

### GOVERNMENT SHOULD NOT DIRECTLY INTERVENE.

With a prospect at the present time that every part of Saskatchewan with the exception possibly of a few local areas will harvest a paying crop there should be no necessity for the intervention of the government between debtors and creditors as was the case last year. Nor is such desirable at any time. It is best not only for the farmers of Saskatchewan, but for all the people of Saskatchewan, that they should do their own business in their own way. And certainly the farmers of Saskatchewan were never better informed regarding the business end of farming than at the present time.

### SOME NEW LAWS AFFECTING FARMERS.

Perhaps, too, the provincial laws were never more favourable to farmers. As requested by the Saskatchewan Grain Growers' Association in February last, the government recently amended The Exemptions Act so that four horses or oxen or mules are now exempt from seizure instead of three as formerly. Moreover, if a farmer has given a chattel mortgage on all of his stock, only those over and above the number which are exempt from seizure under execution can now be sold under chattel mortgage; and only the sheriff or some other person duly authorised by him for the purpose can seize or sell chattels under a chattel mortgage.

The Farm Implement Commission has reported to the Legislature, and The Farm Implement Act is now in force. In the words of a collection agent of one company, the Act "does not leave the companies a single loop hole."

But perhaps the greatest protection of all comes from the fact that very largely as a result of economic conditions, speculation has temporarily been driven away. So long as it stays away and every purchase is sanely considered from the standpoint of necessity and utility and earning capacity, so long will many difficulties be avoided for all concerned.

### MISTAKES SOME DEBTORS MAKE.

Among thousands of letters written by both debtors and creditors during the past year, many interesting points were brought out by the writers in setting forth their position or explaining their action. And it was interesting to note the number of cases in which accounts were handed to lawyers for collection because, according to creditors, debtors did not pay their debts nor pay attention to letters written by creditors. Perhaps no single complaint was more general than this, nor did any act of omission result so often in legal expenses being heaped upon debtors. It is regrettable that this should be the case with men who can least afford it.

Other men got into trouble because they indulged in writing what it was not in their interest to write. There are no doubt creditors whose treatment of those indebted to them leaves much to be desired, just as there are customers whose treatment of their creditors is far from ideal. But when a man is unfortunate and needs the assistance and co-operation of his creditor-partners, he is less likely to get it if he indulge in calling them such names as "blood suckers," "thieves," "rogues" and others as uncomplimentary. If one wish to engage in this pastime, it would be wise to wait until all his notes are paid. Molasses will catch more flies than vinegar, and one can always pay courtesy even when cash is scarce.

Debtors could also avoid trouble by knowing accurately their ability to pay and, if they have to make promises, by remembering that the time of performance will soon arrive and that he who performs what he promises is more popular than he who promises and fails to perform.

### COLLECTION EVILS.

"Competition is the life of trade" is changing to "co-operation is the life of trade." But competition in collecting accounts still obtains. Every large selling agency has its expensive collection department, and many farmers know by experience the efficiency of the collection agents just as their employers know their cost.