

National Grain Stooker Company, the Hammond Stooker Company, the Farmers' Steel and Wire Company, the famous abattoir company, and scores of other companies whose stock has been peddled around the country and which never returned a cent to the investor.

The Guide will gladly look into the stocks of any of these companies about which our readers will write us, but it is safer to write before the purchase is made than afterwards. When in doubt leave your money in the bank or buy Dominion Government five per cent. war bonds or take out a life insurance policy in a reputable company or purchase high class municipal stock. Your money will then be safe. The interest you will earn on it will not be a "get rich quick" rate, but it will help a whole lot and save many heart burns.

PAYING OFF MORTGAGES

A farmer with a ten year mortgage which has now been running eight years writes us that he tendered payment in full to the mortgage company, but that the company declined to accept the principal until the full ten years had expired. According to the "Interest Act" of Canada every mortgage company must accept full payment of the mortgage after it has run for five years if payment is offered together with a bonus of three months interest. If such payment is refused by the mortgage company, no further interest may be collected. No mortgage company will refuse payment when they realize that the farmer is aware of this law.

As a matter of fact there is a considerable difference in the practice of various companies in regard to the payment of mortgage loans. Some companies will allow a farmer to pay up his mortgage at any time with a bonus of three months interest, unless the prepayment is offered within the first two years, when

six months interest is sometimes asked. Other companies will not accept prepayment until the mortgage has matured. When loans are being paid off as a rule less frequently than new loans are being made, it would seem a reasonable practice on the part of mortgage companies to accept full payment at any time with a reasonable bonus. Companies who adopt this policy undoubtedly will find it popular among farmers.

Railway rates are taxes of such universal pressure that when all their ramifications are followed they are seen to form one of the greatest of all forms of taxation, and hence, in the last analysis, the cost of transportation is one of the chief costs of living.

So that a permanently satisfactory solution of the problem of how to adequately care for losses from hail each year may be quickly arrived at, it is important that every farmer, particularly in Saskatchewan, give this matter careful consideration.

In the next few years there is going to be more money in growing pure registered seed than in growing any other kind of grain. The Guide is affording an opportunity to 1,000 farmers to get started growing this seed without one cent of cost to themselves, and we are offering \$500 in prizes for the best results next year. If you are interested read about it on page 29.

The results being obtained by the action of the livestock branches of both the Saskatchewan and the Dominion Departments of Agriculture have been most gratifying. Figures show that over 1,600 breeding and feeder cattle have been shipped back to Western farms in comparison with 125 during a similar period last year. Several thousand cattle are still going thru the stockyards each week, and

the departments' representatives are at the yards to assist prospective farmer buyers. All local bank managers have full details of the scheme. See your bank manager if you are in a position to feed some cattle this winter.

All men and women in Saskatchewan of the full age of 21 years, British by birth or naturalization, who have lived one year in the province and three months in the electoral constituency will have the opportunity on December 11 of casting their ballot to banish the remaining twenty liquor dispensaries in the province and introducing total prohibition. It is the duty of every true citizen to see that prohibition is established in Saskatchewan by the largest vote on record in the Dominion.

At the present price of wheat it will take comparatively few bushels to provide for the purchase of some labor-saving devices for use in the home.

Sir Joseph Beecham, of pill fame, died recently and left an estate valued at more than \$140,000,000. There are other pill manufacturers whose estates must be rapidly approaching the same figure. There is nothing that the human race enjoys or practices more consistently than taking pills.

American flour mills are buying Canadian wheat and paying ten cents a bushel duty on it to grind it into flour in Minneapolis. In other words, Minneapolis is over ten cents a bushel higher now than Winnipeg for equal grades of grain.

Books reveal much of the priceless wisdom that other generations have sweat and starved and died to discover and record. Why not use them more?



AND THE COST OF LIVING SOARS MERRILY UPWARD