

# LUMBER



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633 Hastings Street VANCOUVER, B. C.

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers.

## THE WAR CHARITIES ACT, 1917

DEPARTMENT OF THE SECRETARY OF  
STATE OF CANADA

THE War Charities Act, 1917, defines "war charities" as follows: any fund, institution or association, other than a church or the Salvation Army, whether established before or after the commencement of this Act, having for its object or among its objects the relief of suffering or distress, or the supplying of needs or comforts to sufferers from the war, or to soldiers, returned soldiers or their families or dependents, or any other charitable purpose connected with the present European war. Any question whether a charity is a war charity shall be finally determined by the Minister.

The Act also provides:  
(1) It shall not be lawful to make any appeal to the public for donations or subscriptions in money or in kind for any war charity as hereinbefore defined, or to raise or attempt to raise money for any such war charity by promoting any bazaar, sale, entertainment or exhibition, or by any similar means, unless—

(a) the war charity is either exempted from registration or is registered under this Act; and  
(b) the approval in writing of the executive committee or other governing body of the war charity has been obtained, either directly or through some person duly authorized to give such approval on behalf of such governing body;

and if any person contravenes any of the provisions of this section he shall be guilty of an offence against this Act.

(2) This section shall not apply to any collection at Divine Service in a place of public worship.

The Act was assented to on the 20th of September, 1917, and the above section so far as it relates to registration is applicable to War Charities on the 20th of December, 1917. After that date, collections made otherwise than on behalf of a registered War Charity by subscription, donations, bazaars, sales, entertainments, exhibitions or similar means of collecting money are, illegal.

Regulations and information respecting registration may be obtained from the undersigned.

THOMAS MULVEY,  
Under-Secretary of State.  
Ottawa, December 3, 1917.

## FARM MANAGEMENT

### PAYING CASH FOR PURCHASES

It is frequently said that the farmer should always pay cash for everything he buys. Whether his purchases be provisions at the village store, farm machinery, building material or any other commodity he should, it is often stated, invariably pay for them in full on the receipt of the goods. The prevalence of this idea is due mainly to the fact that it is frequently observed that unprogressive and unsuccessful farmers almost invariably have a host of small debts outstanding and also to the well known fact that cash prices are generally lower than credit prices.

Where the type of farming followed is such that there is a steady income the year round, as for example in dairy farming, paying cash for all purchases works no hardship. In the case of the grain farmer or the stock raiser, whose returns come in only at intervals, perhaps only once a year, it is impossible to pay cash for everything unless he is in that happy financial position that his savings from previous years are sufficient to meet all outlays. Farmers have to meet expenses out of the current year's receipts. They are forced, therefore, to either run accounts with dealers from whom they secure their supplies or to borrow money from a financial institution to meet current expenses, repayment to be made at the time the crop is marketed.

### Expensive Credit

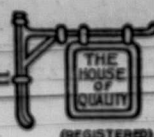
Merchants, implement firms, lumber dealers and all men engaged in the retail trade prefer cash to credit business. Providing credit is really not their true function. That is rather the function of financial institutions, principally the banks. The carrying of accounts greatly increases the complexity of a business. The possibility that some of the accounts will not be paid or will involve litigation or other trouble has also got to be provided for. The result is that this method of securing credit is a most expensive one. In many cases advantage is also taken of the farmer's necessity and the cost of the credit made unduly high. Where there is no difference made between cash and credit prices as is sometimes the case with small stores, it is an indication that the business is not yet well adjusted to conditions. There is an increasing tendency toward giving lower prices for cash in all lines of merchandising and to make the credit end carry all its own expenses, including losses in collecting accounts.

The business of supplying short term credit is one of the functions of banks. In many parts of the world it is also done by co-operative short time credit societies as has been previously mentioned. These are also being established in some districts in the West. The rapid development of agriculture, the large percentage of our farmers who are grain growers and the general revival of the interest in agriculture have called attention to the fact that the facilities for securing short term credit have been totally inadequate. Where they are available and the rate of interest is reasonable a considerable saving is made by utilizing them. A definite amount, sufficient to meet the requirements until the crop is marketed may be borrowed. A better plan is to secure a line of credit. Interest is then only charged for the time the money is actually used.

