NS

alifax, N.S.

63.45 66.15 70.60 83.35 82.80

06.70

83.35

(Calgary,

Kootenay

in Pacific

y paper. moral responsibility

at takes an active

of fact, do we print per that can be read e in any self-respect-

feel easy in this look over the issue fore me I see, side refully edited news. of specialist and vertising, in which ot only to men and and girls. All the there—all of those turned the search ything, from Pink-or Pale People, or here's a reason, of eason also for the —the "loss of viment" reading matreaders, young and eyes day after day. without its effect Is such disgusting clean family paper rs were deliberately d of writing I would I on the spot. But rtising is financial affice, and, of course, ith his bread and

y to keep in mind ublic, and yet again, est copy now before few things against pportunity, I would 50,000 readers.

, let us pass over he special column ints, palmists, card rs, etc. They are pared with the out-fakers are a simple look upon the page the display loan sharks those who suck out the You know them?

PICKLED POSTS

November 15, 1911

For Fencing

Because of the demand for these posts for Spring Delivery, it will be necessary for us to close our order lists on November 30th next. If-you wish any further information, write us immediately and it will be

cheerfully given.

These posts are as advertised, and, judging by the quantity already ordered, the Western farmer has recognized an opportunity to supply

a long-felt want.

These posts are estimated to last

Write today if you wish to ensure prompt Spring Delivery.

Carbon Oil Works, Ltd.

Creosoting Dept. WINNIPEG CANADA

SKATES PRICED FROM 500. to \$5.00 Boots, Hockey Sticks, Pucks, Etc. Our Catalogue is fre Write to-day and g your order in early. PLANET BICYCLE CO., 69 Queen St. E., Toronto.

The HOME Orginal Charter BANK 1854 of CANADA

Quarterley Dividend Notice

Notice is hereby given that a dividend at the rate of SIX PER CENT. per annum upon the paid up Capital Stock of The Home Bank of Canada has been declared for the THREE MONTHS ending 30th of November, 1911, and the same will be payable at its Head Office and Branches on and after Friday, 1st December next.

The Transfer Books will be closed from the 16th to the 30th November, 1911, both days inclusive.

By order of the Board. JAMES MASON, General Manager.

Toronto, Oct. 25th, 1911

CHEW SUGAR **TOBACCO**

MILD, SWEET, MELLOW AND JUICY Manufactured by

ROCK CITY TOBACCO CO.

It is their method to exact anywhere from 10 per-cent, to 120 per cent, a year on loans. If you fail in one payment, you sign a new loan, and the rate of interest goes up. But let me cite an actual

Three years ago a poor woman, in need of money to pay the funeral bill of an only child, read one of their advertiseonly child, read one of their advertisements in our paper, went to them, and took out a loan of \$2.5, promising to repay \$30 at the rate of \$2.50 a week. On certain weeks she failed to make her payment, and as a result the agency encouraged her to take out new loans, under threat of arrest, exposure, etc. She signed the new loans, each time agreeing to pay a still greater sum. Last winter she came to my desk with tears in her eyes, and wept out her story. She had paid the loan company something like \$175, and still owed them \$30 on the original loan!

My first impulse was to run down the

My first impulse was to run down the loan shark, and then, fortunately in time, I remembered it was in our own paper she had been snared by him. He was an advertiser, and then I also remembered a managing editor couldn't quarrel with his bread and butter! One other case

moral duty!
This time it is the reading notice. Perhaps you don't know what a reading notice really is? It is so innocent! Yet how vicious! As we know it, in the editorial room, a reading notice is an advertisement cloaked in the ordinary type of the news, and it is printed in the news columns. How can one tell the difference? In our paper there is no difference? In our paper there is no way of telling. So it happens that a certain reading

So it happens that a certain reading notice in the paper at hand is, to all intents and purposes, a telegraph news item. It is dated Arizona, with an ordinary news heading, etc. As a matter of fact, this particular copy came from our special representative as he calls himself, a man who rakes up foreign advertising as opposed to our city and State advertising. The Arizona item is typical of the kind he fills our columns with. It tells of the discovery of a new gold mine, which gives promise of a wonderful vein. That is all. Still, that is enough. The seed is planted. Next Sunday our advertising manager will Still, that is enough. The seed is planted. Next Sunday our advertising manager will carry half a page devoted to this gold mine in Arizona, with shares offered to the public—shares promising to pay anywhere from 20 per cent. to 100 per cent. within a year, and after that untold wealth—I fancy, for the boomers!

