

## Send your Raw FURS to John Hallam

Sixty Thousand trappers now send us their Raw Furs. Why not you? We pay highest prices and express charges, charge no commission and send money same day goods are received. Millions of dollars are paid trappers each year. Deal with a reliable house. We are the largest in our line in Canada.

**FREE** Our "Up to the minute" Fur quotations and the last Edition of **HALLAM'S TRAPPERS GUIDE**, a book of 96 pages, mailed **FREE**. Write to-day to John Hallam, Mail Dept 41, TORONTO, 111 Front St. E.

## Warm, dry feet Guaranteed or money refunded

Let us send you our Catalogue

**LUMBERSOLE** **WOOD BOOTS** **SOLE** **DELIVERED FREE PRICES**

Men's Best Quality 2 Bkl. Style, as cut, Sizes, 6-12 \$2.00  
2 Bkl. Style, fit all ages, Sizes, 3-12, men or women \$1.75  
Children's 2 Buckle, Sizes 6-2, fit ages 3 to 10 \$1.35

**\$1.75 SAME AS CUT DELIVERED FREE**

**BRITISH MADE**

## WE WANT AGENTS

Everywhere in Western Canada for  
**C.O.W.L. BRAND**  
**Ranch and Farm Remedies**  
Preparations made from Refined Coal Tar and compounded with suitable emollient oils  
**LIBERAL COMMISSION**  
Full Particulars, Prices, etc., on application  
Write to Dept. G. Remedies  
**The Carbon Oil Works Limited**  
WINNIPEG - CANADA

## Yes! Make Your Will NOW!

It Doesn't Make Any Difference How Little You May Have

One of the greatest mistakes of the century is the neglect of the middle classes and poorer people to make a will. The facts showing lawsuits over small estates and the lifelong enmities caused by the division of small property would astound you.

Certainly you have some definite wishes as to who shall receive your effects after death. Why not make sure that these desires are carried out? Why not prevent quarrels and ill-feeling in your family?

You can do so in your own home for the small sum of 35c. No lawyer is necessary, for this Bax Legal Will Form has stood and will stand the strictest tests in any court in the land.

But do it now. No man knows what tomorrow will bring forth. Get a Bax Legal Will Form with full directions and sample will at your Druggist's or Stationer's today, or write the Bax Will Form Co., Room 154, 280 College st., Toronto.

# Advances on Grain

Treasurer of Grain Growers' Grain Company explains difficulties arising out of Making Advances Before Receiving Outturns

At present there is reason for considerable doubt as to the benefits that farmers will derive from the amendments to the Bank Act, but there is no doubt at all that it is of vital importance to grain growers that they shall be able to obtain money on their crops as quickly as possible after harvesting.

The object of this article is to suggest methods that will enable farmers to obtain loans on their grain with the least possible delay.

After loading a car at the shipping point, the Bill of Lading, properly signed, should be obtained from the Railway Company's agent and sent in by registered mail, addressed to The Grain Growers' Grain Company Limited, Winnipeg (or, if shipping from Alberta, to the Calgary office) with instructions as to the sale of the car, stating also the amount of advance required.

For example, we will say that in the letter of advice to the Company it is mentioned that the estimate of the car is 1100 bushels of straight No. 3 Northern wheat, and \$500.00 or \$600.00 advance on same is required at once. To all appearances this is a very reasonable advance to ask for; but stay—Will the grade come up to the expectation, and will the weight be up to the estimate?

Unfortunately a heavy percentage of grain this season is grading tough or damp with also quite a respectable margin of "Rejected." In either case shrinkage or dockage will make considerable reduction in the gross weight, and then there is the spread in price between the "off" and the "straight" grade to be deducted. For this reason an advance possibly of \$400.00 only will be sent on receipt of the shipping bill at the office, but, if required, the Company is always willing to send a further advance up to the full limit of a car immediately the inspection and weight certificates are received. If this method is followed there is no delay, so far as the office is concerned, in remitting the money.

### Drawing Through Bank

On the other hand, many shippers prefer to take the bill of lading to a local bank and to draw and cash a draft on the Grain Growers' Grain Company for the amount required. In this procedure, too, it is much better for the shipper to draw his draft for, say, only fifty per cent. of the estimated value of the car and to request the Company to send a further advance if required, when the grade and weights are known.

In many instances, however, drafts are drawn and cashed for amounts in excess of the total value of the car, and in such cases there is no alternative but to advise the banker at the shipping point that the draft is too heavy and await his instructions, thus causing unavoidable delay, which is very annoying to all concerned.

With the present low prices, where the grade and actual weight are unknown, it is suggested that drafts should be limited as follows:—

\$400.00 on a full car of wheat  
\$300.00 on a full car of oats  
\$350.00 on a full car of barley  
\$600.00 on a full car of flax

If the grain is to be held in store and a further advance is wanted later, a postcard or letter sent to the Company, giving car number and amount required, will be sufficient.

It should be noted, whichever course be adopted, that advances or drafts should be limited to half the estimated value of the car, which will prevent trouble and inconvenience so far as the banking end is concerned and annoyance to the shipper.

### Overpayments

For the purpose of showing some of the difficulties that the office has to meet, a few examples are given of overpayments made in consequence of wrong estimates being advised on shipping.

