

APPLICATIONS FOR SEED GRAIN

APPLICATIONS for seed grain in organized districts, either patented or unpatented land, should be made to the secretary of the municipality. The municipalities, after receiving deposits from farmers applying for seed, will place these orders either locally or with the Dominion Seed Purchasing Commission. The farmers residing in unorganized districts, whether patented or unpatented land, should send their orders direct to the office of the Weeds and Seed Commission of the province in which they reside, who will take the applications and place the orders.

How to Obtain Credit to Purchase Seed Grain

If the land is patented and mortgaged, application should be made to the loan company holding such mortgage for assistance. Arrangements have already been made with the mortgage companies whereby they have agreed to supply seed to deserving mortgage owners.

If the land is patented and not mortgaged, the security of such farmers will likely be sufficiently attractive and the local bank will advance cash to buy the seed requirements. If not, it might be possible to negotiate with one of the loan companies who make it their business to loan money on farm lands.

If the land is unpatented, application should be made to the Weeds and Seed Branch of the Provincial Department of Agriculture for blank seed forms to be filled in before a Commissioner, for Oaths and returned to the provincial office.

If you cannot buy seed grain in your own district and you do not find it convenient to order through the secretary of the municipality, you might club your order with your neighbor's, so as to make up a carload, and send your application direct to the Dominion Seed Purchasing Commission, Post Office Building, Regina, Sask. All orders for seed are filled by this commission and shipped with sight-draft attached to the bill of lading.

DEPOSITS OF UNION BANK OF CANADA HAVE INCREASED TO ONE HUNDRED AND TWENTY SEVEN MILLION

General Growth of Assets Continue and Profits for 1918 Were Extremely Satisfactory

THE Union Bank of Canada added a further nine and three-quarter million dollars to its total assets during its fiscal year ending November 30, for which the report is just issued, and this notwithstanding that the balance sheet was made up after

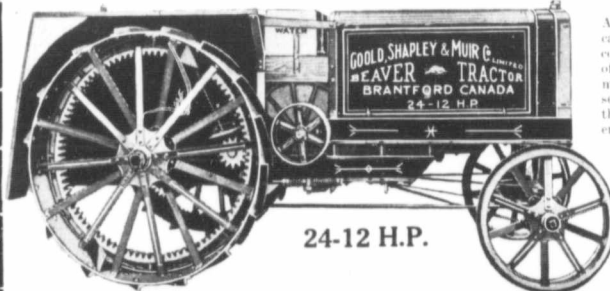
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the Victory Loan payment date with its heavy drafts upon the savings deposits; indeed, the amount of money in the savings accounts of this bank at November 30 last was five million less than the year before, a condition which is entirely due to the temporary effects of the loan subscription. The loss on savings was more than made up by the gain in non-interest-bearing deposits, which rose 14½ million dollars to \$58,805,208.

While the growth in the volume of assets was less striking

than in recent years, the business was of a much more profitable character. It is noteworthy that the Union Bank is now finding itself free to make a very considerable expansion of its commercial loan business and that there is evidently a plentiful demand for this kind of accommodation. Current loans in Canada are now 74 millions of dollars, an increase of 50 p.c. in two years, and an increase of over 15 millions since 1917. In spite of this loosening of the purse-strings towards general business, there is still a very

strong reserve of liquid assets, totalling \$72,368,327 against public liabilities of \$141,553,127, or over 51 p.c.—a very ample ratio, though considerably below what was maintained during the later years of the war.

As a natural consequence of this more active state of the bank's funds, profits were materially larger than in 1917. Before deductions for taxes and donations they amounted to \$824,175, as compared with \$763,464 in 1917 and \$651,184 in 1916. But the profits in 1917 and 1916 both were