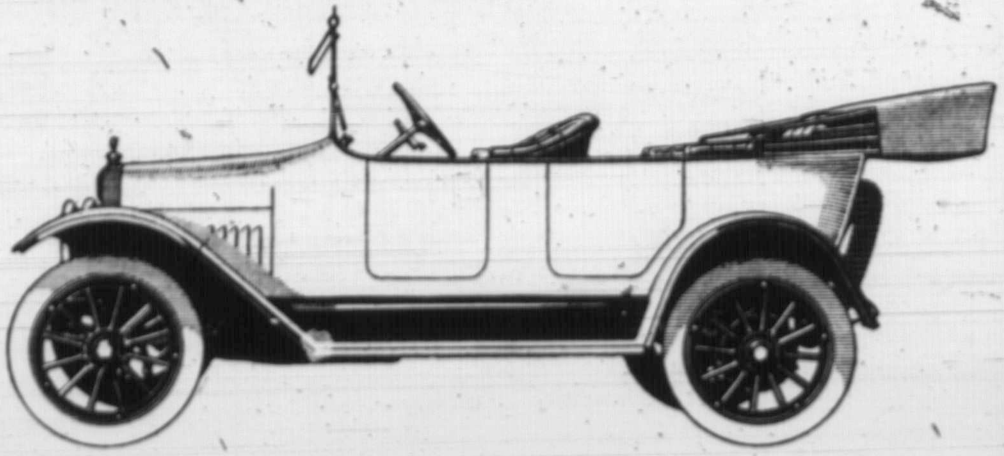
Maxwell $850



An Engineer's Opinion

This letter from an eminent engineer is typical of the experience of thousands of Maxwell owners. It covers the vital points of the Maxwell car—the points in which you, as an automobile buyer, should be interested.

"When I heard about the wonderful value in the 1916 Maxwell car I commenced to investigate, with the result that I sold the roadster I used to own to buy what I consider a more efficient car, the Maxwell.

"I placed my order and was fortunate in receiving through your live wire agent, Mr. Lustbaum, of this city, the first 1916 runabout in this section of the country. I was favorably impressed and pleased with my car from the start, and now after several months of service I am entirely convinced that my judgment was right in replacing my other car with a Maxwell for a business car.

"As industrial engineer for the Consolidated Gas Company of New Jersey, I must have a car that will give me service throughout the entire year, winter as well as summer. My operation is hard on a car, as I drive it every month of the year, through storm as well as clear weather, and through muddy as well as smooth dry roads. My mileage per gallon is necessarily low proportionally because I have a great many calls to make which of course necessitates many starts and stops, which tend to make poor efficiency records; this is also accompanied by considerable idling of the engine. However, for four months of operation I have averaged twenty-three miles to one gallon of gasoline, which is considerably higher than I was able to obtain with my other car.

"The self-starter equipment throughout on my Maxwell is apparently well-constructed and to date has given me no trouble at all, and yet I see every day other cars laid up with starting and ignition trouble.

"The points that appeal to me more strongly as I continue to drive my Maxwell are: The ease of operation; low maintenance cost; the advantage of demountable rims and one man top; the cool effect derived on warm days in the driving compartment due to the double ventilating windshield; the high tension magneto entirely separate from the lighting and starting system; the truly irreversible steering wheel, a great asset in sandy and muddy roads, and most important, the high efficiency in the consumption of gasoline and oil.

"In my opinion the 1916 Maxwell car is by far the best buy and greatest value for the money, of any make of automobile made in the United States this year, when the matter is carefully considered from every standpoint. I remain

"Yours very truly,

"HAROLD W. DANSER.

"Long Branch, N. J."

The Maxwell will serve you as it is serving Mr. Danser—as it is serving thousands of others all over the country.

5-Passenger Touring Car $850 *2-Passenger Roadster, $830*

Maxwell
Motor Company of Canada, Ltd.
Windsor, Ontario

Send for our booklet, "22,000 Miles Without Stopping."

Co-operative Credit Associations

Continued from Page 7

reason that if this class of farmer is taken into a co-operative association by thrifty farmers, not only will the thrifty farmers have to pay the debts of this class but the association will go to smash. The good men in the community have to go into the co-operative association. If they won't go in, then don't start. The good farmers are not going to take in the derelicts and become responsible for their debts. But the association will be a great factor in developing thrift in its members. Let me illustrate: We all know Mr. and Mrs. John Smith. They go to town on Saturday; he has just 50 cents in his pocket. Instead of buying 50 cents worth of material to repair his horse blankets he spends the 50 cents for consumption and buys a pair of horse blankets on credit at $5. Meanwhile Mrs. Smith has disposed of her butter and eggs for goods and run a bill at the store of $3 more. They go home $8 poorer in money and $80 poorer in character. Now their neighbors just talk about them. If they were in a co-operative association the other members would be interested in helping the Smiths to buck up and develop thrift. Then at the meetings of the association they would hear debt for consumption roundly and publicly denounced. The whole thing would be an education. In the end the Smiths would improve or quit the association. You can educate the Smiths, but you cannot prohibit them buying. If we tried to do that we wouldn't get them into the association, or if we got them in on that basis we would have to put them out. The bank can and does use force—it is dealing with others—we cannot in our co-operative associations. Again, I, say, we are ourselves.

Qualifications for Farm Experts

Efficiency in farming. Here again Mr. Brown rings true. Co-operation would induce farm efficiency. We would be members one of another, and instead of working in competition as we do now we would be working in combination. That is not mere theory, it has invariably worked out in that way wherever co-operation has been maintained. There is no better school for educating farmers than the school of co-operation. Denmark was fifty years ago a poverty stricken country—today the Danish farmers are far and away ahead of the prairie farmers. Their soil is old and poor, ours is new and rich—their climate is unfavorable, ours is favorable—their natural advantages are few, ours are many—in actual farming capacity, in industrial method, in financial affairs, in education, in social conditions and in civic efficiency the Danish farmers are as far ahead of us as we are ahead of the negroes in the Southern States. That may appear like drawing a long bow, but I am prepared to maintain it in detail in The Guide if it is challenged.

But when Mr. Brown attempts to justify bankers "trying to teach farmers how to farm," then I am prepared to quarrel with him at once, that is, so long as the bankers are teaching us with their mouths. If Mr. Brown or any other banker will go into the Goose Lake district or, better still, into some poor district, settle down on a quarter section mortgaged for half its value, with a stock of horses, cattle and machinery and a debt on these to a quarter of their value, when he pays his share of building the C.N.R. and then keeps on paying for it over again besides paying exorbitant freight rates, when he pays from 15 to 30 per cent. more for nearly everything he buys than it is worth in the open market, when he pays the banker 9 per cent. for money that the banker gets for 3, when he works from 5 o'clock in the morning till 10 o'clock at night as he will have to do instead of from 10 to 5 as he does now and when he makes a success of it, then I will admit he has taken out a license to tell me how to farm. But for a Canadian banker of all men to sit on a tilt-back chair in the bank with his feet up and teach us how to farm, well, in a word, it will take a lot of compulsory school law to make us go to his school. However,