

**ADVANCES MAKE CREDIT NECESSARY**

# Credit-useful farm tool

"Credit handled by a competent operator at the right time can be the most useful tool on the farm," says the Farm Credit Corporation in its recently revised information pamphlet, "Credit for Profit". The FCC points out, "A few years ago, credit was regarded as something to be avoided and farmers took pride in being able to get along without it. However, mechanization and other technological developments in modern farming require greater investment and expenditures, the result being that today's operators must boost their income to meet mounting costs.

"In 1930, a farmer fed himself and six other persons. Today, he produces enough for his own needs and 25 others.

"It is this increase in efficiency due to technological advances and because capital is gradually replacing labor. These changed conditions have made credit vitally important."

The new FCC booklet not only outlines the purpose of the Federal Farm Credit Act but provides timely and useful hints on the use of credit in today's farming operations.

"It points out that credit can be used effectively to acquire productive land and livestock, labor-saving equipment, high-quality buildings and many other essential improvements. However, farmers are advised against using credit as a substitute for income and warned to avoid using it to cover losses on unprofitable farming—unless the weaknesses are corrected. The FCC says common misuses of credit are:

Paying too much for land and buildings.  
Buying unproductive land and livestock.  
Purchasing unnecessary equipment.  
Constructing costly buildings that lack convenience and utility.  
Inadequate or unwise use of short and intermediate term credit in financing productive farming operations.

"The FCC stresses that for credit to work profitably it must be supported by efficient operation and management."

**PLAN CAREFULLY**  
Farmers considering the use of long-term mortgages or credit are urged to plan carefully to ensure that they have selected the most profitable way to operate the farm in line with the credit available. Sound judgment with respect to probable production and market trends will play an important part in making these planning decisions.

The Farm Credit Corporation has a staff of trained credit advisers ready to help farmers with their planning and credit problems.

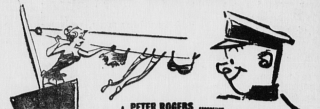
Corporation meeting in the current fiscal year continues to set a record pace according to FCC Chairman George Owen. Loans approved to September 30 numbered 373 and amounted to \$71,120,300, an increase of 28.5 per cent over the \$56,226,300 approved for 425 farmers during the corresponding period in the previous fiscal year.

Farmers wishing the FCC's booklet "Credit for Profit" can obtain a copy from head office, Farm Credit Corporation, 150 Kent Street, Ottawa, Ontario.

## There's Time For Everything

**NOW** is the time for relaxation before the busy season starts.  
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## Mylone will reduce tomato rot losses

Storage rot in tomatoes—anthracnose—can be reduced sharply by fumigating the soil with mylone before planting.

The fumigant should be applied three weeks before the tomatoes are planted, says C. L. Lockhart, of Canada department of agriculture's research station at Kentville, N.S. A deterrent could mean injury and retarded growth for the plants. In Kentville, about five per cent of the tomatoes from fumigated plots became infected, compared with 32 per cent of those from non-fumigated plots.

Anthracnose can cause serious losses in stored tomatoes. Although infection starts in the field, visible signs of the disease—dark spots—do not develop until later when the green fruit is in storage.

At Kentville, tests for infection were made on mature, green tomatoes that had been stored six weeks at a temperature of 53 degrees.

Soil fumigation was most effective when Mylone was applied at the rate of one pound per 100 square feet three weeks before planting. The soil was irrigated with one inch of water immediately after fumigation.

The regular foliage sprays of masel and Thylate were used during the growing season.

Mr. Lockhart adds this note: Mylone is expensive and should only be used when anthracnose is a serious problem.

## Buying power figures show food cheaper

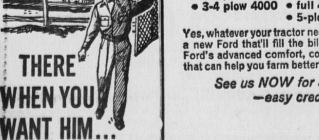
Food doesn't cost as much as it used to—at least not as much when put in terms of our buying power.

For instance, 12 to 15 years ago, it cost the average factory worker an hour's wages to buy one-and-a-half pounds of butter. In 1962, the hour's wages bought more than three pounds of butter. An hour's work bought 1.7 dozen eggs in the 1950-59 period while it purchased 3.5 dozen in 1962.

In 1955, Canadians spent about a quarter of their income on food. Today we are still spending almost this much but we are getting a more varied diet, higher quality food and fancier packaging.

Actual food prices have gone up about two-and-a-half times since the 1955-59 period but wages have quadrupled. Twenty-five years ago it cost \$19 a week to feed a family of four; in 1962, it cost the same size family \$25. In 1950-59, the disposable annual income was \$339 per person. In 1962, it was \$1,312.

"Our national diet has changed too. We are eating more fruit and vegetables, more meat and poultry, but less grain products and fewer potatoes."



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