

Ontario municipalities and \$531,000 from the province of Ontario.

All these lines are now or have been owned by the C.P.R.

These and many other instances could be cited to show that the original cornerstone of the C.P.R. was the nation's money and land and the national credit, and that moreover, the branch lines which it got possession of by various methods were themselves essentially founded on the public assets and credit, whether provincial or federal. There is good ground for the claim of the farmers that by all moral rights the C.P.R. still belongs to the people, who created it and without whose industry and labor it could not exist for a month. While no doubt the company has certain natural rights arising out of administration and the cash contributions of its shareholders, I am free to confess that the attempt made by some of its controllers to dissociate the profits of the company and the increased value of shares from the people, from whom these profits are taken and who gave the shares that increase, is counterfeit logic.

Swapping Votes for a Charter

"I own all kinds of side lines, such as coal mines, timber areas, steamship lines, water powers, express companies and hotels. I control vast numbers of members and voters. I delay paying claims until I tire the losers out. I fight the poor farmers for the value of cattle killed, with lawyers hired by the year and an Act filled with jokers, and take the cases from court to court until the claimants' pockets are empty when I score an easy win.

"Let the farmers produce wealth—the more the better—fix the law so that I can get most of their profit in transportation charges and I'll give the government my support at election time. I will see that all of the thousands of employees on my road who will vote right will get an opportunity to cast their ballots, and that those who are opposed are so distributed on election day that they will not have an opportunity to do any harm."

Did he get his charter and guarantee?

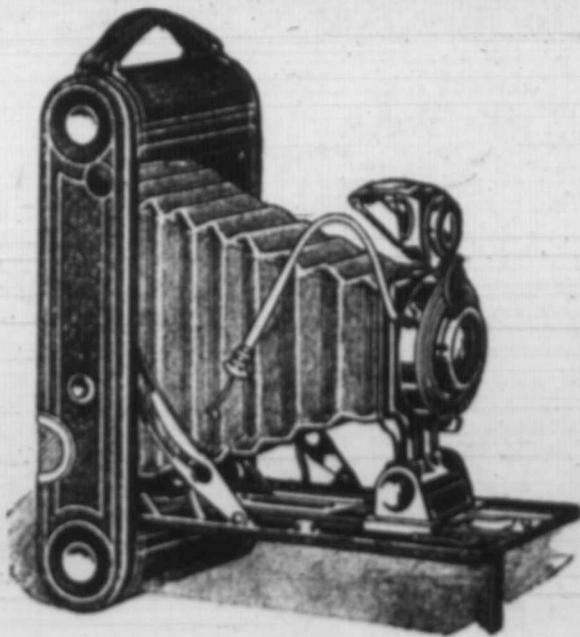
U.S. FARM LOANS

The U.S. Federal Farm Loan Board has fixed its rate of interest at 5 per cent. This means that farm financing will enter a new epoch. The chief obstacle to the perfect working of the new system of rural credits is evidently going to be in organizing the local associations. It will be difficult to find ten or more men in a single locality who are in need of loans at the same time. Some methods of cleaning up old loans will have to be devised in order to facilitate the formation of local associations through which the government is to make the loans. Practically an unlimited amount of money is available for such loans as it has been found that the bonds which are issued by the Farm Loan Banks based upon the mortgages taken from the farmers, will sell readily in the money market.

From the compiled data regarding farm loans issued by the Farm Loan Board it is noted that North Dakota has a trifle over one hundred million dollars of mortgage loans now outstanding and that the average rate is 8.7 per cent. If this great mass of loans could be transferred in a short time to the new system the saving to the farmers of North Dakota alone would be nearly four million dollars annually. The volume of loans in Montana is far less than in North Dakota, but the average rate is 10 per cent, so that the saving to the farmers of that state would be exactly 50 per cent of the present cost of the money they have borrowed upon their farms.

Much valuable time and horse labor is lost annually by carelessness in attending to the trimming and shoeing of the feet of the horse. When the horse remains unshod throughout the entire year, care must be taken to keep the wearing surfaces smooth and even. When shoeing is necessary, particular attention must be paid to the frequency and correctness of trimming and shoeing. Improper care of the feet is largely responsible for much unsoundness and also for much torture to the horse, with the resulting loss of power.

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