

What Farmers Say who have bought

# Lumber

Shingles, Doors,  
Windows,  
Mouldings

Limerick, Sask., Nov. 17, 1914.  
Farmers Co-operative Lumber Co., Vancouver, B.C.  
Gentlemen:—The carload of lumber I ordered from you arrived here on the 10th, all in good shape. I am pleased to say that the lumber and shingles were first class, in fact, I have never seen any lumber equal to it in any of our local lumber yards. Thanking you, trusting you got the money all right, I remain,  
Yours very truly, (Signed) Aug. Reiser.

Hamlet, Man., Nov. 20, 1914.  
Farmers Co-operative Lumber Co., Vancouver, B.C.  
Dear Sirs:—In response to your request I may say the lumber sent Brooks Bros., through me, was the best stuff we have put in a barn for at least ten years, and it was very satisfactory in price as well. In view of this fact I have recommended to a few probable next year buyers to get their stuff from you.  
Yours truly, (Signed) Geo. S. Anderson.

Lovena, Sask., Oct. 12, 1914.  
Farmers Co-operative Lumber Co., Vancouver, B.C.  
Gentlemen:—Your car of lumber, No. 766664, duly received and unloaded. Glad to admit there was no shortage of any kind. The quality of lumber was very good. The dimension stock was all thicker and wider than lumber got in the local yards. Thanking you for prompt shipment.  
Yours truly, (Signed) N. E. Bingeman.

Cut Knife, Sask., Jan. 14, 1915.  
Farmers Co-operative Lumber Co., Vancouver, B.C.  
Dear Sirs:—Car of lumber, No. 111444, shipped by you to Rockhaven on December 10th arrived in good time, and we have unloaded it. The lumber and shingles were very fine stock. I have unloaded many cars since coming to this Western country, but none to excel this one in quality. I suppose you have received the price before now.  
Yours truly, (Signed) W. M. Atton.

We have dozens of others, all proving we give quality and service, so much appreciated by Mr. Farmer

**REMEMBER**—We are on the ground. Your order receives our personal attention. It is loaded carefully and intelligently. Our business is **Lumber only**. Not a Jobber's side line 2,000 miles away from the mills. That is why we **guarantee satisfaction** and allow examination before payment. The more you examine, the greater your satisfaction.

**DO NOT BUY** your lumber until you secure our **delivered estimate** on material required. Never accept a lump price. Insist on an itemized list, stating grades. Specify **Coast Douglas Fir** or **Red Cedar**, we then **DEFY COMPETITION**.

**CO-OPERATIVE ORDERING**—Farmers not requiring a full carload, obtain the same prices by arranging with others to fill the car. We take **SPECIAL CARE** in loading, separating each order and numbering it so no confusion arises in unloading. We have loaded twelve orders in one car, to the great satisfaction of the members of the G. G. Association ordering.

Our prices delivered, freight prepaid, to places taking a 40c freight rate from Vancouver.

|                                                           |                                               |                                        |
|-----------------------------------------------------------|-----------------------------------------------|----------------------------------------|
| 1x4, No. 1 Edge Grain Flooring \$33.00                    | 1x6, No. 1 Fir Drop Siding ... \$24.00        | 1x4, No. 1 For V Jt. Clg. .... \$25.00 |
| 1x4, No. 1 Flat Grain Flooring... 24.00                   | 1x6, No. 3 Fir Drop Siding ... 22.00          | 1x4, No. 3 Fir V Jt. Clg. .... 22.00   |
| 1x4, No. 3 Flooring ..... 22.00                           | 1x6, No. 3 1/2 Fir Drop Siding ... 20.50      | 1x4, No. 1 Fir V Jt. Clg. .... 20.00   |
| 1x4, No. 3 1/2 Flooring ..... 20.00                       | 1x6, No. 1 Cedar Drop Siding ... 34.00        | 1x4, No. 3 Fir V Jt. Clg. .... 18.00   |
|                                                           | 1x6, No. 1 Cedar Bevel Siding ... 24.00       |                                        |
| 2x4—12 to 16 ft., No. 1 Fir, Dimension..... \$18.50       | 1x6, No. 1 Fir, Shiplap ..... \$17.50         |                                        |
| 10, 18, 20, No. 1 Fir, Dimension ..... 20.50              | 1x8, 10 or 12 ..... 18.50                     |                                        |
| 2x6 or 2x8—12 to 16 ft., No. 1 Fir, Dimension ..... 18.50 | 1x6, No. 2 Fir, Shiplap ..... 15.50           |                                        |
| 10, 18, 20, No. 1 Fir, Dimension ..... 20.50              | 1x8, 10 or 12 ..... 16.50                     |                                        |
| 2x10 or 2x12—10 to 16 ft. .... 20.50                      | 1x8, No. 1 Spruce, Shiplap ..... 19.50        |                                        |
| 18, 20, 22 ..... 22.50                                    | 1x8 or 10, No. 1 Com. Boards, Fir ..... 18.00 |                                        |
|                                                           | No. 2 ..... 17.00                             |                                        |

