

# Manitoba Encourages Its Livestock Industry

How Money is Loaned to Settlers With Which to Buy Cows?—By J. H. Eoans, Deputy Minister of Agriculture

THE Settlers' Animal Purchase Act was passed at the 1916 session of the Manitoba Legislature. The plan contained in the provisions of the Act is intended to operate primarily in that portion of the province lying between Lakes Winnipeg and Manitoba and north of Township 14. This country is somewhat broken, scrubby, and in some parts covered with bush. It is therefore somewhat difficult to bring under cultivation, and not altogether suited for grain-growing. It is, however, well suited for stock raising, possessing abundance of hay, pasture, water and shelter, all very essential to successful live stock raising. In view of these conditions, it was felt that if the settlers would engage in the raising of live stock, particularly cattle, farming in this part of Manitoba would become successful.

The Scheme. The Act provides for thorough inspection of the applicant's financial standing, his moral worth and the character of his land and the buildings and equipment which he possesses to enable him to care for the live stock provided under this Act. Each applicant must be a married man, residing with his family on his farm. It is also necessary that applicants form groups or communities numbering not less than ten. The object in recording this information is to facilitate future inspection. Distribution is to foster a better community spirit. Each group is required to have a president and secretary, and to transact its business, so far as possible, through its executive committee.

Cows are delivered on credit, covering a period of five years. Agreements are made in duplicate, calling for five annual payments, each becoming payable on November 1st of each year and bearing interest at 7 per cent per annum. In addition to signing the said agreements, each member of the group gives a bond for one-tenth his purchase price; for example a member who has received four cows valued at \$300, would give a bond for \$30. In the event of any member of the group not being able to meet his



In a Manitoba Farm Yard. A part of the Cummings' herd at Glenora, Man.

obligation, if it is found necessary each member can be called upon to aid in meeting the deficit to the extent of the bond given.

The title of ownership when the cows are delivered remains in the name of the Manitoba Government, and should the Minister of Agriculture or any of his authorized officials find, upon making proper investigation, that the cattle delivered are not properly being cared for, the Department may take and re-distribute them among the other members of the group. This vested right in the officials of the Department will largely eliminate any risk that any

member of the group will run as a result of having given his bond, because each member under this obligation, feels duty bound to protect the interests of his neighbor, in order to safeguard his own interests.

Administration of the Scheme. It may be said that so far no single exception has been taken to this feature of the scheme, and we have every reason to believe that it will work out very satisfactorily.

An applicant is under no obligation to take possession of cows upon delivery, if he does not feel entirely satisfied with the animals delivered and the price asked for them. Animals are delivered at cost, plus freight charged. The cows and heifers are all purchased in the open market, the majority of them being secured at the Union Stock Yards, St. Boniface. This enables the purchasing agent, Mr. S. G. Sims, to submit animals that are suitable, and to do so at a lower cost than would be involved were he to search throughout the province and assemble such small lots of cows as would be procurable at country points. Cows delivered either have had calves at foot, were in full profit or were expected to be so in the near future. The distribution of this class of animal enables the settler to go home and receive revenue immediately, without incurring any initial expense. While the Department would gladly have delivered heifers, the adverse experience of men who were conversant with the conditions in that portion of the province unanimously supported the conclusion that the settlers concerned must receive immediate help, and could not wait for any length of time for the heifers to mature and develop into revenue producing animals.

While there have been delivered approximately 3,000 cows and heifers, fewer than ten complaints regarding the quality of the animals and their suitability have been received, and in every case where the purchasing agent is shown that the animal is not a profitable one to keep, the necessary steps are

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## Government Aid for the Settler

The Man on the Land is Considered First in Saskatchewan—By W. W. Thomson, Director, Cooperative Organizations

SINCE the days of the earliest settlement it has been apparent with those familiar with conditions in Saskatchewan, that the future of the province is almost entirely dependent upon its agricultural industry. The lumbering, mining and agricultural industries of the northern portion of the province, when more fully developed will no doubt contribute materially to the general welfare of the province as the greatest asset of the province is her immense acreage of fertile, prairie and park land, which is so easily brought under cultivation and which produces grain, live stock and other farm products in such abundance. Under these conditions it was to be expected that the Government of Saskatchewan would devote special attention to the encouragement of agricultural enterprises. This expectation has been amply fulfilled as the following data will establish.