Draft for \$500.00 drawn against car estimated to contain 1000 bushels of No. 3 Northern wheat; result being 889 bushels "Dried, Condemned, Heated;" overpayment \$201.92.

Draft \$500.00, car estimated to contain 1100 bushels of No. 2 Northern; result, 991 bushels No. 4 tough; overpayment \$52.00.

Advance from office \$350.00; car estimated to contain 1000 No. 3 Northern; outturned 903 bushels "No. 6 wheat." Overpayment \$58.19.

Advance from office \$500.00; car estimated to contain 1040 bushels No. 3 Northern; outturned 916 bushels "No Grade No. 5 Tough." Overpayment \$170.41.

Draft \$700.00; car estimated to contain 1000 bushels flax. Outturned 503.44 bushels No. 1 N.C.W. flax and 233.10 bushels No. 5 wheat. Overpayment \$167.97.

Draft \$250.00; estimate 1000 bushels wheat (grade not stated). Outturned 798 bushels "Feed, Damp." Overpayment \$61.57.

Draft \$350.00; car estimated to contain 1000 bushels (grade not stated); outturned 913 bushels "No Grade Feed, Damp." Overpayment \$123.59.

From the above it will be seen that mistakes both in grade and weight advised are of frequent occurrence, resulting in considerable overpayments which have to be returned by the shippers. It should be emphasized, however, that the greatest difficulty lies in the payment of drafts, at least ninety per cent. of the overpayments arising from that source.

In conclusion, all instructions should be made as plain as possible, and if there is anything wrong in the handling of the grain or in the service rendered by the Company in any way, the office should be advised at once, when the matter will be thoroughly investigated and remedied.

F.W.M.

### PANAMA CANAL TOLLS

The bill for the regulation of the Panama canal, passed by congress last summer, provides that vessels engaged in the coastwise trade of the United States may pass through the canal toll-free. For other vessels the president is authorized to fix toll rates that will make the canal self-sustaining.

The main argument for the free passage of coastwise ships was to give a low transportation rate from coast to coast in order to force down the rates of trans-continental railroads. That argument is utterly illogical. Certainly the government wouldn't build a trans-continental railroad at a cost of millions of dollars and then haul goods over it free merely to force rates down. It is no more reasonable to build a canal at a huge cost and allow it to be used free for the same purpose.

But the people who make the competition argument are mistaken, we believe, in thinking that remitting tolls would cheapen transportation rates. Instead it would amount to a subsidy that would be pocketed by the ship owners.

Great Britain has objected strenuously to the remission of tolls to vessels engaged in the United States coastwise trade, first on the ground that it is a violation of a treaty agreement to keep the canal open on equal terms to the vessels of all nations, and second, that by fixing the rate of tolls on ships other than those engaged in our coastwise trade high enough to maintain the canal we make foreign shippers help pay the subsidy to the owners of our coastwise ships.

There are those in this country who boastfully declare that the canal is ours, on our land, and that we can run it to suit ourselves. But whether or not we have a right to violate a treaty agreement because we have since come into ownership of the canal zone, we certainly haven't a right to make foreigners help pay our ship subsidies. The thing congress should do is to gracefully back down on free tolls.—Nebraska Farmer.

### MUNICIPAL OWNERSHIP A SUCCESS

Calgary, Alta., Jan. 20.—The city blacksmith shop, Calgary's latest experiment in municipal ownership, is a success. It is shoeing the city's horses at \$1.86 per head, as against the private charge of \$4.

## DE LAVAL CREAM SEPARATORS

### Those Who Know Buy the De Laval

**Creamerymen.**—Because they are experts in the handling of cream and know by long experience that the De Laval skims cleanest and wears longest. That is why 98% of the world's creameries use the De Laval exclusively.

**Experienced Dairymen.**—The De Laval is the universal favorite among big dairymen. They know that no other separator will give them such satisfactory service.

**Old De Laval Users.**—Whenever a man who has used an old model De Laval decides to purchase a later style machine he invariably buys another De Laval.

**Men Who Investigate.**—Because they find a large majority of De Laval machines in use; that they are used by the best informed users everywhere; that they stand up best in use, and that their users are better satisfied than users of other separators.

**De Laval Dairy Supply Co. Ltd.**  
128 JAMES STREET, WINNIPEG  
173 WILLIAM STREET, MONTREAL

## 5 times more light at 1/3 the cost

200 candle power of pure white brilliant light costing less than 1/2 cent per hour. No smoke, or odor. No greasy oil lamps. No wicks to trim. So simple a child can operate it. Cannot explode—absolutely safe—fully guaranteed five years. An ornament in any home. Write to-day for circular D  
**RICE-KNIGHT Ltd.**  
Toronto or Regina

## Direct Legislation

**GRAIN GROWERS!** If you want F. J. DIXON to talk to you about Direct Legislation, put in your application for a meeting as early as possible.

The Direct Legislation League is now arranging its winter program. It has decided to send Mr. Dixon to those points only which ask for his services.

The League pays Mr. Dixon's travelling expenses; the local people are expected to provide a hall.

If you want a meeting, literature, or information, write to the

**Direct Legislation League**  
OF MANITOBA  
253 Chambers of Commerce  
WINNIPEG

WHEN WRITING TO ADVERTISERS  
PLEASE MENTION THE GUIDE