All other Material in proportion.

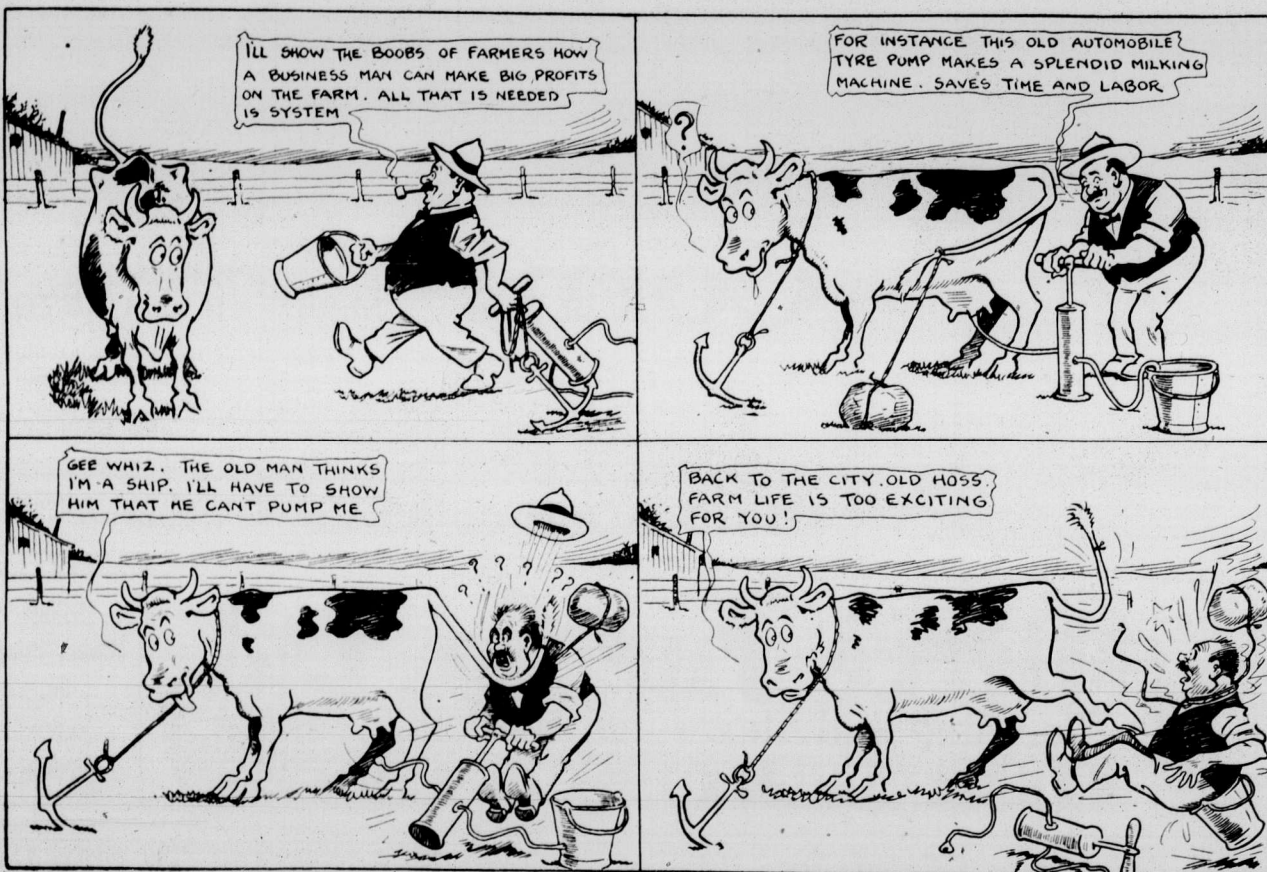
We supply you with Doors, Windows, Mouldings at very lowest prices.  
SHINGLES—No. 1, XXX, Red Cedar, B.C., at \$2.90

