

# THE BANKS OF CANADA

The closing of the year 1912 has brought out the usual bank statements accompanied by the addresses of the Presidents and General Managers of these institutions. Their reading is interesting as they show in a striking manner the prosperity of the country, and deal with economic matters in its first hand way. Those who know anything of Canadian banking methods know the stability of these institutions, and the high character of the men who are placed in charge. In discussing the land situation the President of the Union Bank of Canada whose branches are to be found in all parts of the Canadian West, said:

"A good deal has been said about speculation in land. The increase in land values has added enormously to the assets of Western business, and has to some extent formed a basis for extended credit, but this is not to be for a drawback when the value is real and convertible. We consider that a business standing which is strengthened and enhanced by property held in this manner is entitled to a reasonable enlargement of credit for legitimate business operations."

It will thus be seen that the banks recognize the certain rise in the value of farm lands in Western Canada. When the facts are known of the wonderful producing qualities of the lands in the Provinces of Manitoba, Saskatchewan and Alberta, it is simple to understand the liberal stand taken by the banks.

Living not far from Lumberton, Sask., is a farmer named Clarke who in 1912 secured a crop of Marquis Wheat, yielding 75 bushels per acre. This is spoken of as a record yield, and this is doubtless true, but several cases have been brought to notice where yields almost as large have been produced in different parts of the country. During the past year there have been reported many fields of from 35 to 45 bushels of wheat to the acre.

Oats, too, were a successful crop, and again, was the barley crop. Wheat that would yield 10 bushels per acre, would bring on the market 70c (a fair figure) per bushel, a gross return of \$20.00 per acre. Allow \$12.00 per acre (as outside figures there would be a balance of \$8.00 per acre net profit. This figure should satisfy anyone having land that cost less than \$100.00 per acre. Very much less return than this proves satisfactory to those holding lands in Iowa and Illinois worth from \$250 to \$300 per acre.

The latest Government returns give an approximate estimate of four hundred thousand of an immigration to Canada during 1912. Of this number 200,000 will be from the United States. Most of these are of the farming class and it is not difficult to understand why farming lands in Canada are so much more valuable than in the United States. Within the next twelve months, there will be investment in Western Canadian lands as high as in any other part of the world. Those fortunate enough to secure free homesteads in Canada will acquire in the thirteen years of the land, the best possible start for a splendid future. Advertisement.

SHE KNEW BETTER.



"Did your wife give you particular notice because you came home at 1 o'clock the other morning?"  
"No, she didn't say a word. It's too near Christmas."

Weighted in the Balance.  
The young man was something of a bore and the young woman said soon that she was out.  
"But he has a box of candy with him," was the word that came back from the maid.

The young woman reflected.  
"No," she finally said, "it isn't worth it. Tell him 'I'm out.'"

Almost Thrown Away.  
"The fish I had for you yesterday was fit to eat," said the man to his wife.  
"Give it to my servants!" London Opinion.

**PAINFUL, TRY TIMES**  
Housework is a healthy, happy, and profitable occupation. The woman who does her own housework is a woman who is a woman. The woman who does her own housework is a woman who is a woman. The woman who does her own housework is a woman who is a woman.

"Beware of the Teller."  
Found quick and thorough relief through using Doan's Kidney Pills. The painful, trying, filthy woman's life is much easier to bear if the kidneys are well.

Doan's Kidney Pills  
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## JUDICIOUS MANAGEMENT OF FALL COLTS



Excellent Types of Farm Animals.

(BY W. M. KELLY.)  
There are many reasons why the practice of breeding the farm mares for fall colts should be abandoned. Still another advantage of rearing spring colts is the fact that weaning period comes when the mare is naturally going dry.

Horses, like other domestic animals, are highly artificial products. However, the greatest success is attained by raising them as nearly as possible in their natural state. Plenty of green grass, sunshine, exercise and the added milk production of the mare are the principal reasons why spring foals are best.

On the other hand, many farmers who advocate breeding for fall colts claim that they can get better service out of their mares during the spring season. On my own farm I have never been able to see much in this claim.

