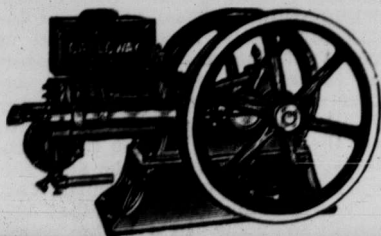


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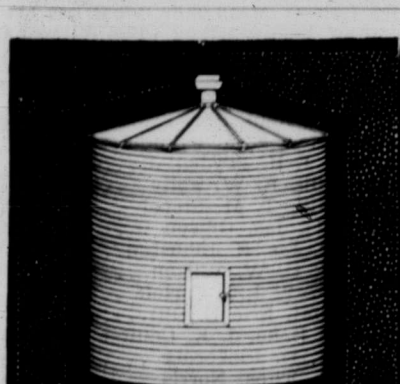
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# Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Menders, President, Culross, Man., to whom all communications for this page should be sent.

## BELGIAN RELIEF FUND

The following letter has been received from A. J. H. Dubuc, Belgian consul, and speaks for itself:

Dear Sir:—I have pleasure in acknowledging check for \$170.25, being a further contribution to the Belgian Relief Fund. Please accept my most grateful thanks for this contribution.

Your association has done a great deal for the Belgian Relief Fund, and I have no doubt that you will continue in using your influence to obtain further contributions. The Belgian sufferers are still in great need, and we have still to come to their assistance.

I am at your disposal if you require any further information.

(Signed) A. J. H. DUBUC,  
Belgian Consul

Winnipeg, July 20, 1915.

## SWAN VALLEY PICNIC

The Swan Valley District Association held a picnic at Kenville on Thursday, July 8, the weather being all that could be desired. We had one of the largest gatherings ever seen at a picnic in the valley. Great credit is due to the officers and members of the Kenville Association for the way in which every little detail had been worked out for the enjoyment of the picnickers. The grounds had been nicely laid out and a continuous round of sports kept everybody in good humor. The musical part of the program was supplied by the Swan River band. During the afternoon speeches were given by Mrs. Richardson, of the Political Equality League; S. H. Sims, M.L.A., and John Kennedy, of The Grain Growers' Grain Company. The speakers were introduced by Dan. Howe in a few well chosen remarks. Supper was provided by the ladies of the district, the proceeds going to the Belgian Relief Fund.

## ORGANIZATION WORK

A meeting of farmers of the district of St. Andrews was held in the hall on Saturday, June 12, for the purpose of organizing a branch of the Manitoba Grain Growers' Association. Tree Sarter was in the chair.

R. McKenzie, secretary of the Central Association, addressed the meeting at length, dealing with the various aims and activities of the Association, but particularly the marketing of farm products and livestock and urged on those present the wisdom of forming a branch.

On motion of John Anderson, seconded by F. Hopcraft, it was unanimously decided to form a branch of the Association at St. Andrews. The following officers were elected: President, Tree Sarter; vice-president, Fred Hopcraft; secretary-treasurer, A. W. Thompson. The election of directors was left over for next meeting, to be held on June 26 in the hall, St. Andrews, at 8 o'clock.

## OUR BRANCHES GROWING

A new branch association has been organized recently in the Minnedosa district. It is designated as Hazelwood branch, and the secretary is Albert Rose. They start out with good prospects of becoming a strong organization and we hope to hear good reports from this association.

The Kellie Grain Growers' Association has sent in a contribution of \$37 to be donated to the Belgian sufferers.

Numerous requests have been received at the Central office for additional petition forms for a "Dower Law." Any branches requiring more can secure them by notifying Secretary McKenzie.

## RURAL CREDIT

The farmers of North Dakota are taking steps to establish a rural credit association so as to provide cheaper money for farmers as indicated in the following article from the "Co-operative Herald":

"There is a feeling among the farmers, and on the part of others whose thought, time and services are given over for the benefit of the farmers, that nothing can

be gained by further delay in waiting for federal or state aid in financing the agricultural interests of this section of the country, but on the other hand, it is believed that the farmers' best interests will be served by incorporating under a state charter an association to be governed and operated, as nearly as our laws permit, along the lines of European institutions for similar purposes. It is believed by competent financial and legal authority that proper safeguards can be enacted by the association itself, and by complying fully with the laws restricting and governing corporations so that much good to the farmers can be secured. Therefore it is proposed to incorporate such an association. The incorporation of the association has, therefore, been planned and proposed, and is about to be effected under the laws of the State of North Dakota, with the following provisions and purposes:—

"1st.—The name is to be the 'Farmers' Rural Credit Association.'

"2nd.—The authorized capital stock, at present, at par, is five hundred thousand dollars, to be later increased as needed.

"3rd.—There is no liability to shareholders beyond payment for subscriptions. A surplus will be subscribed and paid for, in an amount equal to 10 per cent. of the capital stock.

"4th.—Out of the surplus thus created there will be paid the expense of organization, and the expense of conducting the business of the association, until the interest accumulations from the business are sufficient for this purpose.

