

## FARMERS, ARE YOU GETTING VALUE ?

There is more grain to be marketed this year in the Prairie Provinces than ever before in the history of Canada. It is the revenue secured from this grain that supports the larger portion of the population of the three provinces, either directly or indirectly. In the disposal of their grain the grain growers should keep an eye out to see that they are getting the very best possible returns. The grain buyer that pays an extra \$10 or \$15 per car, is not always the one who gives the farmer the best returns. Many such buyers are using the profits they make out of the farmers to prevent any improvements in market conditions. If all the farmers' grain went into the hands of such buyers, it would mean that in the course of a couple of years the farmers would be taking on an average two or three cents per bushel less for their grain than they are today. Thus, for the present, if these buyers are paying a cent above the market price to the farmers they are planning to get it back with heavy interest in the future. There is another class of grain dealers who are not interested particularly in market conditions. They handle the farmers' grain on a commission of one cent per bushel, and it matters not to them whether the price is high or low, because their commission is just the same. It must be apparent to every thinking farmer that neither of these classes will assist towards conditions where the farmer will get the complete value of his grain, less only transportation charges to the ultimate market. The only way that such conditions can be secured is by the farmers co-operating with each other for the marketing of their own grain. They have been doing so for several years past to a considerable extent through their own company, the Grain Growers' Grain company. This company is the child of the Grain Growers' associations of the three Prairie Provinces, and has already grown to be the largest grain company in Canada. There are now more than 13,000 farmers who are shareholders in this company. The profits made by the farmers' company have been large and have been used for educational work and to assist in the struggle for better conditions generally. The Grain Growers' Grain company is now operating all the government elevators in Manitoba and two of the big C.P.R. terminal elevators at Fort William. In Saskatchewan, through the Saskatchewan Co-operative Elevator company, the farmers are rapidly developing their own interior elevator system. There is no way by which the grain trade of this country can be conducted to give the farmer the full value of his grain, except by the farmers doing their own business through their own companies. Conditions will not be right until the farmers handle their own grain through their own companies from the time it is threshed until it reaches the ultimate market. And when the farmers have solved the grain question the natural step is towards the flour milling business, where today very large profits are being made.

## CONTRIBUTIONS ALONE ARE FUTILE

There seems little doubt but that the government will recommend Parliament to vote \$20,000,000 or \$30,000,000 in cash or warships as a donation to Great Britain. Every man in Canada will gladly aid Great Britain when there is any real need for it. But this is a business proposition and the people who pay the bill are obligated to themselves to consider the matter from every phase. Firstly, Britain is not in danger, as has been clearly demonstrated by Premier Asquith, Winston Churchill and Lloyd George, and if any living mortal knows the facts they do. Then again, Canada's contribution cannot be effective in less than two years, as it will require that time to construct the battleships. Britain is not short of money. If the Ger-

man "peril" is what the naval advocates paint it, there will be war before that time. But even if Canada and the other overseas Dominions contribute to the British navy will that give any real aid towards universal peace? This is a most important question. The fact that Britain receives aid from the other Dominions is not going to prevent Germany from building steadily, and unless Britain provokes war (which is unthinkable) the situation will remain unchanged and the crushing burden of war expenditures will continue. To those of us living far away from the armed camp of European nations, it seems very strange that Britain and Germany cannot come to an understanding on the naval question. Germany, with a population of 65,000,000, and rapidly increasing, with a large and growing commerce, with the world's greatest military organization, will be very reluctant to submit to any terms that will admit the superiority of Britain with a stationary population of 45,000,000. The crying need of civilization is that these two great leaders in intellect, commerce, science and art get together and bring this killing burden of armament to an end. Canada could not be better employed than by bringing about such an understanding. The understanding must come or there will be war. Nothing is more certain. These two great powers, armed to the teeth, cannot many years remain facing each other without open hostility. The Anglo-Saxon race has led the world in the path of civilization and democracy, and demonstrated its ability to fight on land or sea when necessary, has colonized in the only manner that makes for permanence and has established the only widespread empire that has endured. With this record to its credit, the same progressive race owes it to civilization to be "first in peace." Canada can aid in this great cause. When all honest efforts towards a peaceful understanding have failed, then, and only then, can a war, which will be the greatest crime of civilization, be justified even in the eyes of the Anglo-Saxon people. Why cannot Canada assist in bringing Britain and Germany to an agreement to arbitrate their differences? It must come to that in the end. If Canada would appropriate \$1,000,000 annually to the propaganda of international peace it would accomplish more than \$30,000,000 devoted to war or preparation for war.

