A "Dominion" agent recently sent us an order for an American piano of famous make, at the request of a customer. Upon its arrival, the American piano was placed between two Dominion pianos and all three instruments were draped to cover everything but the keyboards. An expert lady musician was then invited to call at the factory and try the three pianos, just as though she were choosing an instrument for herself.

She played, first on one and then on another—back and forth over the three pianos—and finally selected, NOT the instrument in the centre, but the one on the RIGHT. "This piano," she said, "is the best instrument. In the one next to it I can detect false harmonics which are absent in the other two." Upon lifting the drape, which covered the piano of her choice, the name-plate of the "DOMINION" Piano was revealed.

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Six Per Cent Farm Mortgages

Continued from Page 7

province may not have power to enact legislation necessary to receive deposits, as it may conflict with federal legislation.

The present scheme provides only for farm mortgages and does not make any provision for short term loans such as now are provided by the chartered banks in the West. If this present farm mortgage scheme, however, is satisfactory it is anticipated that the governments in the course of a year or two will tackle the question of short loans for what is commonly known as "floating credit for farmers" to carry them over from seed time to harvest. This money is now costing farmers from eight to twelve per cent. and the governments, or at least some members of the governments, it is stated, believe that provision can be made to supply this money more cheaply.

In order to get an idea how this new scheme will work, take a typical case. A farmer in the municipality of Argyle has a $1,000 mortgage on his farm bearing eight per cent. interest and he wants to get one of the government six per cent. mortgages for a twenty year term. If the Municipal Council of Argyle has submitted the by-law to the electors of that municipality and it has been approved he is in a position to secure the loan. First the farmer will secure application forms from the clerk of the municipality, which he will fill out and return to the clerk. His application will then go before the municipal committee, who will consider it, and if they approve it will then be forwarded to the head office of the Rural Credits Association at Winnipeg. The board of management will have expert inspectors in their employ and one of these inspectors will inspect the farm of the applicant. If he approves of the character of the applicant and also of the security, the mortgage will then be issued and the proceeds will be used to pay off the old eight per cent. mortgage or in the case of a man who has no mortgage, the whole amount will be issued to him, less five per cent., which will be given in the form of paid up shares in the association.

DR. FLATT IN KHAKI

Capt. C. E. Flatt, C.A.M.C.

Dr. C. E. Flatt, of Tantallon, Sask., well known for some years as a director of the Saskatchewan Grain Growers' Association, has donned the khaki and joined the Army Medical Corps with headquarters at Winnipeg. He will be engaged during the winter at recruiting and medical inspection work. Dr. Flatt came from Ontario to Tantallon in 1903 where he practiced medicine for five years and has since been engaged in farming with considerable success. He has been connected for some years with the Grain Growers' organization and very recently has taken an active part in the movement for better education in Saskatchewan, being a member of the executive of the Saskatchewan Public Education League and also a member of the committee called by the Saskatchewan Government to revise the curriculum and text books for the province.

Believing that the first duty of every citizen today is to assist in every way possible to bring the war to a successful conclusion, Dr. Flatt offered his services and was accepted in his professional capacity.

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