Lack of sufficient capital is one of the most serious difficulties experienced by all pioneer settlements. The "Farm Loan Act" passed at the 1917 session of the Saskatchewan Legislature provides a great measure of relief for her farmers. This Act established a board to be known as "The Saskatchewan Farm Loan Board" and authorized this board to loan money on first mortgages to farmers for production or improvement purposes. Funds for this purpose are provided by the Provincial Treasurer, being raised through the sale of Saskatchewan Farm Loan Bonds which are backed by the security of the property of the borrowers and guaranteed by the province. This money is turned over to the Board at cost and is loaned to farmers at such a rate of interest as will cover only the actual operating expenses of the scheme. No profit whatever is made by the Board. This act has now been in operation for several months and considerable sums have already been loaned under the scheme.

loans must be expended on production or improvement purposes or on the payment of liabilities incurred for these purposes. No loan may exceed 50 per cent. of the value of its security. All loans are made for a term of 30 years and are repayable in 30 equal annual payments, but any loan may be paid up, in full at any time without the payment of

TABLE NO. 1.

Live Stock Distributed by the Saskatchewan Department of Agriculture.					
	1913	1914	1915	1916	1917
Pure-Bred Bulls .....	12	41	84	159	101
Pure-Bred Cows .....	28	14	12	6	15
Grade Cows and Heifers .....	349	483	368	242	1,257
Pure-Bred Rams .....	1,000	12	25	10	23
Grade Range Ewes .....	1,000	482	2,129	822	3,418
	1,283	1,083	2,619	1,360	4,824

a bonus or a larger amount than the amount due may be not definitely fixed and will fluctuate from time to time in accordance with the money market, but it is expected that at least an average saving of two per cent will be effected, and if this is realized, it is

pointed out that farmers will be able to discharge their present indebtedness in 24 years by simply continuing to pay each year an amount equal to what they formerly paid as interest.

The Live Stock Purchase and Sale Act, passed in 1912, makes provision for the sale of pure bred and high-grade female cattle, sheep and swine to bona fide farmers on cash and credit terms. This Act is administered by the Provincial Live Stock Branch. Under it, funds are provided with which the Live Stock Commission is authorized to purchase livestock to be resold to farmers at actual cost.

The following quotation from an official publication outlines the terms on which the stock is supplied. "Grade females are supplied on payment of a quarter cash or half cash, while pure-bred females, who supplied, must be fully paid for in cash, the Department being of the opinion that men embarking in the breeding of pure-bred stock should be in a position to finance the purchase of pedigree females. Up to \$400 worth of grade female stock will be supplied on a deposit of \$100 and up to \$1,000 worth as a deposit of \$500. This means that the Department gives credit to the amount of \$300 on the 25 per cent cash basis and an up to \$500 credit on the 50 per cent cash basis. Either grade cattle or grade range-ewes are supplied on these terms. Live notes are taken to secure the balance due on the stock, and these are made payable, half at the end of the current year and the rest at the end of the successively following 12 months. Sheep are supplied in the fall only, at notes for sheep become due July 1st and December 31st of the year after purchase. In this way the proceeds from the sale of the wool clip are supposed to take care of the first note and the value of the lambs should cover the balance. In all cases interest is charged at six per cent per annum, both before and after maturity. Pure-bred and



Threshing Wheat the Western Canada Way—right from the Stock.

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AMONG the newest industries to spring up in Saskatchewan is the dairy industry. The Saskatchewan Dairy Company, with a capital of \$1,000,000, has been organized. The company, which handles the production of cream and butter, is expected to be one of the largest in the province. The company is expected to be one of the largest in the province.

## Saskatchewan

The creamery situation in the province has been a matter of concern for some time. The Saskatchewan Dairy Company, which has been organized, is expected to be one of the largest in the province. The company is expected to be one of the largest in the province. The company is expected to be one of the largest in the province.

Saskatchewan Elevator Company has been organized. The company is expected to be one of the largest in the province. The company is expected to be one of the largest in the province.