Does the tale of the gold mine end here? Not quite. If you read the halfpage advertisement carefully, you will see it tells the reader to keep in touch with the gold-mine stock by reading the financial news column. A few days later there will be an item in the financial column

cial news column. A few days later there will be an item in the financial column booming Arizona mine stock. The item will have all the earmarks of bona fide news. It will be in the regular column signed Observer. Observer? Who is he? I don't know myself. All I know is the Observer is sent to us daily by our special advertising agent. Some of it is news, some of it.

some of it.

In a recent article in "The Outlook" Theodore Roosevelt calls attention to those financial frauds, of which the Arizona mine is an ordinary sample. Of late the Post Office Department has put a few of them out of business, after these few had scooped in \$80,000,000! One-third of this \$80,000,000 is said to have been spent in newspaper advertising. Think of it! \$25,000,000 the tribute of poor people into the pockets of newspaper publishers!

We have had our share!

Have we ever played an active role

Have we ever played an active role for public welfare? Have we ever sided with the people against the vested interests? Yes, there was a time some years ago when we voiced a popular cry against the trolley company. There was a reason. At this time I had been on the desk

long enough to know where my bread and butter came from. Part of it, I knew, came from the trolley company in the form of advertising. Part of it came to the business office in the form of free tickets. Then one morning some poor fellow citizen, who could not even spell correctly, wrote me a letter, complaining of the poor service on his trolley line. He said it was intolerable. I thought of our advertising and the free trolley tickets. I threw his letter away. You see, in my You see, in my fight with the Giant Despair, I had been beaten once too often. But there—I am forgetting. What is there to apologize

On second thought, however, I took the letter from the floor and went to my friend the publisher with an idea, My Continued on Page 21

EXCURSIONS

ONTARIO, QUEBEC, NEW BRUNSWICK, NOVA SCOTIA

DAILY DURING DECEMBER

RETURN LIMIT, THREE MONTHS.

WINNIPEG TO

Stratford, Guelph, London, Woodstock, Owen Sound, Niagara Falls, Hamilton, Toronto,

Lindsay, Peterboro, \$42

Belleville, Kingston, Brockville Pembroke, Ottawa, \$45

Proportionately Low Fares from Western

Excursions to the Daily, November 19 to December 31st; return limit 5 months.

Special low fares to Atlantic Seaports. Through Tourist Cars from Edmonton, Alta., to Portland, Me., direct to Dock of connecting steamers, via Grand Trunk Pacific, Winnipeg, Chicago and Grand Trunk Railway System. Electric Lighted Sleepers and Diners. Attractive Route, Smooth Road-bed, Double Track.

W. J. QUINLAN Dist. Passenger Agent.
260 Portage Avenue
Winnipeg
Phone: Main 7098 See Niagara Falls

Rates, Reservations, and Tickets from Agents and Train Agents.



"East, West, home's best"-In the circle around the kitchen fireside, pots and pans and poetry are mingled. You want cheer and service, cosiness with economy, efficiency with endurance-and these combined essentials are found in

Gurney-Oxford Stoves and Ranges

All the vital needs of the stove—the symbol and centre of family life—are found in these ranges. Its durability is the pride of the makers. Gurney-Oxford stoves grow up with the children.

Economy is guaranteed by the marvellous Oxford Economizer. It holds the heat without attention. 20% of your fuel saved, and nerve-force past reckoning.

Baking success is assured by the Divided Flue-a centre strip which passes over the top of the oven, causing the heat to deflect and extend evenly over the entire oven surface.

Another patented constructive feature is the Reversible Grate provided with the interlocking prongs that allow free access of air.

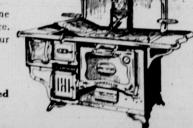
No clinkers or ashes can accumulate. These are easily disposed of by means of the patent hearth which is lifted up instead of out, a great recommendation to the neat housewife.

Added to utmost utility is a handsome outward show to which no cut can do justice. If your dealer cannot supply you, write our nearest branch. Ask for free booklet.

The Gurney Foundry Co.,

Limited TORONTO Montreal.

Hamilton, Winnipeg, ary, Vancouver. Calgary,



TALK TO TWENTY THOUSAND FARMERS for a few cents a day, through a little "Want" Ad in The Guide. Think of it! you have any farm produce, lands or machinery you wish to sell.