

jumped into the binder seat, pulled up the lines, swung the horses around, then got out and adjusted the hitching. Swing-moonlight was paled till it gave no shadow ing the four horses into line with the grain and giving them a touch of the whip she started down the field with "Feels like old times," smilingly over her shoulder to Smith. He set his teeth and went at the stooking.

The sun went down as the full moon rose opposite to it, making the night almost as bright as day. To an experienced farmer the fact that Frank could see his breath in the hollows would have shown him that the frost was coming. All he knew was that Mrs. Turner said the wheat must be cut, stooked and the stooks capped, or they would suffer loss by the frost. And he knew that the girl teacher was slashing it down as fast as Turner would have done, and that if he would prove himself a man he must keep up to her with his stooking. At ten o'clock Mrs. Turner arrived in the field with a lunch and all ate heartily while the horses rested and eat an oat sheaf each. Then she turned in and helped Frank stook and cap the stooks till he was up to the binder, and the field was well on to the fast finish that comes when the standing grain is nearly down.

Yet it was after midnight when the she?" he teased. "Heard her say she'd girl swung round the binder for the last like to go to town this afternoon, being

west sky for the short night of the northern as the two finished capping the last stooks and unhitched the horses from the binder. Each mounted one of the tired horses and rode to the stable. The neigh of the big chestnut sounded to Frank like a shout of victory as he stopped at the pump; the girl went on in and as Frank came to the kitchen door after unharnessing and feeding the animals, Mrs. Turner pointed to the white frost on the grass showing in the dim glimmer of coming

light.
"But the wheat is safe," she added. "Come in and have supper, breakfast, or whatever it is, and then lie down for a rest.'

Just at noon as Frank pulled his weary legs to the stable to feed the horses, Turner arrived.

"We cut the wheat," said Frank. "Finished before daylight."

"How on earth did you manage the binder?" asked Turner.

"Miss Black ran the binder and I

stooked," he replied. "Well, well," ejaculated Turner. "She seems to turn up right handy, don't she?" he teased. "Heard her say she'd

Taking some twine from the ball, the pick-up down the centre of the field, and the light that had scarcely left the north-her?"

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It was not the same Frank Smith, to look at anyway, who took the train for Toronto after his three months on the Turner farm, with its hard work, good food, some chicken shooting in the fields at times, duck hunting on a wet day at the sloughs (and someone with him to hold the horse), getting geese from a cover in the stubble fields, someplay as well as lots of work. It was a sturdy, hardmuscled, browned and tanned man who would no more cringe to a debtor or despond over bad luck than he would lie down on any sort of work that another man could do. After he had taken the train on the return trip he wondered what he was going back for, and to what. He had scarcely a relative in Toronto or elsewhere; a stepmother, married again after his father's death, was in a small town near the city, but he had never been welcome there since her gibes had driven him to the city at the age of fourteen. What was he going back for? Well, he would show the doctor and Mrs. Paul that he was worth while in more ways than one.

And did he return to the West and take up farming? asks the man reader of this story. And did he marry the school teacher girl? asked the reader of the gentler sex? Oh, that's another

What Did Little Mary Plant?



What vegetables do these pictures represent?

NO MONEY REQUIRED TO ENTER

Vou do not have to pay a cent, or buy anything, to enter this interesting contest, and to qualify forces of the Big Prizes. All you have to do is to send in your answers. Then you will be promptly told how correctly you have solved the pictures and whether you have qualified for an opportunity to win the Big Prizes (full list on request). Also you will receive post free a copy of "RURAL CANADA for Women," the new magazine for women, and will be asked to show your copy to some of your rural friends or neighbours, to make them acquainted with it and interested in it. it and interested in it.

it and interested in it.

The Prizes will be awarded to the duly qualified contestants whose entries have the greatest number of correct or nearly correct, names, which are considered by the judges to be the neatest and best written (proper spelling, punctuation, etc.

The Competion is open to all persons over 10 years of age—men and women, boys and girls. All members of a family or household may be mpete; but not more than one prize will be awarded any family or household.

So send along your entry, and try for one of the 50 Big Prizes. YOU may win the \$750 car be the plane, or the pony.



TELL US AND Win a Motor Car, Piano, Pony Bicycle, Phonograph Range, Watch, Sewing Machine Etc., Etc., Etc., Etc.



