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Diamond

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DVERTISERS THE GUIDE



gage and renew it for five years." My banker loaned me enough the same morning to finish paying the hired help. I was astounded, in fact about thought they had lost their judgment. Time has shown me why we succeeded so well in getting loans.

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We brought with us fourteen first-class grade dairy cows, seven good horses, a pair of registered dairy cows, a pair of Toulouse geese, a trio of M. B. turkeys, a pair of Pekin ducks, and fifty well bred Barred Rock pullets, to be a small side line to grain growing. At the time of these loans this stock had increased so as to give us a cash income that year of \$2,300 besides furnishing the household with all the beef, butter, cream, mfik, eggs, poultry, pork, etc., we used. This class of side line goes a long way in favor of farm credits everywhere. In our case the side lines keep all household expenses down. We never have run store, blacksmith, repair bills or taxes.

Insurance Experience

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When we came here, I became president of our co-operative creamery. We had to borrow \$400, and got it from the Saskatchewan legislature at three per cent. for five years. Why cannot farmers get credit cheaper than they do? The creamery had been insured for \$2,200 at a cost of \$180 for three years. I reinsured it for same amount in mutual for three years for \$75.15, saving to creamery of \$106.85. I am now paying for an insurance policy of \$300 on a small house, \$12 for three years. In a mutual I pay \$9 for a fire insurance on stock of \$1,000 for a period of three years. Some say mutuals are not dependable. Four years ago the main wing of our creamery was burned. In about ten days I got a draft for \$1.850 promptly, without any haggling. We could give many little experiences to show the spread in fire insurance costs, as well as on life insurances.

I have always been able to get what I needed from bank, private, and company lenders. My investments are still heavy. Larger implements, machinery, building, etc., is very costly, but respond materially to economic credit. We have made good in our equity by a liberal use of credits. We have added to our equity about \$2,000 in ten years. This would have been impossible had we not used much borrowed money, and that at the much complained of legitimately high cost of credits.

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Yes, we have run against usurers, ex-tortionists, exploiters and much of that class of dealers and financiers, but turn them down every time. There are al-ways and everywhere enough upright, honest money dealers with whom to carry on business.

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We think that very much of many farmers' credit difficulties takes root with themselves. They have not the natural ability to inspire confidence in financiers; they have not been technically trained to either farm or finance; they have a loose way of doing things, meeting and arranging loans at banks, with private dealers or loan companies; they fail to make use of valuable farm by-products by not keeping a reasonable stock side line; they stick in oldruts; they do not have the push to make their farms go, and so on. Yes, they could if they would, but as they are established in their ways the only thing to do is for the agricultural educational machinery to see that their children are lifted to higher, more scientific and economic ways of farming, financing and doing business as business men.

While we feel that we have been well treated by financiers and helped by the financial systems, such are not always, we must admit, what they ought to and can be. Many farmers have reached that stage in which they must and will be dealt with as business men, along right business lines. Then farmers'

be dealt with as business men, along right business lines. Then farmers' credits, finances, etc., will fall in line with other systems of industry.—J.E.P.,

DIDN'T GET MUCH HELP

After a crop failure in 1914, we required a loan of \$500 to meet liabilities. Our assets were: Good character, reputation for paying debts, four horses, a cow and calf, six brood sows and sixty young pigs; a payment coming from sale of property in city from whence



Long Wires

HE nightmare of the fence manufacturer is the problem of turning out fence with horizontal wires of even lengtheach wire having exactly the same tension as the onenext to it.

While mechanical improvements in fence weaving machinery have helped, still accuracy in product is the result only of eternal vigilance on the part of operators and expert overseers. This improved machinery and expert supervision costs much money. But we prefer to pay the price so that we can build our trade on the reputation for accurately made fencing and, consequently, satisfied customers. We could turn out cheaper fencing if so minded, but we won't. We know such fencing would not be right, and we are pretty sure it would not pay in the long run.

Be careful in selecting your fencing. When you are ready to hear from us, ask for our 1917 printed matter.

THE PAGE WIRE FENCE COMPANY LIMITED.

GEO. O. NICOL, Representative

100 James St. East, Winnipeg