Grain harvesting are fully as hard as plowing and cultivating. Any fair-minded man will agree that hauling a corn blinder when the temperature is around 80 degrees is no fun at all. No matter what season of the year, common sense must be exercised in the care and handling of work mares that are heavy with foal if one is to succeed in raising good colts.

It does not require a great deal of skill to raise a fall colt if good sense is exercised in the process. If the foal is shut up in a tight stall and compelled to stand on unyielding ground at the very beginning.

If your mare foal in the fall plan to provide plenty of room for the foal to run about and pick bits of food here and there as they please. Give them a little cow's milk and knowers are then to eat when they please.

Allow them to run about even if the weather is quite cold and snappy. Feed the mare plenty of milk-making foods such as roots, mangel-worms and wheat bran. Good care and plenty of good food and exercise will bring the colt through to grass in fine shape.

Then when he is turned out to pasture feed him a small ration of dry roughage until the grass becomes dry and hard. Grain may profitably be fed all summer but the hay feeding may be safely discontinued after the grass becomes hardened.

As a general thing the milk that a mare gives during the winter is of rather an inferior quality. The amount of milk a mare produces is not large, even on grass. In the winter when she is fed dry roughage and grain her production is very small. To care a colt can be supplemented by the milk of a cow but the feeding of cow's milk to young foals is a matter

which requires the most painstaking care and even then the results are not always satisfactory.

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English Champion Shire.

tem is far inferior to that of grass, and too, there is the question of plenty of exercise and sunshine. Colts need plenty of exercise and sunshine to build up strong muscles and sinews.

In the cold weather he is kept in the stable most of the time. Not confined in a stall during the winter his feet are sure to grow crooked unless intelligent care is taken of them.

At the summer the natural wear and tear of traveling about the pasture keeps his feet in ideal shape so that a very little attention is required to keep them in the right length.

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## QUESTION OF DEEP PLOWING DISCUSSED

Some Very Striking Increases in Production Have Been Secured by Method.

(By E. J. KINNEY, Kentucky Experiment Station.)

During the last few years some very striking increases in production have been secured by plowing very deep. On the strength of this a number of authorities have advised deep plowing for the south. They advise from eight to as much as sixteen inches deep. It seems somewhat dangerous to the orthodox man to give such general advice as this until we have more experimental data to confirm its value. It is undoubtedly true that much deeper plowing than is now practiced in most sections of the south is desirable.

No cultivated crop can make its best growth in a seed bed less than seven inches deep. Where soils are so thin that plowing to this depth will bring up a large quantity of raw subsoil the depth should be attained by plowing a little deeper each time instead of taking the full depth all at once. In this way the subsoil will have a chance to become weathered and incorporated with the surface soil.

Some advocates of deep plowing advise to the desired depth all at once. They are not prepared to say whether they are right or wrong. Let several ideas and purchase a plow for deep tilling and give it a good trial under fair conditions. This will be safe and not expensive. It is worth trying and the experience will be of value to other farmers.

It would be a good thing if farmers trying new methods would make a practice of reporting results, whether profitable or not. One difficulty in deciding the merits of any practice is that the successful ones report, while those who fail do not.

To Color Cement Blocks.  
For red, use red oxide or mineral paint; to produce a brown shade add lamp black to the above. A good blue may be had by using Prussian blue or yellow, use yellow ochre. All cement is not of the same shade and quantity of the above coloring materials can only be ascertained by trial. Use a small amount and let it get dry. It will always be lighter after drying. Use a little of the coloring material as possible, as it weakens the strength of the cement.

## PREVENT DISEASES OF GARDEN CROPS

Foundation of Success Next Year Will Depend Upon Pure Seed and Good Soil.

(By E. C. STAKMAN, Assistant in Pathology, Minnesota College of Agriculture.)

If the soil is made sanitary by disease control, a large annual harvest in garden crops will be avoided when the seed is gathered from last year's crop is planted in the spring. It may be laid down as a principle that the foundation of success next year will depend upon the care which is given to keep the seed free from disease and to prevent the soil from becoming unsanitary.

