

Marketing and Credit

(Continued from Page 31)

over lands, drainage of swamp land and irrigation must be undertaken; and also the causes and results of tenant farming in the entire country; and to prepare a report with recommendations as to the measures needed to remove the obstacles to acquiring farms and the modifications needed in the successful land settlement systems of other countries to ensure their effective operation here.

(b) For Banking Facilities—There are 118 bills or more for rural credit systems before congress at the present time. Many of these bills contain wise provisions that should be enacted in the laws of this country. We are confident that with the undoubted sentiment for better credit facilities expressed in no uncertain time by the farmers of this country, congress will enact at this session some legislation along the line of rural credit. But this conference goes on record as endorsing only such legislation as will provide for the soundest valuation and the most careful maintenance of true educational values, and only such legislation as is based upon self-help, careful auditing, a sound amortization plan, and the co-operative principle of organization for rural credit banks.

Such a rural credit system should be created to aid:

1. Tenants who are in need of working capital and who are willing to form approved co-operative organizations under which moderate credit may be safely extended.

2. Tenants, who have reached a financial condition which makes the purchase of land a safe risk but who require larger loans and longer time than they can secure under the existing commercial credit conditions.

3. Land owners who desire to add permanent improvements without impairment of working capital.

We oppose any legislation that suggests the wholesale distribution of government funds or the loaning of government credit, in such a way as to encourage land speculation, or land investments which the business experience of our people has shown to be hazardous.

This conference, therefore, strongly endorses a practicable plan for rural credit. It just as strongly protests against any plan that will end mainly in real estate speculation and increase in land values to the disadvantage of actual settlers.

Any plan adopted for aiding settlers by a better system of rural credit should be preceded by an effective plan for preventing the increase of land values that otherwise is certain to deprive the settler of intended aid. This is done in Ireland and elsewhere by fixing in advance the prices at which land shall be sold by owners. It is done in Victoria, Australia, and elsewhere by government purchase and resale to settlers. It might perhaps be done by an unearned increment tax on benefited lands. Whatever method may be adopted on investigation, we consider that this object of preventing speculation and providing that the actual settler rather than the speculator, or so-called "investor" shall have the full advantage of improved credit, is the most needed preliminary step in a program of rural credit, reclamation and land settlement.

We recommend that this conference be represented at Washington this coming session of congress, in the presentation of this phase of rural credits to the proper committee.

Among those present at the conference from Canada were Hon. V. Winkler, Minister of Agriculture, Winnipeg; E. McKenzie, secretary Manitoba Grain Growers' Association, Winnipeg; Professor G. G. White, Manitoba Agricultural College, and G. F. Chipman, editor Grain Growers' Guide. The latter addressed the Convention on the Rise, Growth and Work of the Organized Farmers of Western Canada.

OATS!

We want some, and are buying continuously any grade. If you cannot get box cars, wire, phone or write us and we will supply sacks to ship in stock cars. Market prices date of inspection.

LAING BROS.
WINNIPEG MAN.

FISH!

FROZEN — SALTED
SMOKED

Buy your Winter Supply from an Established House. We sell fish all the year round.

Every variety. Ask for our price list.

City Fish Market
Winnipeg, Man.

Fish! Fish! Fish!

Fresh white fish and trout direct from our nets to the consumer. We want every farmer in Western Canada to get our price list telling you just what the fish will cost delivered at your station.

Davis Produce Co.
P. O. BOX 203
THE PAS — Manitoba

WHITEFISH

NO. 1 LARGE
6c. per lb. F.O.B. Winnipeg

No extra charge for bags or boxes. Special prices for carlots. Cash must accompany orders.

