

Farmers' Private Secretary

PAYS FOR IT-
SELF TEN
TIMES EVERY
YEAR.

Make all the money you can out of your farm by doing your business right. Have copies of all your letters and keep them in a file where you can get your hand on them instantly.



You can then keep your business in just as good shape as any business man in the city. The Farmers' Private Secretary is prepared specially for farmers. Consists of One Letter File, like the picture, 11 1/2 by 9 1/2 inches, with a pocket for each letter of the alphabet. This file when closed is only 1 1/2 inches thick, but it opens like an accordion and will hold 1,000 letters. Made of tough paper reinforced with linen. It will last twenty years if handled with care. Two hand-some circular Bond Writing Tablets, each containing 90 sheets of ruled paper, to fit the file, with blotters. One Hundred White Envelopes. Six "Manifold" Carbon Paper, for taking copies of your letters. Six "Manifold" Pens specially made for making carbon copies of letters. One Set of Instructions. Carefully packed and all charges prepaid. \$2.00

Book Dept.
GRAIN GROWERS' GUIDE, WINNIPEG.

DR. BELL'S Veterinary Medical Wonder.
10,000 \$1.00 bottles to
be given the Wonder & trial. Guaranteed
for inflammation of Lungs, Bowels, Kidneys, Perverse
Distempers, etc. Send 25 cents for mailing, pack-
ing, etc. Agents Wanted. Write address plainly.
Dr. Bell, V.A., Kingston, Ont.

Be Proud of
Your "Company" Cake
Made with Five Roses Flour, it
keeps its freshness and flavour
longer. Light, but firm of texture,
it won't crumble under the keen-
edged knife. Your guests are sure to
praise it.

FIVE ROSES FLOUR

FOR BREADS - CAKES - PUDDINGS - PASTRIES.

IF YOU HAVE SOME SPARE TIME which you want to convert into dollars, write us and we will tell you how to do it.—Subscription Dept., Grain Growers' Guide, Winnipeg, Man.



Come to Detroit

The Automobile Center and

LEARN THE AUTOMOBILE BUSINESS

DETROIT trained men get preference and get jobs quickly. No other city can give what Detroit offers. Think what it means to learn in the Michigan State Auto School. Factories endorse our school, glad to employ our graduates or offer them territory in which to sell cars and start garages. Unlimited opportunities. You're right in the middle of the greatest auto activities. Men are needed everywhere as testers, repair men, chauffeurs, garage men, and salesmen. Hundreds of our graduates start in business for themselves.

Earn \$75 to \$300 a Month

We teach you to handle any auto proposition. You graduate in from ten to twelve weeks. Our equipment is complete. Students actually build cars from start to finish, getting factory training in assembling, block-testing, road-testing, everything. Special complete course in Oxy-Acetylene brazing, welding and cutting, separate All leading types of starting, from regular course. Lighting and ignition systems in operation. Learn to time motors, adjust carburetors, magnetos, valves and bearings quickly and accurately. Six-cylinder Lozier and 8-cylinder Kings are used for road instruction. We have a new Chalmers "4-30" chassis with 3400-r.p.m. motor, the latest thing out, also a 1917 Detrolter-6, and an Overland. Just added Devo system as used in Buick, Hudson and Packard Twin "6." We have also installed a 1917 Willys-Knight complete chassis in the shop for students to work on.

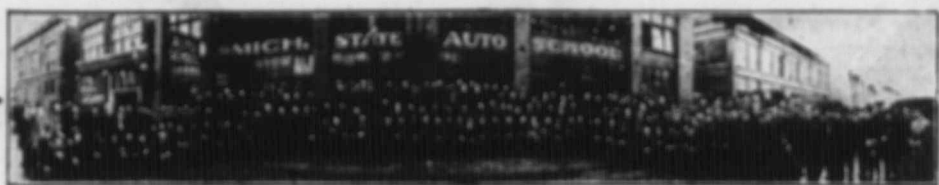
Detroit Is the Place to Learn—Start Any Time

There are 44 auto factories in Detroit, and 140 accessory and parts factories. Our students have the privilege of going thru any or all of them. We now operate Westinghouse, Auto-Lite and Bijur Service Stations. After careful consideration the Westinghouse Electrical & Mfg. Company, the Auto-Lite Company and the Bijur Co. decided that our school was the best place in Detroit to handle their service stations. This has added thousands of dollars' worth of equipment and makes our electrical department unequalled. Students get actual experience and training in handling all kinds of electrical auto equipment and taking care of trouble. We have just installed a Sprague Electric dynamometer for block-testing purposes for students' use. Auto factories need dynamometer-men constantly. We have a greater demand for our graduates than we can meet. Factories and garages are paying big salaries to men who know how to handle electrical equipment quickly and properly. Detroit is the automobile centre. You get practical instruction. Come to our school and learn the auto business right. School open all the year. Enter classes any time, any day. Three classes daily: morning, afternoon, evening.

There is a great demand for Michigan State Auto School students. Garages throughout the country write us for men. Auto factories write and phone for men constantly to fill permanent places. Why not fit yourself for one of these good paying positions?

Follow the Crowd to the Michigan State Auto School. Come to Detroit.

MONEY-BACK GUARANTEE
We guarantee to qualify you in a short time for a position as chauffeur, repair man, tester, demonstrator, garage man, or automobile dealer, paying from \$75 to \$300 monthly or refund your money. We have constantly more requests for Michigan State Auto School Graduates than we can supply.