One vegetable which is directly concerned is the potato. The tubers of the potato plant may be troubled with a number of diseases. In Minnesota the potato scab and the internal brown rot must be contended with. Both diseases live in the soil and others, and it is necessary that the soil be free from the disease if next year's crop is to be a large one. If diseased seed or soil be used year after year, the yield of the sound potatoes becomes smaller and smaller.

Other common crops which are affected with disease in Minnesota are the bean, cabbage, onion and beet. Many of the diseases are so serious as to endanger the production of paying crops. Some of the most likely to be diseased, and yet show no trace of disease, are bean anthracnose, bean bacterial and black rot of cabbage are among the diseases.

To prevent disease from obtaining a hold, spraying should be done wherever possible. If the soil is diseased, rotation of crops must be made. Only by such attention can permanent success be assured.

Butter Producing States.  
The ten leading butter producing states are, in order named: Wisconsin, Iowa, Minnesota, Pennsylvania, Michigan, Ohio, Illinois, New York, Texas and Indiana.

Increasing Worth of Milk.  
A grade new milk is sold at a possible after it is drawn, but do not do this in a stable. As good a way to do this as any is to pour the milk slowly from one pail to another for a few minutes. This drives off bad odors and saves the fat butter flavor.

Value of Orchards.  
If you want to sell your farm, plant an orchard. If you take care of the orchard you will change your mind and won't want to sell your farm.

## PARCEL POST SAVES PEOPLE \$500,000

REPORTS FROM 45 CITIES SHOW THAT SERVICE IN FIRST HALF MONTH IS A SUCCESS.

HAS NOT PROVED A HARDSHIP TO LETTER CARRIERS.

A Total of 5,094,027 Parcels Outgoing. Parcel Post Cost \$395,286, or About 7.7 Cents a Parcel.

Not only has the parcel post saved the people of the United States in the first 15 days of its existence more than \$500,000, according to Senator Jonathan Bourne, Jr., author of H. R. 11779, but it has not proved a hardship to the overworked letter carrier.

Senator Bourne announced that reports from 45 leading cities of the country, which produce almost half of the postal revenue, showed that during the 12 working days between Jan. 1 and 15, a total of 5,094,027 outgoing parcels were dispatched at a cost of \$395,286, or about 7.7 cents a parcel.

"Under the postage rates previously in force, one cent an ounce," said the senator, "the postage would have been an average of 18 1/2 cents a parcel, or a total of \$942,309, thus showing a saving to shippers of \$547,023 on 12 days' business. It should also be remembered that the actual minimum charge of express companies is 25 cents a parcel, whereas the average charge on the parcel post packages was only 7.7 cents."

"It is also worthy of note that although the houses were large, it was distributed through a large postal organization, so that no congestion has resulted. The postoffice clerks in these 45 cities have handled an average of only 38 parcels each a day, this including both incoming and outgoing parcels. The total number of parcels delivered in these cities makes an average of only nine and one-third parcels a carrier each day."

Earthquake in Constantinople.  
As a climax to the two days of rioting and bloodshed which have marked the overthrow of the Turkish government and the assassination of Nazim Pasha, commander-in-chief of the Turkish army, a severe earthquake shook the capital, caused buildings to totter, tore holes in the streets and created consternation among the population.

No loss of life has been reported, but the city, already in a state bordering on panic as a result of the clamor against the declaration of peace with the United States, is in a state of excitement. The rioting has been temporarily halted by the earthquake.

The earth tremor is thought to have been the most severe ever felt in this part of the continent and was of several minutes' duration.

Filipinos and Troops Fight.  
Further sharp fighting between the American troops and the Moros was reported when, as the result of an engagement near the city of Jolo, the American troops lost one man killed and six wounded.

A large force of bolomen made a sudden onslaught and succeeded in rushing two troops of U. S. cavalry and a detachment of Philippine constabulary.

After a severe fight the Moros were beaten off. It is believed that heavy loss, but the number of their casualties has not yet been ascertained.