One of the advantages of using credit of this kind is that store bills do not pile up. It is frequently the case that at the end of the season the size of these bills is a matter of surprise. Besides, nothing is so detrimental to one's credit than allowing small bills to accumulate.

The progressive farmer keeps his money in a bank and pays with checks. He no longer carries his money about with him or hides it in an old boot. There are many advantages in using checks. One is that the check also serves as a receipt. Another is that the farmer becomes more familiar with the intricacies of modern business.

"Any old shoes thrown at the wedding last night?"  
"No, the guests were saving them for farm work."  
"Any rice?"  
"What—with foodstuffs so high?"  
"Confetti, then!"  
"Say, I guess you don't know paper has gone up!"



Nothing You Could Select for "Her" Would  
Be More Appreciated

## Fairweather's Furs as Christmas Gifts

For Mother, Sister, Wife or Sweetheart—a Gift of Furs is a Practical Gift—one that will be appreciated for its usefulness, and the long days of solid comfort it will give. Fairweather's Furs are the best that your money can buy—they look better and last longer than ordinary furs. Every garment is guaranteed. If not entirely satisfactory, it may be returned at our expense. We pay express charges both ways.

### LADIES' FUR COATS

Hudson Seal Coats.—45 inches in length, made from soft prime skins lined throughout with brocade silk. Square collar and large cuffs.  
Selling at **\$190**

Ladies' Russian Mink Marmot Coats.—50 inches long. Made from best quality soft, evenly matched skins. Made in double-breasted effect with high storm collar, lapels and slash pockets on the outside. Lined throughout with guaranteed satin. Finished with inside pockets.  
Price **\$85**

Ladies' Raccoon Coats.—Made from selected dark, well-matched skins. Large square or blizzard collar. Very light in weight. Lined with heavy brown satin. Coat has outside pockets and finished with fancy pocket in lining.  
Price **\$175**

Ladies' Fur-Lined Coats.—In Tweed effects—shell of fancy brown material. Deep collar and cuffs of Alaska Sable, lined to waist with best Muskrat. Garment is very light, stylish and warm.  
Price **\$125**

Ladies' Fancy Muskrat Coats.—Made from backs only of best quality Canadian skins—all undyed fur. Collar and cuffs of Beaver, Coon, Hudson Seal, and other materials. Lined throughout with fancy silk poplin. These coats are made in full styles with outside pockets.  
Price **\$200**

### LADIES' FUR SETS

Australian Red Fox Set—Scarf is made in animal shape with head and tail—lining of grey silk. Muff to match is melon shape, also has head and tail. A very good-looking and extra good value  
at **\$47.50**

Black Australian Fox Set—Made from good quality skins. Scarf is animal shape, head and tail. Muff melon shape to match. Especially low priced  
**\$45**

Natural Mink Set, in very selected dark Canadian Mink. Scarf is cape effect from 6 nicely matched skins. Muff to match is melon shape.  
Good buying at **\$100**

Natural Plucked Beaver Set.—Stole is cape effect, well covering the shoulders. Muff to match is melon shape.  
Priced at **\$75**

Black Mongolian Wolf Set.—Stole is cape effect. Made from selected skins. Muff to match is melon shape. A good-looking as well as a serviceable set at **\$37.50**

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Beautiful Illustrated Fur Catalogue

## Fairweather & Co. Limited

297-299 Portage Avenue, Winnipeg

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Gives pleasing variety without unnecessary quantity. Select preferred assortment and order by Lot Number

Lot No. 1	40 lbs. assorted fish, including Salmon, Sea Herring, Flounders, Steak Cod and Haddock.	<b>\$5.00</b>
Lot No. 2	50 lbs. assorted fish, including Grey Cod, Whitefish, Lake Herring, Jacks and Haddock.	<b>\$5.00</b>
Lot No. 3	25 lbs. assorted fish, including Haddock, Whitefish, Sea Herring, Sable Fish (Alaska Cod), and Flounders.	<b>\$3.00</b>

Each lot contains about equal quantities of each class of fish, all No. 1 strictly fresh frozen and every pound guaranteed. Send Cash with order. In case of prepay station, enclose sufficient extra to prepay charges or give nearest point where an agent is located.

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