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PRE-EMPTION DUTIES

Editor, Guide: Will you kindly inform me if the government has changed the law regarding homesteaders holding pre-emptions. Can they prove up their pre-emptions after proving up their homestead, without doing the extra three years' duties, as the law says they should do, and receive their patent by so doing? If this is so, I think that it is a very unfair way for the government to deal with such a matter. It looks as tho it was done to gain more votes for elections, in order to hold their seats. If the law has been changed, why don't they print such changes and let the public see these changes? Inform me, if you can, if you have heard anything regarding this matter, as it seems to be quite an understood thing among the farmers here. Oblige me with information, if you can, of such a change.

WM. H. CORNS.

White Bear, Sask.

Note: Under amendments to the Dominion Lands Act, passed at the last session of Parliament, the pre-emption patent may be obtained at the same time as the homestead patent by paying for the land in full, provided the cultivation duties have been fulfilled.

CONDEMNNS HAIL BILL

Editor, Guide: I read Mr. Tree's article, "Saskatchewan Hail Bill," with much interest and favor. One great trouble with so many of us farmers is that we are so inclined to jump into every scheme that is offered to us. We do not stop to properly consider and investigate, therefore we have so many bills to pay, and if we do not learn to go slow and careful we will soon have more bills than we can pay. Here in Canada we are adopting a very dangerous method of creating debt, not only on ourselves but also on others by voting for some ill-advised act that is offered us, like the Hail Act, Rural Telephone Act, and others of that kind which are compulsory and discriminatory. If we keep on adopting them we will soon be loaded down with taxes. I have been fooling with various kinds of insurances, and have come to the conclusion that I will hereafter leave them alone, regardless of name and kind. Especially am I opposed to this compulsory kind. This will apply to the compulsory telephone as well as the insurance.

I have before me the report of the Agricultural Commission, and therein I find that the farmers of Saskatchewan are paying \$12,000,000 annually in interest only, and the rate is advancing on account of the Telephone Act (of 1913), Seed Grain Act, the Noxious Weed Act, Hail Insurance Act and other acts, each of which is distinctly detrimental to the interest of both the lender and borrower of money on the security of farms in Saskatchewan. Eighty per cent. of the patented farms in Saskatchewan are mortgaged, and the average rate of interest is 8 per cent., but now it has advanced to 9 and 10 per cent., and it is very difficult to get a loan even at that now. What will happen if the farmers continue along this line and vote more and more taxes on themselves, and pay more and more interest, not to mention various other kinds of debts? The thoughtful man will see the danger ahead and will slow down the speed to avoid a wreck, but the thoughtless and careless man will be running so fast that he will not notice the danger signal, and if he is allowed to steer the financial vessel it will go down over the "rapids" into the whirlpool of ruin for all.

This is a fast age we are living in, and the financial world is moving at a great speed. If we are foolish enough to adopt these various compulsory debt-creating acts, it is only a question of time as to the outcome. We may as well quit boasting of a free country and free people if we can create debts on one another by this voting process. Are we going to surrender all of our liberty in this boasted "land of the free"?

In the annual report of the Department of Agriculture, Sask., I read: "The average price per acre for this province in 1912 was from \$23.50 to

\$30.00 for improved land, and from \$15.00 to \$24.73 for unimproved. This year (1911), \$19.10 to \$25.65 for improved, and \$14.25 to \$19.85 for unimproved lands." Why do taxes and interest increase and land prices decrease? Is it not because of the adverse legislation? In the United States land prices are increasing and they do not enact such ill-advised laws, because they could not be enforced under that liberal government where they have equal rights.

Is it any surprise that there is a money stringency when the money market is flooded with various kinds of debentures which are preferable to any other kind of investments only in Saskatchewan? There was sold in the past six months telephone debentures to the amount of \$612,000, besides a great quantity of various other kinds of debentures. This is a sign of progress and prosperity according to some progressive ideas. To me it looks like a very slick way of transferring property from borrower to the lender by the wholesale at wholesale prices.

SQUAREDEAL.

CO-OPERATIVE CREAMERIES IN IRELAND

Editor, Guide: I was more than pleased to read such a detailed account of co-operation in the Emerald Isle in your issue of January 7. Your correspondent seems to know all about the work and the progress it has made, which in every particular is quite true. For twelve years I sat on a board in connection with a creamery plant, still holding my share capital in the society. Therefore I have known a good deal of all the workings of the creamery movement in that country. True it is, for a few years prior to 1894 the Irish butter had lost the standard of butter fame they once held, owing to the want of uniformity in color, taste and flavor—an element the English lord, nobleman and artisan demanded. So, under the old system of butter making all over the country in the farmers' houses we were entirely pushed out of the British market. Denmark at once saw their opportunity and commenced co-operation, getting their people banded together, all driving in their milk and cream to one place and producing a far superior article by the most modern machinery. We then had to go to work and try to regain what we had lost. To this work a man, in the person of Sir Horace Plunkett, came forward to our aid, going all over the country lecturing and trying to educate the people to the creamery movement. At first the people were very slow to join, but after great efforts being made one was started here and there, very widely apart. But as soon as people saw that a creamery was successful others sprang up, so that in about five or six years the country was dotted all over with creameries six miles apart from each other.

The creamery co-operative society was well contrived and planned. As a matter of fact many farmers had not the hard cash to buy shares, which were on the basis of one pound sterling per cow you owned. And buying shares in any company is, to the average Irish farmer, fearfully risky, thinking he would lose all. But still there are others more progressive and they went forward and bought. When they had just about one-third of what was required to start, a committee was at once formed, the house built and machinery put in on the instalment paying plan. Then this committee were able to borrow any cash required from the local bank without any risk to themselves, because they had the house and plant and share capital subscribed by the people as security. This committee met monthly to manage and look after business, direct improvements, appoint managers and dairymaids, finance everything, sign checks to the suppliers of the creamery; in fact, all depended on those men of the committee who were always elected for a year. Then at the end of the year, which always ended in March, an annual meeting was held of all shareholders, a dividend declared, a president and secretary elected, and all

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