

# "GOPHERCIDE"

(Registered)

## Exterminates Gophers

"GOPHERCIDE" is a new poison, of which strychnine is the base. Our chemists have produced it, after months of experimenting, expressly to meet the needs of the Western Farmers, of whose crops the gophers have taken such heavy toll.

"GOPHERCIDE" has all the killing qualities of strychnine, and is far superior for these reasons:

"GOPHERCIDE" dissolves quickly and completely in warm water. Neither acids nor vinegar are necessary in its preparation. One 50c. package makes a half-gallon of solution—enough to poison a gallon of wheat and kill over 350 gophers.

EVERY particle of grain soaked in "Gophercide" solution is evenly saturated and thoroughly poisoned.

BECAUSE "Gophercide" penetrates so completely, the grain retains the poison indefinitely even when exposed to the weather at the gopher holes. This point is most important.

IN "Gophercide" the extremely bitter taste of strychnine has been overcome, so that the gophers eat it readily, and die almost instantly.

"GOPHERCIDE" has been thoroughly tested in Manitoba, Saskatchewan and Alberta, and has proved easier to handle and more effective than any other preparation.

GET a package of "Gophercide" and see for yourself how easy it is to prepare the poisoned wheat and destroy the pests. If your druggist cannot supply you, write our nearest Western branch.

### National Drug and Chemical Co., of Canada, Limited.

Winnipeg, Regina, Calgary, Edmonton, Nelson,  
Vancouver, Victoria, Halifax, St. John, Montreal,  
Ottawa, Toronto, Hamilton, London.

## THE "EAGLE" STEEL SCRUB CUTTER

BUILT IN THREE SIZES

No. 1 cuts 4 ft. Swath, for use with 4 to 6 Horses  
No. 2 " 5½ ft. " " " Tractor of 20-25 H.P.  
No. 3 " 6½ ft. " " " the Heaviest Tractor

The best solution of the problem of cleaning scrub land in a cheap, rapid and satisfactory manner, saving at least 75 per cent. of the cost of hand labor.

WRITE FOR DESCRIPTIVE BOOKLET

THE EAGLE MANUFACTURING CO. LIMITED, DAUPHIN, MAN.

## MacLennan Bros. Limited, Winnipeg

Wheat, Oats Car Lots Option Trading Flax, Barley

NET BIDS Wired on Request CONSIGNMENTS Sold to the Highest Bidder

Agents wanted at every point where we are not represented. Write us at once for terms

## HAIL! HAIL! HAIL!

Your growing grain last year may have escaped serious damage from hail, but

No Man can Foretell who will be the losers in the coming season. Why take the Risk of losing the reward of your labor when a trifling sum will, in case your crops are swept away.

### PROVIDE INDEMNITY FOR YOU

## The Excess Insurance Company Limited

OF LONDON, ENGLAND

Will appeal to the thoughtful farmer who desires absolute protection from the premium he pays. Assets amounting to over \$2,700,000 are your guarantee. Liberal adjustments by experienced appraisers and prompt cash settlements of losses are assured. YOUR PATRONAGE IS SOLICITED.

See our nearest Agent or write to

## The Anderson & Sheppard Company Ltd.

General Agents for Manitoba, Alberta and Saskatchewan

Box 1059

MOOSE JAW, SASK.

## Farmers and the Banks

Continued from Page 20

Mr. Chipman states that there was some doubt cast on his previous statement that as high as 9 per cent. was paid on mortgage loans in the West, he has submitted copies of receipts and letters written by Messrs. Osler, Hammond and Nanton, financial agents of Winnipeg, showing 9 per cent. charged on mortgage loans in Alberta and Saskatchewan.

He also includes in his statement copies of the bill of cost attached to the securing of a mortgage loan from the Manufacturers Life Insurance Company. The loan was \$1,000 and the cost attached to it amounted to \$39.61. Another loan, \$2,500, from the Home Life Association of Canada, the cost amounted to \$44.53.

Another item in the statement is that showing the bill of costs assessed against a farmer who was sued by a bank for an overdue note. The cost amounted to \$38.25.

