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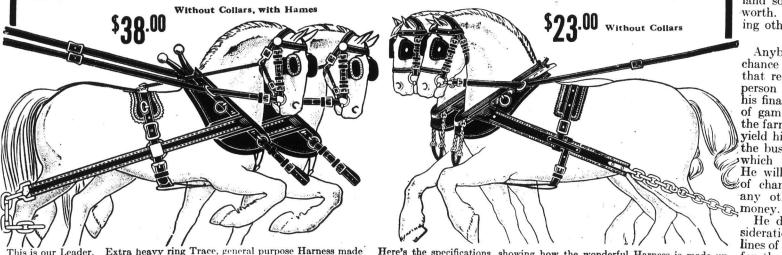
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THE FARMERS' SUPPLY CO. LIMITED WINNIPEG, CANADA

Observations

By John McQuarrie

POOR man who was very ambitious to get wealthy, but who at length decided to become satisfied with what doing his best would bring, received thereby a greater fortune than if he had realized his ambition. The gaining of a money fortune would likely have made him more ambitious than ever to make money and he, therefore, couldn't enjoy other things as much as he can when he is contented. Of the many bad features of great success in money making, one is disappointment, for, if the secret minds of all the people of a community were known, it would likely be found that the most disappointed man is one of the most successful, having come farther short of his aim than did anyone else.

Many a man would rather have a reputation of being bad and smart than of being merely a decent sort of a person. He would rather have a reputation of being dishonest and successful than of being honest but unsuccessful. If he must admit that he had good opportunities to get an education, but didn't get it. he will say he was a bad fellow at school, wouldn't try to learn, was expelled from school, etc., rather than admit that he wasn't good to learn if that was the case.

Farm land is usually valued at more than it is worth. When a practical farmer pays all expenses and allows himself wages for his work, the average profit will not amount to as much as will interest which could be obtained upon the amount of money invested in the farm and stock to operate it. A man who purchases an ordinary priced farm and makes only a small payment, cannot, with average crops, pay for it in a reasonable time, but is liable to lose his claim upon it, with what he paid, and a lot of work, unless there comes a considerable increase in prices of what it produces.

This will be doubted by many people, but it is safe to say that the large majority of them are people who have had little or no experience in farming. They won-der why such prices are paid if they are too high. It can be shown that innumerable men of good business ability, pay the general prices.

But the high price of land is not the fault of men of good sound judgment who want farms to operate. If left to them, land would not be valued much, if any, above its producing power. People a lot to blame are the speculators, who, from the spirit of gambling, invest in land for the chance of an increase in value, and not for what they think it will produce during the time they own it. Even some men who are farming land bought it depending more upon what it might increase in value, than what But the people mostly to blame are the reckless, foolish buyers, who are easy victims for the speculators, real estate agents, and others. Such buyers usually have not more than enough money to make a small payment and a start on the farm. Men of good sound business ability, who want to own and operate farms, are compelled to offer as much or more than the reckless buyers. The latter bid higher still, and so on, until land soars in price far above what it is worth. The same rule holds good respecting other high priced property.

Anybody who indulges in the game of chance generally defends his actions in that regard by claiming that any risk a person takes in an attempt to improve his financial circumstances, is but a form of gambling. He will give as examples, the farmer investing in a crop, which may yield him good returns, or nothing; or to the business man investing in a business which may enrich or impoverish him. He will thereupon claim that the game of chance deserves as much respect as any other means of making or losing

He does not, however, take into consideration that raising crops and most lines of business, while risky, are necessary for the maintenance and comfort of the human race, but that the game of chance is not. Apart from its degrading influence, humanity would be a little better off without it, because the professional gambler or operator of a game of chance gets his living, and generally an expensive one, without producing anything to feel or help his fellow men in any way, but the deserving producer being compelled to