

You Can't Make Your Farm Pay If You Eat the Doughnut and Offer the Hole as Collateral

THERE'S a man out in Illinois who owns a bank and lends money to farmers. He wanted to get at both sides of the question of borrowing and lending, so he got busy on a half-section of land and farmed it on the principle of a square deal to the soil. What he found out was this: It's bad business, both for the farmer and the banker, for the farmer to eat the doughnut and offer the hole as collateral on a loan.

It's one of those simple solutions of a big financial problem that engaged the attention of the President of the United States and a group of Governors, meeting at the White House to discuss this great problem only a few weeks ago. Presidents of Insurance Companies, bankers, men and institutions with money to invest, farmers who want to borrow money—all these people will agree with us that Mr. Harris has thrown the searchlight of common sense on a subject that seemed as thick as a London fog.

There is a host of good things in this week's issue of THE COUNTRY GENTLEMAN, but

Financing the Farmer

By B. F. HARRIS

Successful Banker-Farmer and Ex-President of the Illinois Bankers' Association will be read with rare interest by every man whose business it is to lend money, or to borrow it—which means several million people.

IT'S IN THIS WEEK'S ISSUE OF

THE COUNTRY GENTLEMAN

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Old Customs of the New Year

THE first day of January has not always been New Year's Day. In fact, New Year's has been one of the most movable feasts known in history and different nations have celebrated it at different periods in the winter, the spring, the summer and the autumn.

The ancient Egyptians and Persians began the new year at the autumnal equinox, September 22, and the Greeks in the time of Solon—after whom every rural lawmaker has called himself ever since—at the winter solstice, December 21. The Romans began the year with the winter solstice until Caesar changed it to January 1. The Jews began the new year at the vernal equinox, March 22, as the beginning of the year. This is astronomically the beginning of spring and is really a logical time to begin the new year. In England Christmas Day, December 25, was New Year's Day until William the Conqueror came. His coronation fell on January 1 and he ordered that that day be observed as New Year's thereafter. In 1582 the pope promulgated the Gregorian calendar, and New Year, which mediæval Europe theretofore had observed March 25, was

finally fixed for the first day of January.

The sole record of the observance of the New Year by the Pilgrims in the New World named New England was most prosaic, most brief—"we went to work betimes." Many of the good Puritan ministers thought the celebration of the day savored of improper and unchristian reverence for the heathen god Janus. Yet these English settlers came from a land where New Year's Eve and New Year's Day were second in importance and in domestic observance only to Christmas.

No English holiday was of much account that was not observed with flowing bowl. On New Year's Eve the vassal bowl was filled with spiced ale and drunk in families, and poorer folk tied a bowl with ribbons and begged for money for ale to fill and refill the bowl, singing:

Wassail, wassail all over the town.
Our toast it is white, our ale it is brown;
Our bowl it is made of a maplin tree,
We be good fellows all, I drink to thee.

In some parts of England the old year is "swept out" by men and boys with blackened faces dressed to represent sweeps, in others it is "burned out" with bonfires. Sometimes it is rung out with muffled bells that are unmuffled and rung clear after 12

o'clock.

In Derbyshire when the clock struck 12 the house door was thrown open as for an honored guest, and the New Year was ushered in with a shout of "Welcome!" and the first human in-comer was watched for with much eagerness, a woman visitor being thought—rather ungallantly—to bring ill-luck; a light-haired man was also regarded with much disfavor. In Lanca-



shire many ushers in with a shout of "Welcome!" from house to house on New Year's morn "to take the New Year in," receiving a gift of liquor or money from each host. In Scotland this "first-footing" was a ceremony of much importance; and so universal was the custom of visiting from house to house that a century ago, in Edinburgh, the streets were more thronged from 12 to 1 in the New Year's morning than at mid-day. As it was deemed unlucky to enter a house empty-handed, the visitors bore with them cakes, cheese and bowls or kettles of "hot pint." As parties of friends met in the streets they exchanged cakes and buns and sipped each other's drink.



With the dawning of the new year, let us stop for a moment and invoice our life for the past twelve months, much as the merchant invoices his goods. Retire to your room alone, look over the books and see how they balance. Do they show that trade has been good, that people have come to look daily for loving words, sympathy, and kind acts, and received

About this Time—

- Some men swear off for New Year's day, and some among the bills forget the "off" part of it.
- Some men wear suspenders which fair hands have decorated and thank heaven that tailors invented waistcoats.
- Some generous women are wondering why their husband's new smoking jacket smells like a singed boiled dinner.
- Some men are in the cellar fitting the gay bands of wife's holiday cigars laboriously upon surreptitious substitutes and meditating on the rubber industry.
- Some girls are wondering whether he gave her the ring this year, and whether he considers THAT a Christmas gift.
- Some neighbors are wishing that little Willie might wax in strength; he can't hit the head of the drum quite hard enough yet.
- Some little maids know more than they did about the internal anatomy of dolls and woolly lambs, and weep amid the sawdust.

them? Or do they show the opposite? If so, let us order a new stock of goods this year from the Heavenly Firm, a clean, pure, up-to-date stock. Then, remembering we are working for the best firm, let us keep busy each day. And people will buy, if they see the goods are pure, wholesome and beautiful. Let each one resolve that the year 1913, shall be consecrated to the helping in some way every one we meet every day in the year.—Sunshine.

The New Year. Who knows what opportunity may come to us this year? Let us live in a great spirit, then we shall be ready for a great occasion.—Dean Hodges.

Don't sprinkle any salt on the tail of temptation.

Truth Comes Hard. The experiment of Hugo Munsterberg on the heartbeat of perjurers may be all right in its way, but some people have palpitation of the heart under the unusual strain of telling the truth.

The Difference. The egotist accepts a position. The modest man secures a job. The egotist draws a salary. The modest man gets wages. The egotist goes into the hands of a receiver. The modest man "busts."

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