Hon. F. D. Monk, Minister of Public Works in the Ottawa Government, has resigned because Mr. Borden will not fulfil his pledge of taking a referendum on the naval question. When a cabinet minister resigns because he cannot conscientiously follow the government there is hope for democracy in Canada. If Mr. Monk does not take some other equally good position in the gift of the government, he will stand as one of the biggest figures in Canadian public life. In the past, cabinet ministers have allowed their salaries and honors to soothe their conscience into forgetfulness. Mr. Monk regards principle as something above the spoils and honors of office.

The merger of the Bank of Nova Scotia and the Bank of New Brunswick, which was announced last week, brings the total number of chartered banks in Canada down to twenty-five. In 1886 there were 41, and nearly a dozen mergers have taken place within the past five years. The Bank of New Brunswick has no branches in the West, but in Eastern Canada there are nine towns in which both banks now have branches. One of the branches will be closed in each case and competition to that extent will be curtailed. We are getting nearer every day to having a money trust in Canada, which will be intolerable.

The Toronto News announces that Mr. Borden's pledge to refer the naval question

to the people did not apply to the emergency policy but only to the "permanent policy," and that this referendum will take the form of a general election in the course of the future. Mr. Borden must know that this is not the understanding of the people. He must also know that it is not possible to get the opinion of the people on any subject by means of a general election. The people expect a bona fide referendum which is the only means of ascertaining public opinion accurately.

Much is being made of the fact that the J. I. Case company have repudiated the statement of their sales manager and now state that there has been no increase in the duty on threshing machinery. We published the first letter in good faith, and when it was contradicted we published the correction. How many of those journals that now attack The Guide ever publish corrections of their own malicious misstatements? Not many. The Guide stands ready at any time to correct any error published in its pages.

Don't forget The Guide Referendum on eight very important questions. The ballot will be published in our issue of December 11. Some of our readers have mistaken the announcement for the ballot. But there will be only one ballot and that will be published in six weeks. The questions will be published frequently. Be ready to mark your ballot. The result will be important.

It is announced that the C.P.R. will pay 13 per cent. dividends next year. This announcement is for the purpose of boosting the market price of the stock so that the latest "melon" will be a good one. Why not make the dividend 20 per cent.? The C.P.R. have the people by the throat now and might as well take all they can get.

Rudyard Kipling is out on the stump in support of Sir Max Aitken. Mr. Kipling writes forcible poetry and fiction, but Max can give him points on the cement business. Mr. Kipling is one of those extreme conscientious Imperialists who do not consider carefully the welfare of the common people in their dreams of Imperialism. His company will not enhance his reputation for high-minded Imperialism.

If the protective tariff is really a benefit to the Western farmers then they should know it. Some Western farmers claim to favor protection. We will pay \$10 to the first grain grower in the Prairie Provinces who will send us a letter giving facts and figures to prove that the protective tariff has increased his net income as a farmer in the past ten years.

Government inspection of banks and the publication of the reports of the inspectors is necessary for the protection of both shareholders and depositors, and provision for this should be made in the new Bank Act. Some of the bankers object to government inspection. Can it be that there is something about their affairs that they wish to hide?

The cut in the duty on cement, made by the government several months ago, expired on October 31. The duty now goes back to the original figure of 52 cents per barrel. The cement combine will be glad, and the price of cement will at once jump to the full limit of the protection.

The land speculator who makes money by increased values which he does not help to create, is a parasite sucking the blood of the farmer and city worker. He should be taxed until his operations are no longer profitable.