### Publicity Needed

Mr. Chipman further emphasized the evidence given in his previous statement that there should be more information given to the public in the monthly statements submitted to the government. There should be a monthly statement issued by each branch bank and posted up in the bank so the public may see it. This statement should show all the information that is given in the present general statement, including the amount of money on deposit and the amount of money loaned, giving the amount loaned for agricultural and other purposes, together with the average rate of interest charged in each case. The statement should show

### A CORRECTION

In last week's Guide on page 7, in the report of Mr. Chipman's evidence on the Bank Act at Ottawa there is some confusion as to the statement made by Hon. Mr. White. The only statement from Mr. White was that declaring 12 per cent. to be an exorbitant rate of interest. All the rest of the evidence, apparently attributed to Mr. White, was given by Mr. Chipman.

the amount of money loaned for foreign enterprises, and also the amount of money loaned to directors of the bank or directors of other chartered banks or to corporations in which the directors of any chartered bank are directors or large shareholders. All this information is necessary, because there is a general idea abroad that Canadian banks are lending a large amount of money for the development of great enterprises in Mexico and South America, instead of lending it in Canada, as they should. There is a general impression that there is a large amount of money loaned by the banks to their directors or companies in which their directors are interested, at very low rates of interest, and the public should know whether this is true or not. In dealing with the rate of interest, if it cannot be restricted to 7 per cent. it would be much better to have it restricted to 8 per cent. with a 25 cent minimum charge, and have the bank compelled to show on the face of each note the amount of money they advanced to the borrower, the actual rate of interest charged and the amount of interest collected, because "young managers who are anxious to make a good record are frequently tempted to charge all the traffic will bear."

A satisfactory co-operative banking bill as well as a co-operative distribution bill should be enacted by the Federal parliament, and this would enable the farmers to transact their own business and protect themselves where the local chartered banks are not giving satisfactory service.

### DELAY OF FREIGHT RATE INVESTIGATION

Ottawa, May 2.—The government today attempted to justify the delay in the western freight rates enquiry which has now been hanging fire since the last adjournment in January owing to the unpreparedness of Dominion counsel to proceed. This afternoon Mr. Martin, of Regina, moved the adjournment of the House to discuss the urgency of the

situation. Mr. Martin emphasized the importance of the investigation into Western Canada, traced the history of the case since its inception, arraigned the government counsel for their inaction during the year and a half and held the government responsible for the delay which had been occasioned by its own appointees. The entire onus of the investigation from the people's standpoint, Mr. Martin stated, had rested upon the counsel for Alberta and Saskatchewan, M. K. Cowan, who had on April 16, 1912, established a prima facie case of discrimination against the railways and who had been compelled to bear the brunt of the cross-examination of the railway officials when the defence of the latter had been submitted. The inquiry was now being held up because counsel for the Dominion, who had practically done nothing so far were not ready to proceed. In the meantime the West was losing millions of dollars through excessive rates.

Mr. Martin declared that he had no intention of criticizing the Railway Commission. It was the counsel and the government whom he desired to censure.

The case which Mr. Martin established was strengthened by speeches from Hon. Frank Oliver, Wm. Buchanan, of Medicine Hat; Mr. Neely, of Humboldt; Michael Clark, of Red Deer; Frank Carvell, of Carlton, and Hon. H. R. Emerson, of Westmoreland. Each dwelt upon the fact that the present delay was due not to the railway commission, but to the counsel which had been appointed by the Dominion government to lead in the investigation.

### Must Wait Another Year

Hon. Frank Cochrane, minister of railways, in reply referred to the action of the late government on the question, and pointed out that though the question of express rates was referred to the Railway Commission in 1904 no ruling was made until 1910, and even then no reduction in rates was made.

"Since the present chairman took up the case of western freight rates," the minister continued, "he has issued an order that express companies operating west of Sudbury shall reduce their rates by 20 per cent., and he has been in office for only a few months. I understand the railways put in a statement only about two months ago, and that the counsel for the government have been getting evidence from the United States traffic experts in order to go over and establish a case. This is not a question that can be dealt with in a month. If it is dealt with in a year they will do well. This is a serious question, and one that the present government and the present board are giving attention to. We are not humbugging or delaying over this matter, notwithstanding what the member for Regina has said."

### CO-OPERATION IN FLOUR

There will be very general interest in the announcement that the Grain Growers' Grain Co. has arranged to handle the entire output of the Rapid City Milling Co., and will supply this flour at the lowest possible cost to the local Associations in the three provinces. Flour is one of the articles used by every individual and in a country where wheat is the main crop the price of flour should be lower than anywhere else. The Grain Growers' Grain Co. should be able to reduce prices to the local Associations from 50 cents to \$1.00 per sack as compared with present retail prices. All that will now be necessary is for the farmers in each local Association to get together as they have been doing somewhat in the past, and buy a carload of flour. In this way they can keep down the cost of living. It is generally felt that the only way the farmers can make the grain business right is to handle the wheat from the separator until it is made into flour and delivered to the consumer. This reduced price of flour will be of advantage not only to the farmers but also to the laboring people in the cities and towns who will be able to secure an advantage from it. The output of the mill is one carload per day, so that only one local Association in four will be able to get a car at the outset, but no doubt if this experiment is successful the output will be increased.

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