120,000 Men Ask Increase.  
Members of the New York lodges of the Brotherhood of Royal Trainmen and the Order of Railroad Conductors, which jointly made demands on all the railroads east of Chicago and north of Ohio several weeks ago, expect an early reply to their request. The demands include a 15 per cent general advance in wages. Nearly 120,000 men are said to be affected.

M. C. Hawk, who was granted a franchise for furnishing electric power for the construction of a tuberculosis sanitarium at the Genesee county infirmary.

Milton Haines, of Cutcheon, was seriously injured by being struck with a limb of a tree, which fell 60 feet.

State Insurance Commissioner Palmer has forwarded a letter to the editor of the Michigan Tradesman, at Grand Rapids, calling on the editor to retract certain statements made in the Tradesman. The request of Commissioner Palmer grows out of the publishing of certain allegations against Palmer, which, when referred to Gov. Ferris by the editor, did not bring forth any action on the part of the state executive.

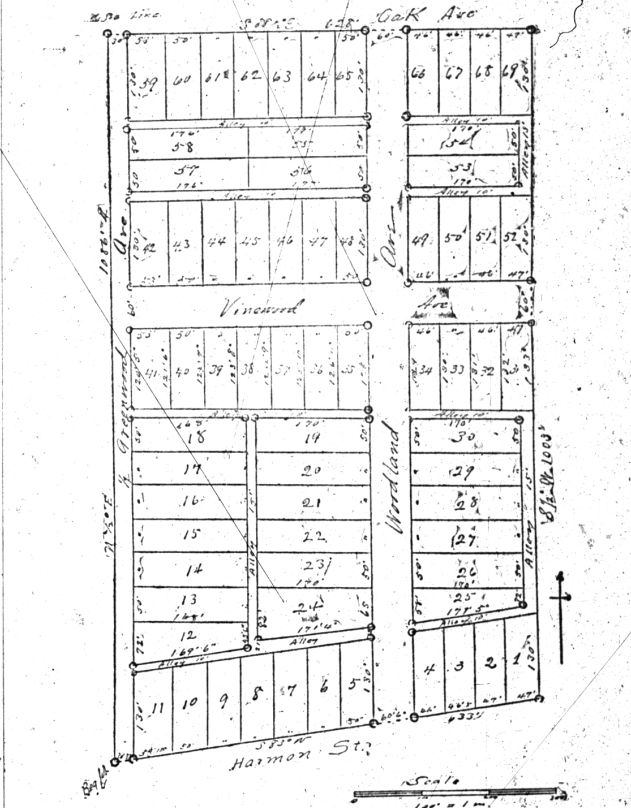
At a meeting of the progressives of Adams plans were made for placing a full-page advertisement in the Detroit Free Press.

The Grand Traverse County Boys' Club was organized in Traverse City with 20 members. The club is affiliated with the national government and it is hoped to swell the membership to 100 before planting time.

At the meeting of the local option advocate, in Jackson, M. C. Towner, Thomas A. Wilson and George Curtis were chosen as the same committee of nine to conduct the spring campaign to Jackson county.

# The Top o' the Mornin' Bir'gham Heights

Always, from  
Cement Walks, Shade Trees and Public Sewers



## Selective! Restricted! Desirable!

Is the  
New Sub-Division of Whitehead & Mitchell  
At Birmingham,

One Block West of Woodward Avenue

These Lots, 69 in number, are surrounded by Harmon, Greenwood and Oak Streets, high and dry, beautifully situated, and for a home or an investment, never can be excelled.

Many elegant new homes surround this attractive sub-division.

## Advantages of Birmingham for Home Dwellers

Population nearly 2,000. Taxes light. Finest climate, and healthiest-located village near Detroit, being 300 feet above Detroit River, with the best class of people on earth to associate with. One of the finest schools in Michigan, averages even up and better with 10 cities in Michigan that have each a population of 4,000. Our graduates enter the U. of M. on their diplomas. Six Churches, and only 12 miles from city limits of Detroit. Cars run conveniently both to and from Detroit. We have the best Water-Works system in Michigan. We are for by no means a case of diphtheria or malignant scarlet fever has originated here for over 30 years.

See A. Whitehead or George Mitchell for Particulars