## Farmers Co-operative Lumber Co.

Write Us before Buying

VANCOUVER, B.C.

REFERENCES:  
The Merchants Bank of Canada



John Cityman takes his first lesson on the farm

wealth—the greatest problem confronting the intellect of the human race.

“Having heard the whole of the debate in the House on the Underwood Bill, the author feels that he is competent to speak as to the present status of the tariff issue. In fact, ‘The Tariff’ was outlined and all the arguments and propositions indicated while sitting in the gallery of the House, day after day and week after week, hearing the speeches on both sides of this discussion. And it is believed that every vital argument, proposition and line of facts for and against a protective tariff are here presented.

“For greater clearness of discussion and definiteness of statement, the book has been divided into five parts, making each part a presentation of the subject from a special viewpoint.”

### Tariff and the Farmer

The book fully carries out the promise of the above extract from the preface. The examples used are taken almost entirely from the United States tariffs, but the principles involved are, of course, equally applicable to this country. A particularly interesting chapter is that devoted to “The Tariff and the Farmer,” in which, among other things, the effect of removing the duties from agricultural products is discussed. The result which would follow reciprocal Free Trade in wheat between Canada and the United States is here dealt with from the viewpoint of the United States farmer, with conclusions entirely satisfactory to farmers on both sides of the line.

### The Income Tax

Another very interesting chapter is that on the Income Tax. The author is enthusiastic in his praise of the Democratic party in the United States for removing the tariff from sugar and imposing a graduated income tax in its place. Disciples of Henry George will be glad to observe that Mr. Lybarger admits the Income Tax falls short of perfection, the best tax being a tax on monopoly, but he points out that since the Income Tax of the United States is steeply graduated, the greater part of its revenue is derived from incomes which come from monopoly.

“The Tariff,” by Lee Francis Lybarger, is a book of 400 pages, well printed, bound and illustrated. It can be obtained from the Book Department, Grain Growers' Guide, Winnipeg, for \$1.60, post paid.

### DOMINION BANK REPORT

The sound position of the leading Canadian banks is a most reassuring feature of the situation created by the present war. The forty-fourth annual meeting of the Dominion Bank was held at Toronto on January 27, and the directors were able to present a report which would have been eminently satisfactory even in the piping times of peace. The net profits for the year, after deducting all charges and making full provision for bad and doubtful debts, were \$925,364.94. A dividend of fourteen per cent. took \$835,236.67, the officers' pension fund received \$25,000, and contributions were made to the Patriotic, Red Cross and Belgian Relief funds amounting to \$28,500. The sum of \$188,655 premium on new stock was added to the reserve fund, and a special reserve of \$300,000 was provided for possible depreciation in value of assets, while \$100,000 was written off bank premises account. In spite of these liberal allowances, a balance of \$284,316.59 was carried forward to profit and loss account. The paid up capital of the Dominion Bank is now \$6,000,000, the reserve fund \$7,000,000, and the total assets \$80,457,109.65.

As a peacemaker, who had been working for peace for more than half a century, I regret nothing so much as that we should end this war without securing abiding guarantees for an enduring peace.—Dr. Clifford.

Great Britain is fighting not only for civilization, but for her life, against a mercenary and unprincipled tyrant, and no man able to bear arms can preserve his self-respect if he failed to give his aid to his neighbours, either at home or abroad, while his brother is giving his life-blood for the nation in the trenches.—Archdeacon Wilberforce.