

Trading Account

Assets			
Cash on Hand		\$ 245.13	
Cash in Bank (Capital Account)		\$79.05	\$ 874.17
Accounts Receivable			\$9,247.08
Merchandise and Supplies on Hand			\$7,646.22
Office Furniture and Fixtures		\$489.45	
Less Depreciation at 10 per cent.		\$48.94	\$ 8,095.51
			\$100,612.98
Liabilities			
Canadian Bank of Commerce:			
Outstanding Checks		\$20,775.49	
Less Bank Book Credit:			
Balance	\$14,286.43		
Accrued Interest	12.68	14,299.11	6,476.38
Accounts Payable			49,850.30
Reserve for Contingencies, etc.			1,520.83
Debiture Account		5,111.78	
Accrued Interest		164.65	5,276.43
Surplus, brought forward from Surplus Account			\$7,489.04
			\$100,612.98

Messrs. The Saskatchewan Grain Growers' Association, Regina, Sask.

Gentlemen:—I have audited the books, records and vouchers of your Association for the year ended December 31, 1916, and herewith submit Statements and Assets and Liabilities and Profit and Loss Account of your Trading Department, together with Statements of Receipts and Expenditures of your Organization Department and the various Patriotic and Relief Funds.

All the necessary documents have been produced for my inspection and the receipts, bank checks and vouchers checked in detail and found to be correct. Further, certificates have been obtained from your bankers confirming the various bank balances.

I have accepted the inventories of merchandise on hand as certified to by your secretary-treasurer, Mr. J. B. Musselman.

The sum of \$343.94 has been charged for Depreciation on Office Furniture and Fixtures, and a reserve of \$1,500.00 has been set up against unsettled claims and contingencies.

Your surplus at December 31, 1916, amounts to \$37,489.04, which, in my opinion, is correct, subject to the fact that a provision has to be made for any Patronage Dividend on debentures which may subsequently be taken up by Local Associations.

The work of your Association has materially increased during the period under review, thus necessitating a large increase in all branches of the expenditures.

Details of the various Patriotic and Relief Funds handled by your Association are submitted. Subscriptions were also received for the following funds and paid over to the proper authorities:

Serbian Relief Funds \$19.65
Institution Fund for Blind Soldiers 58.75

The balances on hand have all been verified by certificates obtained from your bankers, and at the request of your officials the figures submitted in this connection have been shown from the commencement of the year to December 31, 1916. During this period the gratifying amount of \$147,017.44 has been raised for Patriotic and Relief purposes.

Further, I have audited the Life Membership Account of your Association and herewith submit particulars of same.

Receipts		
Life Membership Subscriptions	\$6,930.50	
Bank Interest	72.77	\$7,003.27

Payments		
Sask. Grain Growers' Assn. Organization Acct.	\$1,368.77	
Balance at Bank as at Dec. 31, 1916	5,634.50	\$7,003.27

Certificate

I have audited the books of your Association for the year ended December 31, 1916, and certify that in my opinion the Financial Statements herewith are properly drawn up from the books of your Association and from sundry other data and information submitted, so as to set forth correctly your financial position at that date, subject to the fact that all liabilities have been disclosed and to any qualifications contained in this report.

In conclusion I wish to thank your officials for assistance rendered and courtesies extended during the course of my work.

All of which is respectfully submitted.

W. E. HODGE, Chartered Accountant.
As at December 31, 1916.

Saskatchewan Grain Growers' Association, Regina, Sask.

HOW CAN MACHINERY SERVICE BE IMPROVED?

Farmer and Implement Dealer Co-operation—Suggestions for Better Use of Power

This year will see perhaps the greatest shortage of help Western Canada has ever experienced. The fullest co-operation of all factors making for greater production is essential. The maximum use of farm machinery is necessary and the minimum amount of lost time in operating that machinery should prevail. This demands the fullest co-operation between the farmer and the implement manufacturer, and more especially between the farmer and the local implement dealer. The latter should make special efforts to give the farmer in 1917 the greatest possible service he has ever rendered. On the other hand it is equally desirable that the farmer should, by making such plans as he can, render this service as easy as possible on the part of the dealer. Consequently we would like to have all the letters we can get from farmers and implement dealers or manufacturers during the next three weeks on this question. Will you sit down now and write us your opinions on:

1. How can the local implement dealer render the farmer more efficient service during 1917 than ever before? Wherein has his service fallen down in past years, and why?
2. How can the mail order house give the farmer better service on implements or repairs in 1917, so as to keep machinery going full time?
3. How can the farmer, by preparing his machinery early, by keeping a few of the most necessary repairs on hand or in other ways, help himself and the implement dealer to save time, expense and patience and get the very maximum amount of work with the least help this year? Can you offer concrete suggestions along this line?
4. Can you offer any suggestions of improvements in hitching devices that you may be using but which your neighbors are not, that will enable more power to be used with the fewest men? In what other ways can the shortage of labor be overcome by better use of power? What suggestions have you to offer in the way of preparing machinery for spring work?

We want these letters not later than March 5, and we will pay a prize of \$5.00 for the best letter, and regular publication rates for all others we can use. This is a matter of great importance, in which every farmer should render all the service possible this year.

Saskatchewan Farmers' Parliament

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Company that the company undertake distribution of supplies from local warehouses and we recommend to our central executive that it negotiate with the elevator company for the closer co-ordination of the activities of the two bodies with a view to the transfer of the trading activities of the central to the company if proper arrangements can be arrived at which will give reasonable guarantee for the protection of the interests of the Association and the co-operative associations.

