



NOTICE TO CORRESPONDENTS

This department of The Guide is maintained especially for the purpose of providing a discussion ground for the readers where they may freely exchange views and derive from each other the benefits of experience and helpful suggestions. Each correspondent should remember that there are hundreds who wish to discuss a problem or offer suggestions. We cannot publish all the immense number of letters received, and ask that each correspondent will keep his letter as short as possible. Every letter must be signed by the name of the writer, though not necessarily for publication. The views of our correspondents are not of necessity those of The Guide. The aim is to make this department of great value to readers, and no letters not of public interest will be published.

HOW AUSTRALIA AIDS FARMERS

Editor, Guide:—I have noticed several letters of different dates in The Guide suggesting that the governments should make loans to the farmers who are in need owing to crop failure. Allow me to make known to your readers what is done for farmers in New South Wales, Australia. The first act came into force on April 4, 1899. It provided for raising the sum of £500,000 (about \$2,500,000) by the sale of inscribed stock, with a view of making temporary advances to settlers who were financially embarrassed owing to drought. The loan was repayable by instalments, including principal and interest at 4 per cent. per annum, the longest term being ten years and the maximum that could be advanced to a settler being £200 (about \$1,000).

By amendments to the principal act, a wider scope was given to its operations. The amount available for realization by sale of stock was increased to £1,000,000 (about \$5,000,000), and the terms of individual loans were altered to enable advances up to £500 (\$2,500), subsequently amended to £1,500 (\$7,500) to be made for any period not exceeding thirty-one years at a rate of interest which was to be "not less than 4 per cent. per annum." The actual rate of interest, however, was fixed by regulation at 5 per cent. per annum, with a rebate of one-half per cent. if the instalments were paid within fourteen days of their due date. The basis upon which advances are made is not fixed by legislation, the act merely stipulates that "security for the repayment of the advances shall be given to the satisfaction of the board." As this act is intended to assist farmers who derive their living from the soil, advances are not made on lands situated within the town or suburban boundaries. Although borrowers in the majority of cases meet their instalments satisfactorily, some have shown indifference to their obligations. When it is known that settlers could not pay owing to adverse natural conditions the Board has exercised the greatest clemency. Insurable buildings are required to be insured in the name of the chairman of the Board, payment of the premium being one of the covenants entered into by a borrower. The Advances to Settlers Board consists of three members, the chairman supervising the staff.

H. BOLTWOOD.

Swan River, Man.

THE WESTERN BLOCKADES

Editor, Guide:—I have been reading your correspondence letters in your valuable paper, in which they tell of the hardships and losses the farmers have to endure in Western Provinces this year. It has certainly been a year of blockades, the coal strike and the unfavorable weather being the cause of the trouble. The wet, cold weather before and after harvest hindered the ripening and threshing of the grain, so that harvest time was made late and threshing delayed, so that many were not able to get their threshing done before the snow came and winter set in, putting a stop to threshing in such a way as to cause great loss and hardship to many who were just starting and unable to stand the loss they have to bear. The coal strike not being settled until after harvest prevented the delivery of coal throughout the Provinces in the sum-

mer months when cars were standing idle on the sidings waiting for service. Is there any way the governments of the country could control the mines and prevent these strikes. There should be. Under government management the mines could be run at nearly cost, so that the question of dividends would be of no consideration, and by the people for the people. There might be co-operative mines, but small stockholders want dividends as well as large ones. The people should get in their supply of coal during the warm weather, so all the railroad cars would be free as possible for service in the transportation of the grain to market. There should be some sort of co-operation among the people or by the municipalities to store large quantities of coal in summer, sufficient for the winter months to supply the needs of the people in every district.

This should be done, as the railroad companies cannot supply cars to deliver coal over the vast plains and transport the enormous products of the country in the fall months after harvest and give anything like a good service to the farmers and townspeople.

There must be some sort of co-operation on the part of the people with the railroads, so that all cars possible will be available after harvest to carry the grain out of the country. The marketing of the grain promptly after harvest is of vital and of first importance for the welfare of the people of all classes, and for the prosperity of the country in general.

The vast plains of fertile lands in Manitoba, Saskatchewan and Alberta, when brought under cultivation will produce an enormous amount of grain to be transported, and blockades are liable to occur any season when there is a late threshing season or unfavorable weather or a coal strike, so that the people should do everything possible to assist the railroad companies to have their cars free for the grain trade at the right time. The farmers should form unions or clubs to get lumber at first cost to build private granaries on their farms to store their wheat in times when cars cannot be secured.

I have noticed that very few farmers have granaries, consequently many of them all over the prairies have suffered great loss this year. I regret the way some of your correspondents complain about the conditions of the country this year. There has been cause for complaining, but I do not think it good business for the grumbler to give vent to his feelings in the pub-

lic press, as some are doing, much to the detriment of the people's welfare and the growth of the country. If we are to believe all some say, why settle in such a country and endure the hardships and oppressions of combines and corporations, as they would make us believe exist. Thanks to the men of courage and faith who stand by the country where more fortunes have been made in less time than in any other country in the world, we are in possession of a rich heritage, and Canada will be the land of the free, where millions of needy people from foreign countries will make comfortable homes and become a united people on the plains of our Western Provinces. Let us not be unreasonable kickers, but when we find a wrong, suggest a remedy and try to make the wrong right for the general good of all.

