## Kiss Your Money Good bye

By Hilda Richmond

| Every year farmers trustingly hand over large sums of money to sharks of various kiada, and the worst feature of it is they are so afraid of being laughed at that they keep the transaction a sacret and let their fellow beings get swindled. <br> Once and for all, the man who offers an unlawful rate of interest and the man who proposes to give more than the market price for property, are sure to need more careful serutiny thsn to give. The kinks of the law and the tricks of swindlers are for legal minds to fathom, so the farmer who goes into a deal of any sort without consulting competent anthority must be prepared to take a big risk. <br> One of the easiest of the achemes worked upon farmers is to offer a very attractive price for a farm, usu- ally a mortgaged farm that the owner is anxious to dispose of. I have seen this scheme worked more than once. <br> A stranger comes and looks the place over and says that he thinks he knows a man who will give a good price for the farm. Of course the farmer, who has been offering it at a lower figure, eagerly jumps at the chance. A commission is agreed upon and in a few days the prospective buyer appears. He is pleased with the farm, but his business interesta are such that he can not buy except under contract until he disposes of a farm or some property elmewhere. However, he will pay $\$ 1,000$ down, possibly more, depending upon the size of the farm, and take immediate possession of chattels and all if the owner will contract for delivery of deed some months later. Usually this deal is works at other Beasons. | The delighted furmer lets go of the proposition that he lass fou id 10 g henvy for his time, or strengti, or uge or businena ability, contrncting to take a second mortage for the amnant over and shove the firat meity which the sew owner is to nssume. attractive rate of interest is mamed fo the second mortgage, which is to be paid first, and the new owner whose ing to his representations, puta a man on the farm and the retired farmer moves to towa or to a amaller place. <br> When the new owner gets on the farm, things begin to happen. Every pairs are mado, taxes are unpaid the interest on the mortgages, firs and second, roee lagging. In the meantime he is hasing difflculties in raising the money for the other payments; and after long suspense, and perhaps litigation, the owner has to take it beck. The former owner can not prove that the two sharpers di- vided the large commission which was collected when the contract entered into, but it looks very much as if the game was played by the two to get the procseds of the farm and the commission for the investment of the commission for the investment o $\$ 1,000$. The large business interest of the eager bayer prove to be worth loss mortgaged lands or heavily cumbered business rooms in almos be bad by lew. <br> In one finstance much as $\$ 5,000$ Was realized by the outlay of the the valuable timber from his land, use of his farm one season, the c mission he paid, the taxes, and injury to the land by nkinning it, but |
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## For Home and Country

## King George's Views on Nation-Building.












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