Little Mary did National Service Work this yearhad her own garden. What did she plant in it? The pictures tell you! Put your wits to work, and make out the secrets of the pictures! Those who send us correct rs qualify for thes

BIG PRIZES

1st prize—1918 Chevrolet Touring Car, completely equiped — Electric self-starter \$750 electric lights, speedometer. etc.; value 2nd prize-Sweet-toned Ennis Piano; value \$350 3rd prize-Lovable Shetland Pony and Cart; value \$100 4th prize-Gilson Gas Engine (or cash) 5th prize-Famous Clare Bros. High Oven Range (or cash)

6th prize—Singer Sewing Machine (or cash) 7th prize-Standard Cream Separator.

8th prize-Hoosier Beauty Kitchen Cabinet (or cash)

9th prize-High Grade Bicycle (or cash) And 41 other desirable prizes, including Waltham Watches, 1900 Washing Machine, Roger's Silverplate, Cedar Chest, Phonograph, Sporting Rifle, Gold Brooches and Signet Rings, Kodak, etc.. etc. (Cash may be 750 CHEVROLET Model Fully Equipped

AKE this interesting Contest your entertainment MAKE this interesting contest your for these autumn evenings. Let all the family try to solve the pictures. n Remember that every qualifying contestant gets a fine reward, or cash; and stands a chance to win, in addition, one of the fine Big stands a character of the Chevrolet Touring Car. Send your Prizes-perhaps the Chevrolet Touring Car. Send your entry now-get in first!

Big Complete Prize List Sent Free.

Address Solutions to The Contest Editor, RURAL CANADA



What vegetables do these pictures represent?

YOU WILL BE PAID A RE WARD OR CASH

WARD OR CASH

EVERY qualified contestant will receive surely a valuable reward, or cash, as may be preferred (send for list) for introducing the new magazine, Rural Canada for Women, to some of your friends and neighbors. These rewards, or cash, are in addition to the Big Prizes which may be won.

So begin right now to solve the puzzling pictures. Tell us what Little Mary planted in her garden.

To help you get rightly started. Picture No. 1 is Cauliflower (Call-eye-flower); and picture No. 8 is Beets (Bee Eats. So you see how to study the pictures. Can you get them all right? Try!

RULES

Please observe these simple rules;
1. Write on only one side of the paper.
2. Put your answers on one sheet of paper, with your full name and address (stating Mr. or Mrs. or Miss) in the upper right-hand corner. Anything other than this must be written on a separate sheet. Remember only those over 10 years may compete.

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3. Qualified entries will be judged by
a committee of three outside judges
whose decisions will be



- 33 Continental Building, Toronto

Manitoba Farm Loans Association Securities

In this year of bountiful harvest for the great majority of the farmers of Manitoba, it is well for them to soberly take counsel with themselves as to the expenditure or disposition of their increased earnings.

The phenomenal prices of foodstuffs have resulted in the profits of producers being more than doubled, which will naturally leave a large surplus of unexpended money to their credit.

In view of the great uncertainty of the future, and in the light of past experiences which show that agriculture produces an average which is much below the figures of this year, either in yield, or price, it would appear to be a wise and prudent course for every farmer with a cash surplus to create a "reserve account" to take care of the possible contingencies of ensuing years.

Many farmers may have mortgage encumbrances which do not mature this year, but for which they should make provision, or have sons, or brothers at the front who will need financial assistance upon their homecoming, to start again the neglected farm left idle for a higher duty. Every farmer with such requirements will do well to consider the securities of the Provincial Government, issued under the Manitoba Act by the Manitoba Farm Loans Association, which are peculiarly suited to his needs, carrying as they do a high rate of interest (5%) and are procurable for any period from one year, upwards.

If your mortgage comes due next year, or, as a provision against unfavorable crop conditions which may occur, you intend to carry a cash balance, you may obtain a deposit investment which will very considerably increase the earning ability of your money. If, next year, you do not need this money, it can be reinvested at the same interest rate. There is a double advantage in doing this, as your money will be loaned out to other farmers to improve their conditions, which will automatically improve your

It is apparent that the Manitoba Farm Loans Act has not only established a new economic basis for farm loans, but has put a very much higher value on saving deposits and reserve funds.

It is up to the farmers of this Province to give their loyal support to a project of such far reaching value by becoming either borrowers, or lenders. This principle of organized co-operation means more in the development and improvement of agriculture than any other movement, past or present, in that regard. The lenders of to-day may be the borrowers of to-morrow, and the borrowers of today, the lenders of the morrow, but in whatever capacity you find yourself, you may be assured you are dealing with an institution whose business is being transacted on sound and progressive principles for the benefit of the people of Manitoba.