de- of saving is possible through, the use of fourvoted chiefly to beekeeping, fruit culture and horse implements in place of two-horse ones and poultry raising, while another told of selling two-horse scufflers instead of single ones. Some of these changes entail capital expenditure for equipment, but prove sound economy in the end. Cut down labor cost and earn more per day.

New Use for the Silo.

It was once a current observation in the Cancropping and manuring, and various other fac- there is another side to the question. In the adian West that every season was an exceptional tors, enter into the problem. That a farmer first place it must be confessed that the men who season, in respect to the weather. This involved may employ fertilizers with best assurance of achieved these results were of the exceptional no end of variation in adapting methods to conclass, who are reasonably sure to succeed in what- ditions. In Western Ontario one of the unusual ever they undertake. In the second place, let no features of the farm practice of 1913 is filling one assume that their work is easy because their silos in January. This does not mean that the A wealth of information comes to light at acres are few. Daylight to dark, with an corn has just been ripening under a salubrious occasional experience on duty all night, is a winter sky, but it indicates the varied uses to strain which only a constitution like that of Mr. which our old friend, the silo, can be put in the Krouse could endure, and his, probably, not for hands of resourceful owners. Men with probably long. There is, too, the element of differences in one silo of medium size had far more corn last seasons, which, with the beekeeping business in autumn than could be converted into silage, so particular, vary greatly. In such lines the con- it remained shocked in the fields until the first haps, the single exception of the Weekly Sun, no spicuous success of one year is ever liable to be filling was fed out, and the silo was refilled on averaged down by the failure of another. The exceptionally fine days. This is believed to be importance of convenient markets and the neces- a safer practice than undertaking to store large sary limitation of demand are other factors which quantities of corn fodder, run through the cutting will tend to prevent a universal rush into bees, box, into mows, or on the barn floors where a culture, "The Farmer's Advocate" invites com- vegetables, poultry and fruit. Beyond all this great deal of it is liable to be spoiled through again is the question of inclination. Profit is excessive heating. During the past season prob-