T. C. R.

WESTERN AUTONOMY

Editor, Guide:—Under the exciting circumstances of the temporary downfall of the Reciprocity Treaty and the collapse of the Liberal power in Canada there was considerable loud talk of striking for Western home rule or autonomy and petitioning for a new crown colony. These spasms of sentiment, under the irritating conditions, were not very seriously taken. Time, however, has tempered these outbursts, and the sentiments have crystallized into steady forceful opinions. We had come to look upon these opinions as somewhat local, and perhaps they did not obtain very far beyond our local



The first depositor in the Home Bank at Weyburn, Sask.

horizon. We, however, have been attending conventions and doing a large rural and urban portion of Eastern Saskatchewan and Western Manitoba to find these sentiments growing in intensity and into crisp, rounded-out thoughtful opinions, widely distributed, and unless the British North America Act and the primary principles of Confederation can be used in justice and usefulness to the individual units of the Dominion, a secession and a crown colony must be the inevitable.

When a young man we and our father, and the people of that day, did all we could to foster the tenets embodied

in the B.N.A. Act and to help the fathers of Confederation to bring into existence a united Canada for the betterment of each and every province then in existence, and those that might be born later on, and it was distinctly understood and definitely planned by the prime movers of the undertaking that the working-out would be for the economic benefit of all concerned. The most difficult problem at the time was how to bring about a confederacy, and to frame an act that would be void of any and every kind of oppression and that could not be so twisted as to admit of one or more sections of the province or of any section of the people taking shelter under its provisions and placing the iron heel and rod of oppression on the neck of any other province or provinces or on any other section of the people, commercially, politically or ethnically. We have now lived some nine years in the West, and now know something of how the Confederation principles are applied to the Western half of Canada. We know a great deal about the environment and conditions in and under which Westerners have to live, labor, economize and eke out a kind of existence. We see every day the usury interest bearing, maturing mortgages, the arrogant sleuth-hound dunners, the patched, threadbare clothes, the galling high-priced bank short loans, the sheriff's unrelenting attachments with extortionate court expenses, the carrying away of household goods, farm horses, cattle, implements, compromised exemptions, the very bread and butter, tables, stoves, dishes and all from the homes of the toiler. We see people living in shacks and houses unfit to house a fur-bearing animal in. We see stock suffering for want of proper housing and feeding—food has to go, where? We see many turned down by the grocer, dry goods man, banker, loan companies, implement dealer, blacksmith, transportation companies, coal vendors, lumber merchant, flour manufacturers, steel and wood granary builders, and the rest of it. Yes, we see and know too much about people who are supposed to live in a wide awake equitable country. We know what it is to continually hear the incipient advice of how Western farmers and people ought to farm, build storehouses, launch out into mixed farming, how to conduct our agricultural business, etc. We know what it is to hear all the rest of the disgusting trash flung from the inventive minds of those who handle the reins of power. These same fellows have assumed, and fire red hot shot westward, that the West is an asylum for know-nothings, ignorant farmers who do not and cannot run their business on economic and right lines, who have neither ethic or civic intelligence; that the West is a seething cesspool of grumblers, hair-brains and indolents. We know just a little more, we know that for a quarter of a century that the British North America Act has been most shamefully misused in its application to this section of Canaua, that the iron heel and rod of oppression welded by certain sections of the Dominion is shamefully applied to the Western people. We know one thing more, and that is that there is not a more intelligent, energetic, well-rounded, ethical, civic, efficient, capable, up-to-date rural farming population on the face of this earth than dwells upon these vast, resourceful plains. They are well versed in commercial and political enterprises, short-cut to wide, inviting, nearby markets; understand transportation economics, their true relationship to sister provinces, home country, imperial colonies, adjacent nation and nations over the seas. They are a people capable of home rule and filling their place in the world's economy—simply capable of running their own affairs, building up and razing their own tariff walls, making treaties and keeping them, too, and are quite qualified and able to run and control the operations of public utilities. We know also that the time is ripe and near at hand that the yoke of oppression must be lifted or this people will bow themselves down and out of the Confederation of Canada.

If a duplicate of the B.N.A. Act, amended or unamended and a petition declaring for a Northwest Crown Colony were submitted to a plebiscite or referendum of the people of all the territory west of the Hudson's Bay and a meridian line from the south of

50 cents

Do you think The Guide is worth while? Do you think it is helping the farmers in their fight for a square deal? If you do, give us a lift. We are making a bargain offer just now in order to get The Guide into the hands of more farmers. We will send The Guide to any address in Canada till the end of 1912 for 50 cents and at the same time send a free copy of "The Siege of Ottawa" to each new subscriber.

THE GRAIN GROWERS' GUIDE,
WINNIPEG, MAN.