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Alberta

This Section of The Guide is conducted officially for the United Farmers of Alberta by Edward J. Fream, Secretary, Calgary, Alberta.

Official Circular No. 8, 1912

Gentlemen:—

The question of advances to settlers is a big one at the present time, as we in the West are feeling the grip of the monopolists who have control of the financial development of this country. We are told that there is a Usury Law in Canada which makes the charging of a higher rate of interest than twelve per cent. illegal, yet how many are the ways by which this law can be evaded. There is the method of collecting interest in advance, and if the borrower takes the trouble to figure out just what his net loan has cost him he will find the percentage considerably different to what he first figured on. Then there is the method of charging a bonus for securing the loan, of making the "legal expenses" for the loan pile up to a high figure, and in many other ways, schemes are devised to hold the borrower tight and to keep the rate of interest high.

For some time now there has been a consistent agitation for the government to take some action in the matter, and the precedent for this is shown by quoting the action of other countries in this respect. Answering many enquiries relating to same the following information has been secured:—

New Zealand

On December 24, 1909, an act, called "New Zealand State Guaranteed Advances Act," was passed making provision for the advance of money to settlers and workers at a low rate of interest. The act is administered by a superintendent who has been constituted a corporation sole under the style of the New Zealand State Guaranteed Advances Office Superintendent with perpetual succession and a seal of office which is kept by him alone. The appointment of the superintendent, his deputy and staff lies with the governor-in-council, and all are subject to the civil service act. A board of six persons is also appointed, consisting of the minister, the superintendent, and two other persons being officers of the civil service as the governor-in-council may appoint, all holding office as ex-officio members. The other two are made up of competent persons appointed by the governor-in-council and who hold office for two years.

The business of the office is to advance money in the cases following:—
 1. To settlers as loans on first mortgage of lands and improvements. 2. To workers as loans on first mortgage of lands and improvements. 3. To local authorities as loans on debentures. 4. To mining companies and persons as guaranteed mining advances. 5. For the acquisition of land for settlements. 6. For the purchase and settlement of native land.

As we are interested at present in the first mentioned plans only, these will be dealt with. The loans are granted on the instalment system only on securities classified as first, second and third class, on both freehold and leasehold property. The first class loans are granted for a term of 36½ years, the second class for 30 years, and the third class for 20 years. The method of arriving at the classification is: First class, when the value of the land, or the applicant's interest therein, apart from improvements, is not less than three-fourths of the amount of the loan and the property is otherwise satisfactory. Second class, when the value exceeds one-third, but does not equal three-fourths. Third class, when the value does not exceed one-third. The classifying of securities, the granting of advances and the determining of what shall be considered first

class agricultural land rests solely with the board.

No loan for less than \$125, or more than \$15,000 can be granted, and applications for loans not exceeding \$2,000 have priority over applications for larger sums.

Mortgages are repayable in half-yearly payments of principal and interest combined, and the whole mortgage may be repaid at any time. Interest is charged at the rate of 5 per cent., reducible to 4½ per cent. provided payment is made not later than fourteen days after due date and no arrears in respect of instalments or other payments under the mortgage remain outstanding.

The mortgagor also has the privilege of paying at any time, in addition to the half-yearly payments, sums of \$25.00 or a multiple thereof, which, at the next instalment due date may be applied either in payment of the half-yearly instalments of principal and interest as they fall due, until the deposit is exhausted, or in payment of as many future instalments of principal, but not of interest, as it will cover, when interest on that amount will cease. The mortgagor must, however, on the next half-yearly date continue his payments as before, the advance payment having the effect of reducing the period during which he would have to pay such instalments. Provision is also made for a readjustment of the loan, if necessary, after at least one-tenth of the loan has been repaid.

The law costs for perusing title, preparing and registering mortgage vary according to the amount of the loan, but with a loan not exceeding \$1,250.00 the total cost would be from \$6.00 to \$9.00, with other amounts correspondingly low, and it is further expressly stated that no procuration fee, commission or charge for obtaining a loan should be paid to any person. This briefly outlines the New Zealand plan, but further information may be secured, if required, from this office.

A TRIP TO VALLEJO

In response to an urgent call from Harmony Union, I left Calgary on Tuesday morning, August 6, for Consort, the new town on the Stettler branch of the C.P.R., which has taken the place of the old-time Centre of Vallejo. After a short run to Lacombe, on the Calgary and Edmonton branch, all changed to the "flyer," which has to serve the large and progressive district between Lacombe and Castor. When on time, which is seldom, this "flyer" has been known to make the trip of about 90 miles in five hours. On this occasion we were only one hour late, and Castor was reached after sundry hair-raising incidents which made the passengers think the train would roll upside down, shortly after six o'clock. The sight of two freight cars at the foot of an embankment, with wheels upmost, did not tend to reassure the passengers. This line has been in use since 1909, so I was informed, and yet it has never been ballasted. We are known to be a long-suffering people in Alberta, but at least one board of trade along the line has exhausted its patience and is arousing itself to the desirability of enlisting the co-operation of the other towns in an effort to secure an alteration of existing conditions from the C.P.R.

At Castor we again changed for the 30-mile trip to Coronation. This trip is not supposed to take over 150 minutes, but unfortunately, following the general custom, we ran off the track about five miles out and after a short interval we had the pleasure of watching our engine pull out and vanish into the distance. Shortly after 10 p.m. a column of smoke seen in the distance was hailed with relief as a token that assistance was forthcoming. About this

time the writer sank peacefully into the arms of the Goddess of Sleep and remembers little more of the eventful happenings till the train rumbled into Coronation at 2 a.m.

