

SPEND YOUR MONEY WISELY

The marketing of the crop now being harvested will place in the hands of the farmers of Western Canada an enormous sum of money. Unless some great calamity should befall us, the grain crop will be the biggest ever produced in the west, and prices, while not extraordinary, will be sufficient to make the cash returns easily surpass all previous records. Farmers will have money this fall who previous to this season have experienced two and in some cases three successive years of crop failure, while many who have succeeded by good farming and businesslike management in making a fair success of their operations during the past few years will find themselves in possession of a substantial surplus. It is important that the wealth which the farmers of the west have earned should be carefully and wisely expended. There will be plenty of people eager to help the farmers put their money into circulation, and it is necessary that a word of warning should be said. Thousands of farmers—and city people too, of course—are being fooled every day by glib-tongued strangers who are travelling around the country selling stock in mines, oil wells, and all sorts of companies that are just being organized and which are always going to pay enormous dividends. Some mines and some companies controlling valuable patents do pay very large dividends, but strong financial men usually get control of these "good things" and they are not peddled from door to door around the country by philanthropists who wish to give the farmers a chance to get rich quick. And, in any event,

why should a farmer be speculating in mines and oil and all kinds of doubtful enterprises? Does he not need all his money to increase the productiveness of his farm, to provide for the welfare of his family and to promote the interests of farmers as a class? The first duty of the farmer when he gets paid for his crop will, of course, be to pay his debts or as large a part of them as possible. He should then see that his wife and family are provided for in a way that will make life worth living, and that his children receive an education that will fit them to make their way in the world and become useful citizens. One of the soundest investments that any man can make is insurance—fire insurance upon his buildings and stock so that fire may not bring him sudden ruin, and insurance upon his own life, so that his family may be to some extent provided for in case he should be called away. Every farmer should of course be a member of the Grain Growers' Association or the U.F.A., and there is no better investment than the shares of the organized farmers' companies, The Grain Growers' Grain Co., the Saskatchewan Co-operative Elevator Co. and the Alberta Farmers' Co-operative Elevator Co. The stock of these companies is a suitable investment, not only because of the dividends which they pay, but also because they are year in and year out working in the interests of all the farmers of Western Canada, increasing the returns which they receive for their produce and promoting their welfare in a hundred different ways. The farmer can profitably invest his money, too, in the erection, improvement or suitable

equipment of his home and farm buildings and in the purchase of well bred stock, and he will also find it necessary to purchase a carefully selected line of the implements needful to bring his land into the best possible condition and to seed and harvest his crop so as to get the best results. An automobile is a wise and profitable investment for many western farmers, and may be made to earn its keep and pay for itself as well as give pleasure to its owner and his family. The wise farmer, when he knows what his year's labor has produced, will sit down quietly and in consultation with his wife draw up a budget that will dispose of the available funds to the best advantage, remembering in every case to set aside a certain amount, a suitable proportion of the total, to deposit in the bank against a rainy day.

It is too late now to think about your loading platform. The time to provide for new platforms or extensions is earlier in the season. If it was not looked after in time you must now suffer the consequences.

It will pay farmers this year particularly to have plenty of storage on their own farms. The prospects are that there will be congestion in ocean shipments, and by supplying the market steadily the prices will be maintained at a higher level.

Co-operative marketing will develop much more quickly if producers in the same community will make an attempt to secure and produce one breed, or variety or kind of product.



THE WOMEN OF MANITOBA WANT TO HELP SLAY THE DRAGON

Premier Norris and his supporters in the Legislature are pledged to give the women of Manitoba the vote when it is demanded by a petition signed by 15 per cent. as many women as there were votes cast at the last provincial election. The petitions are now being circulated and it is expected will be presented to the first session of the new Legislature. The government is also pledged to take a referendum on Prohibition and to enforce that measure if approved by the majority, and the women who feel strongly on the temperance question are anxious that they should be permitted to make the first use of their franchise by helping to abolish the liquor traffic from the province. Premier Norris will do well to grant the demands of the women.