"5th.—We propose to widely distribute the subscriptions for shares of the association among farmers, the tradespeople, the merchants, the implement dealers, the country banks as well as the city banks, and among all classes of citizens who are really interested in promoting a better system of financing the agricultural interests of the section of the country where the association proposes to operate.

"6th.—The par value of its shares will be \$100 each, which will be sold at \$110 each for cash or on installments. The \$10 per share of premium asked is to cover cost of organization and expense of conducting the business, as before stated, until the earnings from the business are sufficient for that purpose, and further to prevent any possibility of impairment of the capital stock.

"7th.—The association will aim to limit its loans to its own members, that is, it will be the general practice of the association to loan only to those who have shares in the association and thus assist in creating a close relationship between the association and its patrons. Every borrower will, therefore, be directly interested in the success of the association and will share not only in its profits proportionally to the amount of his investment, but in its patronage dividends.

"8th.—The net earnings on the business handled by the association, after provision has been made for the payment of all its operating expenses of every kind and nature, shall be applied at the end of each business year, as follows:—

"(a)—A payment of dividends at the rate of 8 per cent. per annum, but if it is found that the net earnings are not sufficient to pay dividends, then in that event such dividends shall be cumulative.

"(b)—To create a reserve fund by setting aside an amount not to exceed 20 per cent. of the net earnings.

"(c)—To make provision for future operating expenses, fulfillment of agreements, emergencies and depreciations; to establish and maintain bureaus of credit, market, employment, information, immigration, and other departments, by reserving for and to carry in an undivided earnings account an amount not to exceed 20 per cent. of the net earnings.

"(d)—The remainder of the net earnings shall be apportioned among the patrons of the association as a patronage dividend, in proportion to the patronage accorded the association, as follows:—

"1st.—To all stockholders and subscribers for shares the patronage dividend shall be paid in cash within thirty days after being declared, provided, however, that if any of the stockholders or subscribers for shares shall be indebted to the association on any account whatever, the

patronage dividend shall in all cases apply on such indebtedness until fully paid.

"2nd.—To patrons who are not stockholders or subscribers for shares, the patronage dividend shall be tendered in the form of share purchasing coupons equal or in excess of the par value of one share of stock in the association, he or she must, within thirty days from the time of delivery or mailing the last share purchasing coupon making up the required amount for a share of stock, forward such share purchasing coupons to the home office of the association and receive in their stead a certificate of one share of stock of the association, fully paid. The difference, if any, between the face value of a share of stock and the total amount of share purchasing coupons returned shall be paid to the holder thereof in an additional share purchasing coupon. If share purchasing coupons are not returned, as per the foregoing provision within the specified time, the association shall be under no obligations to issue certificates of stock in their place.

"9th.—A very important feature of the plan of distributing the earnings of the association will create the sympathy and co-operation in the interests and welfare of the association by its borrowers.

"10th.—The association will have as a board of directors not less than seven nor more than eleven, chosen from among its members, a representative part of whom should be persons actively engaged in farming.

"11th.—The association will not receive deposits nor do a banking business. It will not, therefore, compete with existing banking institutions, and should be welcomed by them, for it should be the means of providing a large volume of money for the improvement of farming interests and thereby materially benefit the banks as well as other existing enterprises, except the private money-lender, on the short term, high rate interest plan.

"12th.—While the association will be privileged by its charter to carry on its business anywhere in the United States and in the Dominion of Canada, its proposed territory will be limited for the present to the States of North Dakota, Montana, South Dakota and Minnesota.

"13th.—In order to further avail itself of better and more direct facilities for gaining information, and procuring reliable appraisals at any time and on short notice on applications for loans and on the security offered for such loans in the different communities scattered over the territory in which the association will operate, it will be one of the duties of the board of directors to appoint a very large number of reliable members on an advisory board—this means, that in the future the association will have a member representative in each township all over the vast territory in which any business is done.

"14th.—Applications for loans should be made direct to the association at its main or branch offices, which will maintain a competent inspector of loans, working on a salary basis. This inspector will have the assistance of the information and judgment of the various members in the communities where applications for loans are made, as well as recourse to other sources of information now commonly in use. The same care in selecting loans will be exercised by this association as is now exercised by conservative loaning and banking institutions.

"15th.—Besides making farm loans, and loaning money on growing crops, stock, machinery, stored grain, and on other security and securities, a very important function of the association will be to establish and maintain bureaus of credit, market, employment, information, immigration and other departments. The association will procure and keep on hand, and furnish at all times to its members and patrons, vital statistics and information on subjects of interest to the farmer. It is proposed to keep the farmer advised as to how and where to procure the highest possible prices for his products, how and where to buy all the necessities and comforts of his farm life at the lowest and most advantageous prices and terms.

"The above plan of organization for a 'Farmers' Rural Credit Association' is submitted as a result of painstaking study and investigation.

"It will be the purpose of those conducting the business of the association to compel the confidence of the public generally by demonstrating that the organization is based on sound business principles and is worthy of every confidence and support."