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A Word to the Younger Men

In one of his famous Essays, John Stuart Mill, the great Economist, made the following terse statement:—

"We all desire to be well off, but few possess the effective desire of accumulation."

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NEW SEED GRAIN LOAN SYSTEM

The system of supplying seed grain for needy settlers and of collecting therefor has this year been overhauled and a new system has been put into effect. At the instance of the minister of the interior a conference was held with the western provincial governments in the city of Regina, and as a result arrangements have been completed for the division of responsibilities as between the Dominion and provincial authorities.

The Canadian Bankers' Association has agreed to co-operate, and arrangements have been completed with the banks whereby loans can be made to needy settlers on unpatented Dominion lands. The rate of interest on these advances will not be more than seven per cent.

Application to be to Municipality

A settler needing assistance must apply to the secretary-treasurer of the municipality in which he resides, or if the district be unorganized, to the provincial officer of the department of municipal affairs.

The application having been verified by both the municipal and Dominion authorities, the bank makes the necessary loan, taking the usual seed grain security and a lien upon the unpatented entry. Payments are due on January 1, 1920.

The settler can make his own arrangement in regard to the purchase of seed, although if there is none available locally the Department of Agriculture is arranging for shipments to be sold to the farmers at cost.

The government guarantees the bank to the extent of principal and five per cent. interest only. Should the bank not collect the obligation, that is all it receives. On collections actually made by the banks the Government pays a commission of one per cent.

Saskatchewan Government Statement

In connection with the inauguration of the new seed grain loan system, the department of agriculture has issued a statement setting forth the considerations which have led to the new policy. The statement says in its closing paragraphs:—

"Representatives of this department report that even in parts of south-west Saskatchewan ten or twelve years of age, there are many farms where the fallow is not plowed till on in July or even August, that it frequently is never harrowed till even later, while others make not even this pretense at summer-fallowing, having none at all. One might about as safely enter a western winter without fuel or shelter as a south-western summer without summer-fallow.

"Those who persist in taking such chances in the future must do it at their own risk and expense and not be encouraged to longer gamble with government seed in the hope of another 1915. West and south-west Saskatchewan should be, one year with another, if properly farmed, one of the finest and safest wheat growing areas of the west.

Proven Field Methods

"To one, however, who refuses to adopt the proven field methods of our successful farmers in this area, the scrap heap is his inevitable fate. To those who have again suffered loss of crop from drought this year, the above frank presentation of the situation may seem harsh and cruel, but it is undoubtedly in the interests of us all that it should be said, and the problem faced.

"In the case of many others who have also lost their crops this season from such largely non-preventable causes as frost and hail, it is gratifying to know that either a comfortable bank account or the diversified character of their farm operations have left them in such a position of independence as to be able to finance themselves at this time. The more we all aim and attain this enviable condition the sooner government seed grain on credit will become a thing of the past."

Take a turn around to the looking-glass once in a while. Do not be afraid or ashamed to look yourself in the face. If you find that you look fretted or out of fix, do something about it, and do it right off. It will make you a better man or woman.

Fine words butter no parsnips, but they certainly sweeten life.

SHEEP

SHEEP—SHEEP FOR SALE. GOOD, YOUNG, grade breeding ewes, and a very fine selection of ewe and wether black faced lambs, together with Shropshire, Suffolk and Oxford rams. Phone, write or call. Simon Downie & Sons, Carstairs, Alta. 40tf

CHOICE BREED SHROPSHIRE RAMS, YEARLings and lambs, nearly all imported from choice U.K. flocks. Price $30.00 and up. These are bargains so rush your order. C.N. and C.P. Railways. Write or phone. Harry A. Hooper, Carlyle, Sask. 45-2

SELLING—EARLY SUFFOLK DOWN RAMS from imported flock, vigorous type, some weighing 150 lbs. Price $25 and $35. D. Paterson, Forest Home Farm, Berton, Man. 44-4

FOR SALE—REGISTERED OXFORD DOWN Rams, Shearlings; also Lambs sired by imported Buck. For prices and show records write or show T. A. Somerville, Hartney, Man. 36-5

SELLING—CHOICE REGISTERED OXFORD-Down Shearling ram, price $60.00. S. A. Aikenhead, Hartney, Man.

FOR SALE—25 REGISTERED OXFORD RAM lambs; also Yorkshire pigs, both sex. R. T. Tullis, Sourie, Man. 45-4

FOR SALE—200 OXFORD GRADE EWES, also 100 lambs. T. Korstad, Camrose, Alta. 44-2

FOR SALE—OXFORD DOWN RAM LAMBS (registered). Hugh Thornton, Brandon. 45-2

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FOR SALE—22 REGISTERED RUSSIANS, 30 registered Greyhounds, 20 cross bred Wolfhounds. These dogs hold Saskatchewan record for coyote catching and killing. Pheasant Valley Kennels, Abernethy, Sask. 44-5

THOROUGHBRED RUSSIAN WOLFHOUND pups, four months old, from champion stock, sure killing size, $25 each. Sepp. Bayer, Kitscoty, Alberta. 44-2