We can supply All Kinds of Fish
Write Us

STEPHANSON FISH COMPANY
247 PRINCESS ST., WINNIPEG

DRESSED HOGS
Butter, Eggs

We are now in a position to handle the above products in any quantity and should be glad to have you write us for prices. You will receive prompt remittance for any shipment made to

WESTERN PRODUCE CO., 333 William Av., Winnipeg

LIVE HENS WANTED

Hens	12-13c
Young Ducks	14c
Turkeys	15-16c
Cocks	13c
Spring Chickens	Best Market Prices

The above prices will hold good for one week. Let us know what you have to sell and we will forward rates for shipping. Prompt cash on receipt of shipment.

ROYAL PRODUCE & TRADING CO. — 87 Altona St., WINNIPEG

LIVE POULTRY!

Hens—any size	12-14c
Rose era	9c
Spring Chickens	16c
Turkeys	18c
Ducks	13c
Geese	13c
Excess Money Order mailed same day received.	
Gratia furnished on request.	
Winnipeg Fish Co. Limited	Winnipeg

Raw Furs

Trappers, Traders and Farmers. We are paying highest market prices for Furs. Send immediately for FREE PRICE LIST and all information regarding trapping and hunting.

A. & E. PIERCE & CO.
233 KING STREET — WINNIPEG

We are having a heavy demand for LIVE and DRESSED Poultry, Beef and Hogs. Send us your shipment at once. Highest market prices paid, and without middleman's profits.

Farm Produce

Live Stock in car lots handled on a commission basis
Farmers' and Gardeners' Produce Exchange Limited

WINNIPEG — MAN.

Poultry,
Dressed Meats,
Butter,
Hides,
Eggs,
Wool,
Hay,
Wood

FRESH FISH CHEAP

FOR SHIPMENT DIRECT FROM FISHERMAN TO FARMER
 Jackfish, per lb. \$0.03
 Pickerel, per lb. .07
 Whitefish, per lb. .07
 Haddies, 15 lb. boxes 1.50
 Bloater, 25 lb. boxes 1.75
 SPECIAL—Pickerel, cleaned and skinned, heads and tails off, all ready for the pan, 20-pound lots, \$2.50

Every Farmers' Association should lay in a supply. Now is your opportunity to do this at Fishererman's prices. Remember, your freight rates are lower from Winnipeg than any other point.

MAIL YOUR ORDER TODAY. TERMS—CASH WITH ORDER.

Bankers: Dominion Bank (North End Branch), Winnipeg.

THE CONSUMERS' FISH COMPANY, WINNIPEG, MAN.

LIVE POULTRY WANTED

These prices are for live weight, C. & B., Winnipeg, and if they are satisfactory let us hear from you how many you have and we will forward crates for shipping. Prompt returns.

Per lb.	Per lb.		
Live Hens	12c	Ducks	14c
Spring Chickens	14c	Turkeys	16c
Roosters	11c	Geese	13c

Golden Star Fruit & Produce Co. 91 Lusted St., Winnipeg

Advertisers
in The Guide

are in position to give good service to you and your family. The Guide will not knowingly carry the advertising of any unreliable concern. In writing to the advertiser, be sure to mention that you saw his announcement in The Guide, Winnipeg. It will insure good service.

This Book

Shows How to Make
Better Farm Improvements.

A copy will be sent to you free of charge.

If you intend making any kind of farm improvements—you need this book. It tells how to build everything a farmer needs—from a barn to a fence, better and more economical than is possible in any other way.

It is the standard authority on farm building construction. It has proved of untold value to more than 75,000 progressive Canadian farmers.

If you haven't a copy of this valuable book, send the coupon now.

Canada Cement Company Limited,
Herald Building — MONTREAL.

Sent Free
Cut Out And Mail

WHAT THE FARMER CAN DO WITH CONCRETE

2
CANADA CEMENT COMPANY LIMITED, Bldg. B, Montreal.

Gentlemen:—Please send me a free copy of "What the Farmer Can Do With Concrete."

Name _____

Street and No. _____

City _____ Province _____

776

RED CROSS FUND

Previously acknowledged	\$919.00
Proceeds of social evening given by ladies of St. Anne, of Lebrier, Man.	69.50
H. Roberts, Colonist, Sask.	5.00
	\$993.50