On behalf of the directors of the Saskatchewan Co-operative Elevator Company, Mr. Langley announced that if it was the wish of the convention the company was prepared to take over

completely the trading business which was causing so much difficulty to the central office of the association. The lack of capital, of positive, and continuous business to facilitate securing supplies could be met because the elevator company had elevators at 300 points in the province. Coal sheds to carry coal supply would be erected at each point. Flour could not be bought in large quantities without a place to store it. Under the proposed arrangement the largest orders for flour ever placed in the province could be handled and at a lower price.

There was another side to it, Mr. Langley pointed out. The possibility of the trading activities overshadowing the educational work of the association as things now stood. There had been a time when the Saskatchewan Co-

UNION BANK

OF CANADA



Head Office, Winnipeg.
Total Assets over \$100,000,000.
Deposits over \$85,000,000.

Depositors' Confidence is Well Placed

Our Paid-up Capital is \$5,000,000. Rest and Undivided Profits over \$3,500,000. Total Assets over \$100,000,000. As a natural consequence our deposits are growing rapidly and now exceed \$85,000,000. Over 305 Branches in Canada—210 in the West.

BRANCHES IN ALBERTA

Airdrie, Alderson, Alix, Barons, Bashaw, Bassano, Bellevue, Blackie, Blairmore, Bowden, Bow Island, Brooks, Bruderheim, Calgary, Cardston, Carstairs, Cereal, Chipewyan, Claiborne, Claresholm, Cochrane, Consort, Cowley, Didsbury, Edmonton, Empress, Foremost, Fort Saskatchewan, Grande Prairie, Grassy Lake, Hanna, High River, Hinton, Invermay, Irvine, Jenner, Lacombe, Langdon, Lethbridge, Macleod, Medicine Hat, Okotoks, Pincher Creek, Seven Persons, Spirit River, Standard, Strathmore, Swallow, Three Hills, Wainwright, Winnifred.

S. H. HENDERSON, President

ED. EWART, Vice-President

C. D. KERR, Treasurer

The Wawanesa Mutual Insurance Co.

Head Office - Wawanesa, Man.

A. F. KEMPTON, Secretary-Manager

Assets Over Liabilities	\$793,330.00
Number of Farmers Insured Dec. 31st, 1916	29,828
Amount of Insurance in Force	\$46,299,525.00

A Fire Company insuring all classes of Farm Property at the Lowest Possible Cost to the Assured. FARMERS! Here are Six Reasons why it will pay you to insure your Property in

THE WAWANESA MUTUAL INSURANCE COMPANY

FIRST—Because it is owned and operated by the Farmers of the three Prairie Provinces for their mutual benefit and not to enrich stockholders of a company formed to accumulate wealth at the expense of the insured.

SECOND—The cost of insurance is not only very low, but you are not required to pay your premiums in advance unless you prefer doing so, and no interest is charged where premium notes are taken. The agent's fee is all that is required to be paid in cash.

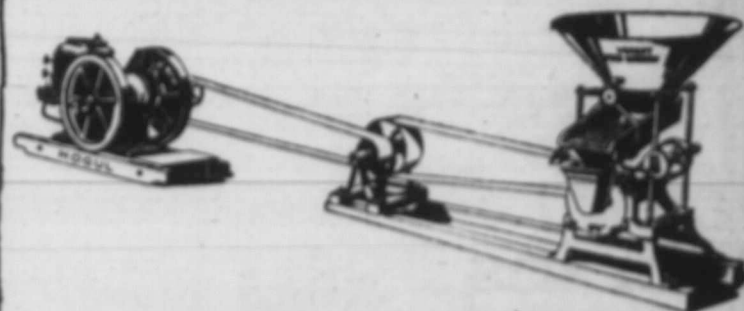
THIRD—The Company is thoroughly reliable, and its policies are better adapted

to Farm Insurance than any other issued. The use of a saw-thresher permitted free of charge.

FOURTH—The cost of adjustment of loss claims are paid by the Company and not by the insured.

FIFTH—Insurance on livestock covers them against loss by fire anywhere on the farm, and by lightning anywhere in Manitoba, Saskatchewan and Alberta.

SIXTH—That this is the largest Farmers' Mutual Fire Insurance Company in Canada and must therefore be giving the best satisfaction.



Are You a Miller?

NO? Well, that makes no difference. You can run a Vessot "Champion" grinder just as well as any miller could. With it you can save the miller's profit on all kinds of grinding—flax, barley, corn, crushed ear corn, oats, wheat, rye, peas, buckwheat, screenings, mixed grain, or any kind of feed stuff, fine or coarse as desired.

This grinder cleans grain as well as it grinds. The spout that carries the grain to the grinder is made with two sieves, a coarse one above and a fine one below. The coarse sieve catches nails, sticks and stones, but lets the grain fall through. The fine sieve holds the grain but takes out all sand and dirt. The grain passes to the grinding plates as clean as grain can be.

And it comes from the plates well ground. Vessot plates have such a reputation for good work that we have had to protect our customers and ourselves by placing the trademark "SV" on all the plates. Look for it.

To do its best work a Vessot grinder should be run by the steady power of a Mogul kerosene engine. Then you have an outfit that cannot be beat for good work or economy. Write us a card so that we can send you catalogues of these good machines.

International Harvester Company of Canada, Limited

BRANCH HOUSES

WEST—Brandon, Man., Calgary, Alta., Edmonton, Alta., Estevan, Sask., Lethbridge, Alta., N. Battleford, Sask., Regina, Sask., Saskatoon, Sask., Winnipeg, Man., Yorkton, Sask.
EAST—Hamilton, Ont., London, Ont., Montreal, Que., Ottawa, Ont., Quebec, Que., St. John, N. B.

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