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KITCHENER, TAYLOR'S AND REGISTERED Marquis wheats; Norway King and Gold Queen oats. Excellent stocks, though limited. Taylor's and Kitchener proved highest yielders. Many customers astounded at their wheat and oat returns. Samples 25 cents. Order now. J. W. Broatch, Box 786, Moose Jaw, Sask. 45-2

McCAFFERTY LOCAL WANTS CARLOAD OF Banner oats, grown on breaking; and prices of seed barley. Particulars to Smith, Secretary, Edgerton, Alta. 44-2

MANSON LOCAL WANTS CAR SEED AND car feed oats. Give description and price delivered. P. S. Rose, Manson, Man. 44-2

GENERAL MISCELLANEOUS

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PEERLESS SHEEP LICKS, STOCK AND poultry tonics, calf meal, sold under rigid guarantee to give satisfaction or money refunded. Write for further information on subject interested in. Peerless Products Company, Brandon, Manitoba. 42tf

FOR SALE—BRADLEY POWER HAY PRESS, in good repair, price $125. N.E. ¼ of 8-6-7, 37 acres broken. One thousand cash, eighteen hundred on agreement to suit. Trade offerings considered. R. Prithard, Roland, Man.

SPRUCE WATER TANKS MADE TO ORDER, any size or shape, at factory prices. Quick service. Write your wants. The Brett Manufacturing Co. Ltd., Winnipeg, Man. 36tf

PETTIT'S CLOVER HONEY IS GOOD HONEY, thoroughly ripened by the bees. Write for prices to The Pettit Apiaries, Georgetown, Ont. 43-3

HOW TO MAKE SAUERKRAUT—THE SEASON is here. This book for $1.00 cash. Harold Hebel, 172 Benton St., Kitchener, Ont. 44-2

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WANTED—QUOTATIONS ON CAR OF FEED oats, f.o.b. Carruthers, G.T.P. Grain Growers' Store, Carruthers. Licensee No. 8-4294. Ballinora G.G. Assn. Ltd. 44-

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220 ACRES, $3000, COMPLETE WITH STOCK, tools, crops; 1½ miles to town, consisting stores, churches, etc. Machine-worked land, dark loamy soil, cute 50 tons hay. 20-row parsnips, cream sold at door, estimated 300 cords wood, 200,000 timber, 200-tree apple orchard. Good 7-room house, barns, stable, etc. To settle affairs quickly, 6 cows, 4 heifers, 3 horses, horse rake, plows, cultivators, harrows, harness, tools, potatoes, beans, oats, corn, 35 tons hay, 13 cords fitted wood included. $3000 gets it, easy terms. Details, page 4, Strout's Fall Bargain Catalog of this and other bargains, many with stock, tools, crops included; copy free. E. S. Strout Farm Agency, Dept. 3202, 311 McKnight Bldg., Minneapolis, Minn.

FOR SALE—WE HAVE FARM LANDS FOR sale, cheap, in Saskatchewan. Can apply to smallest prospective buyer. In some instances the sum of $200 to $300 will cover the first year's payment. Write us for particulars stating district desired. Will gladly supply full details. The Royal Trust Company, Bank of Montreal, Winnipeg.

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FOR LIST OF FARM LANDS FOR SALE IN the Portage la Prairie and Oakville district, write S. J. Newman, Real Estate Agent, Portage la Prairie, Man. 2tf

HALF-SECTION, BUILDINGS, FENCE, RUNning water, 180 acres stubble, 40 acres fall plowed, $25 acre. Robert Hanson, Camrose, Alta. 44

FOR SALE—THE BEST DAIRY AND MIXED farms, fruit lands, business stores and city property. For particulars write to Frank Lister, Salmon Arm, British Columbia. 46-

CHOICE HALF SECTION NEAR EDMONTON, new land, partly improved, best of soil and water. Write, W. B. Kelly, Beaumont, Alberta. 44

BUFFALO LAKE PROPERTY—ACREAGE, suitable truck gardening. Farms, any size, $20 upwards. Easy terms. Mirror Realty Co., Mirror, Alta. 44

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SITUATIONS WANTED

WANTED—POSITION ON FARM BY YOUNG married couple, both thoroughly experienced. Take charge if necessary. Will hire for a year. A. J. O'Neill, Ensleigh, Alta.

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WANTED—PERSONS TO GROW MUSHrooms for us at home; from $15 per week upwards can be made by using waste space in cellars, empty rooms, root houses, etc. Start now. Illustrated booklet sent free. Address Montreal Supply Company, Montreal. 44

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FENCE POSTS—SPLIT CEDAR, ROUND TAMarac and round willow fence posts. Write for carload prices, delivered at your station. Enterprise Lumber Co., Edmonton, Alberta.

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FOR SALE—A FEW DOZEN ... ets at less than present whole... blankets are well made, but w... Will sell one or more dozen a... per pair, $6.75; per dozen, $... Textile Grain Growers' Ass... Sask.

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