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Co-operative Medical Services in Sight for Ontario County

A meeting was held in Sunderland Township Hall, Monday, April 19th to plan for the organization of Co-operative Medical services in Ontario County.

This movement started in the Farm Forums and is being sponsored by the Federation of Agriculture. The County was well represented from Whitby to Atherly.

The Chairman, Mr. Harper Newman, President of the Federation of Agriculture in North Ontario County, introduced the speaker, Mr. Clare Burt, Provincial Secretary of Farm Forum. Mr. Burt stressed the importance of Medical Services and pointed out the many advantages of the Co-operative plan on a county basis. Groups wishing to become members should study the plan and go into it with the idea of helping others and at the same time they would be protected themselves.

Each County is a complete unit and is controlled by a board of directors elected by the members. The cost of the service is a little less than other group plans and the services are similar. Co-operative Medical Services are operating successfully in 23 counties in Ontario.

Provincial Board of Directors was appointed who will meet next Monday to draft the by-laws and apply for the Charter. The following Provisional Directors were appointed: Mrs. I. L. McLean, Milton Pegg, Pickering Twp.; Mr. Seymour, Mr. Dalby, Whitby; Clarence Werry, Walter Beath, East Whitby Twp.; Mike Boychyn, Allan Downey, Whitby Twp.; Howard Harper, Mrs. Jack Morgan, Uxbridge Twp.; Lynn Fair, Uxbridge; Gordon Reynard, Mrs. Armstrong, Scott Twp.; Anson Gerrow, Scugog; J. L. Crane, Port Perry; Leslie Smith, Rupert Lee, Reach Twp.; Floyd Purvis, Miss Jean Murry, Brock Twp.; Russel Morrison, Mrs. G. MacMillan, Thora Twp.; Scott Brandon, Mrs. Basset, Cannington; Mrs. Callaghan, Jack Parks, Beaverton; Mrs. Harper Newman, Grant Windatt, Mara Twp.; George Jamison, Earnest Camick, Rama Twp.

Mrs. I. L. McLean was appointed Secretary, with Mike Boychyn as assistant. Co-op Medical Services will unite the people of our large county.

For real results, try The Tribune Classified Adv. columns.

Tells Farmers How to Clear \$6000 a Year

Some Waterloo County farmers clear more than \$6,000 a year on 150 acres, according to Prof. W. M. Drummond and the economics department at O.A.C. "If the farmer wants a business man's income," says this professor, "he must be a business man and conduct his farm in a businesslike manner—he must keep books."

O.A.C. officials have made that task as simple as possible, and has now offered, along with furnishing books, to analyze them for the farmers every year.

Offer Full Statement

After studying them they offer to return a complete statement, showing not only the profit or loss of each project but also comparing that particular record with the average.

All information is kept strictly confidential, and the college has nothing to do with the income-tax department, Prof. Drummond asserts.

He does point out, however, that properly kept books enable a farmer to figure depreciation and other deductible costs of farming, thereby reducing his income tax.

He says, too, that a carefully-kept account book, whether it shows profit or loss, is the best possible friend a farmer can take along when approaching a banker for a loan.

If he can show his affairs are conducted in a businesslike way, the loan is often forthcoming promptly.

100 Farmers Given Books

Books were distributed to 100 average farmers of four counties as a farm accounting project. The farmers, scattered across Waterloo, Halton, Wellington and Perth Counties, agreed to record every transaction.

At the end of the year the books were analyzed by members of the department under Prof. Leckie. Reports went back to the interested farmers, who were asked for suggestions.

Recently the demand for the free service has increased greatly and for several reasons. Prof. Leckie published an invitation to farmers to send him their account books to be totaled; income tax officials are beginning to press farmers; books are necessary where land is farmed on shares or agreement of sale.

Another interesting factor is the increasing popularity of father-to-son sale agreements, whereby the son buys the family farm, over a number of years.

Farm account books are kept

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carefully during the intervening period, in order that each might take his fair share of the net earnings.

The special test in Waterloo County has been tabulated now, and shows that the average farmer in that county has 100 acres; takes in \$9,531 per year cash; uses 557 man work units (10-hour day); has crop index of 98 (100 taken as normal); earned \$29 crop income per acre; got \$193 for each \$100 spent on livestock feed, and \$190 per livestock unit (cow, 5 pigs, etc.)

All this was accomplished with the average of 2.6 men to the farm, statistics show, with each man averaging 240 10-hour-day work units.

Machinery costs average \$6.36 per acre. Labor and machine costs per man work unit average \$2.72.

Important indication of the farmer's ability and the worth of his land is the number of years it takes to turn over his capital—earn an amount equal to his total investment in the farm.

The figure for Waterloo County averaged two years—one of the best of the counties tested, but indicating low investment per farm. Operating expense averaged \$50 of each \$100 income.

The two best farms in the county each averaged 140 acres; \$9,000 cash receipts; 625 man-work units; 118 crop index; \$30 crop income per acre; \$245 return per animal unit; 2.5 men; 250 work units per day; \$7.45 machinery cost per acre; \$3.03 labor and machine cost per acre; 2.5 years for capital turnover; \$38 operating expense per \$100 income; \$7,300 farm income; \$6,300 operator's labor earnings.

All of which means that the average Waterloo County farmer had less land than the best farmers; took in a lot less money, did less work although he had nearly as much help; raised a less valuable crop, got less for his money spent on feed, spent as much on labor but less on machinery—and ended the year with half as much money.

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