From this point it was necessary to drive the remaining 40 miles to Consort, as freight trains only are running at present, so on the morning of July 7 the trip was resumed by buggy. Before leaving Consort I met several members of the U.F.A. residing in the homestead country to the south, and members of the various active unions in that country. I gathered that some of these unions had not been able to make any arrangements regarding their binder twine, and was told that as a result they were paying at Coronation from 14c to 17c per pound, and even at that were in many instances only able to get it by purchasing a mower or binder at the same time. At Veteran, 20 miles east, where we have a strong union, the local dealer was supplying members of the union at from 10c to 11c, and at Consort, 40 miles east, the union was buying at from 9c to 10c. Remarks are superfluous, but it would be interesting to know how much of this kind of treatment is necessary to convince some of our members of the desirability of turning out to meetings when the call goes forth that orders for binder twine are being taken by the local secretary.

About noon I was picked up by Mr. F. Brenman, of Wheat Belt union, and driven to Veteran. Arrangements had been made at one time for a meeting at this point, but owing to a mix-up and the fact that final instructions had not reached there in time this had been cancelled. The following morning I was driven over to Consort by Mr. Fisher, another active member, and here everyone was busy, all working on the final touches for the U.F.A. picnic in the afternoon. About 2 p.m. people began to arrive in good numbers and I was very pleased to meet members of unions from 20 and 30 miles distant. It is really astonishing to see the number of people who turn out to a meeting in this part of the country, especially when one considers that three years ago the country was only sparsely settled. A report of the picnic will follow at a later date, and it is only necessary to say here that a very successful and varied program of sports was run off, including a keenly contested baseball match.

The speaking came on at 6 p.m., and the interest displayed by the audience was most gratifying. An excellent address was given by Mr. Shearer, general superintendent of missions in Alberta, who chanced to be in the district, and the day closed with a dance in the new hotel at Consort.

Particular interest was shown by some of the ladies present in the Homemakers' Clubs, which are about to be organized, and several requests were received for information on this important subject.

This is the second time I have had the pleasure of visiting this part of the province, and from the manner in which almost everyone takes hold of our association and the different details of the work it is evident they mean business and will soon be making some of the older districts wonder why it took them so long to find out the benefits which they can derive for themselves from the U.F.A. The writer is particularly indebted to those members of Wheat Belt union who so materially assisted in the matter of transportation, and to the members of Harmony union, who showed him such kindness and hospitality. Arrangements are now being completed for a two weeks' trip in this district during the fall months, when we hope to meet the members of all our thirty odd unions lying between the line of railway and the Red Deer river. Full particulars will be sent to all secretaries concerned about the end of this month, so that all will have ample opportunity of knowing the date and place

District Directors:

Victoria—P. S. Austin, Ranfurly; Edmonton—George Bevington, Spruce Grove; Strathcona—J. H. Pointer, Strathmore; Red Deer—E. Carwell, Penhold; Calgary—H. Sorensen, Strathmore; Macleod—G. W. Buchanan, Cowley; Medicine Hat, W. S. Henry, Bow Island.

of meeting before the tour commences about the latter part of October.

P. P. WOODBRIDGE.

WHAT THE UNIONS ARE DOING

Gleichen Union met in the Town Hall on Saturday, August 3, with a good attendance of members. Correspondence relative to fresh and dried fruits was read by the secretary. Mr. Bolinger submitted prices on winter apples from a friend in B.C. and the secretary canvassed those present and found that they would require about 117 boxes. Correspondence relative to the prices of lumber by the carload was then taken up. The matter of flour and plowing machinery was then taken up. Correspondence with John T. Burns, executive secretary-treasurer, International Dry Farming Congress, was read and a committee consisting of the president, secretary and N. N. Hayes was appointed to confer with the Gleichen Board of Trade to try and arrange for a district exhibit from Gleichen. The matter of charges against one of the members was then taken up and after hearing the evidence it was decided to expel this member on the charge of having approached a member with intent to break up the union. A hearty vote of thanks was extended to Mr. M. Bolinger for the very satisfactory manner in which he had handled the ordering and delivery of the carload of binder twine for the members. Those members having twine left over are requested to notify the secretary so that those members who did not secure their twine can still do so at the members' rates. The secretary made a short address on the co-operative mercantile business.

W. D. TREGO, Sec'y.
 Gleichen, Alta.

Blackfoot Union is holding meetings regularly, but the membership is decreasing, not through lack of interest, but owing to many settlers leaving the district. Last year's frost and the previous season's dryness was disheartening and the yarns which reach us from the cities are at least alluring. We recognize that it is absurd to rely on grain only and yet we have not water for cattle raising or live stock and we certainly cannot afford to sink wells. Sloughs and wells that have never been dry since we settled here in 1903 are now bone dry and if something is not done to remedy matters we will all have to clear out. We are trying to get relief by requesting that public bored wells be placed upon the road allowances. The idea of co-operation is alive, though one or two think it illegal to co-operate and we should wait for legislation. I tell them there is nothing in the world to prevent men joining together for the purpose of purchasing goods. I am advocating not to waste time in pushing or trying to push our opinions down peoples' throats, but that say half a dozen should join together to purchase and demonstrate practically what can be done and then when we can show results invite others and so let it grow.

JAS. STONE, Sec'y.
 Blackfoot, Alta.

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