THIS IS ONE OF THE 1916 CLASSES

Factory Co-operation

We have completed arrangements with the Auto factories to let them get inside information as to the best territory and where the garages will make the most money. The factories are looking for trained men to represent them. Men who know the auto business from A to Z and in biggest demand. Come here and start right—get the information first-hand and don't wait.

Act Quickly—Now—DON'T WAIT

Fill in the coupon now, get full particulars and "Auto School News" and New Catalog. They are both absolutely free. Or better still, jump on the train, as hundreds have done, and come to Detroit, the "Heart of the Automobile Industry," and learn right.

SEND THIS COUPON TODAY

Michigan State Auto School,
1431 Auto Building,
11-19 Selden Ave., 887-89-91 Woodward Ave.,
Detroit, Michigan, U.S.A.
Give names. Send me absolutely FREE "Auto School News" and New Catalog, or, better still, you can report me about.....

Name.....
Street.....
Town..... State.....

Remember you can enter classes any time, any day. The price, of course, is based on giving full value. Therefore we cannot give another course free. Graduates in the complete auto course are competent to handle farm tractors. Act quickly—now. We have no branches. Write or come direct to this school.

Michigan State Auto School

1431 Auto Building — 887-89-91 Woodward Avenue — 11-19 Selden Avenue
The Old Reliable School. A. G. Zeller, President
DETROIT, MICHIGAN, U.S.A.



Co-operation in Ireland

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of every applicant. This principle of limitation of area to a clearly defined "neighborhood" was strongly insisted upon by Raiffeisen and his followers, and any attempts to depart from it have usually been attended by disaster.

Another point which must be observed is the necessity of avoiding "renewals" of loans, i.e., the regranting of the same amount to the same applicant when it falls due, without further enquiry into the purpose for which it is required. Every loan should be strictly called in on the date on which it is due, and if the borrower is unable to pay promptly he should be called upon to explain his reasons to the committee, which may then grant an extension of time if it is considered desirable. A new loan should not be made without searching enquiry into the results of the first experiment and the purpose of the second application. The practice of making "renewals" without any such precautions is one of which the I.A.O.S. has had to complain year after year and which has undoubtedly seriously impaired the efficiency of many of the societies. It is also necessary that emphasis should be laid on the importance to credit societies of building up a reserve fund to meet any contingencies which may arise and to give more confidence both to lenders and to depositors. In order to do this it is essential that the margin between the rate paid for money and the rate obtained on loans should be carefully fixed so as to ensure a reasonable profit at the end of the year. Many societies have persisted in lending at five per cent. money which they had borrowed at four per cent. and even with very small working expenses this margin has proved insufficient and resulted in a loss at the end of the year. The I.A.O.S. has urged that 6 1/4 per cent., which represents a penny-farthing a month on every pound, should be taken as the prevailing rate.

Reorganization of Credit Societies Coming

There is no doubt that during the last few years the Irish credit societies have been in a more or less stagnant position; many of them are doing very little and as a whole they have ceased to hold that position in the movement to which in earlier years they seemed entitled. The reasons for this lie largely in the facts of the controversy between the I.A.O.S. and the Department of Agriculture. The voluntary body has been so much hampered in its work by lack of funds and by the various obstacles placed in its way that it has been unable to devote to these societies—which are the least able to pay for service—the amount of inspection required to maintain them at a full standard of efficiency.

At the same time the very success of the movement has tended to make the credit societies somewhat out of date; to some extent it may be said that in many districts their work has really been accomplished. As the farmers have grown more prosperous and independent, the form of this unlimited liability society with very small resources and an unpaid executive has ceased to be adequate to their requirements. The leaders of the movement have felt this for some time past and many of them are of the opinion that a reorganization of these societies is desirable in most districts, by which they would be able to engage in trading operations in addition to their purely banking functions. This would enable them to pay their secretaries and to conduct the business on a much larger scale; but to do this it would be necessary for them to be registered under the Industrial and Provident Societies Act with limited liability, instead of at present under the Friendly Societies Act with unlimited liability, but without any trading powers. A large question of reorganization thus arises; and the point has also been raised that the society of the future will be registered as a trading society under the limited liability act, and with a special clause enabling it to do a credit business. Considerable developments in this direction may be expected in the near future.

Department of Agriculture Serious Obstruction

Meanwhile the whole matter has been complicated by the attitude taken up towards the credit societies by Mr. Russell, of the Department of Agriculture. This official made violent and unwarranted attacks upon them and represented

that the departure to be made in the departure of his country and of these finally it contained displays ignorant to recognize state-aid of agriculture organization mendacity evidence H. W. the I.A.O.S. condemn nothing. It is to be obstruct which interests with the local ne system is

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The full lies in supporter movement are serious of capital long credit whom the countries the help are always side, usual building the co-op one can one with. The local are combined as a deposits. credit society in addition it works in to-capital is in existence some such Ireland. the former Credit Society the Plunk been rather but up to very small only a continue societies with it then be societies. no surplus amount of societies; or that not enough to the most credit societies more the making fact Saving the emphasis the loans and It seems that reorganization Ireland is a country, it last year the carried by stock banks or nearly population. savings could credit credit would not only enough to students of result could the state credit system and possibly doubtless in many countries farmers show in the principle after twenty-trust their so committees, if the co-op reorganized stricts on a trading power touch with a paid staff. It may be