

ROOFRITE 4-PLY ROOFING



Tested and Guaranteed

Tested by six of the most severe weather and emergency conditions a roof could be subjected to, Roofrite Roofing has proved to us that it is good for many years of wear. It has successfully withstood the steam test, water test, acid test, fire-resisting test, tear test and ice test. Hence it carries our fullest guarantee of quality and satisfaction. What more could you ask of the Roofing you purpose using?

Roofrite is an Ideal Roofing for House or Barn

It does not rust like metal, nor attract lightning, costs less and lasts longer. It is easily applied and needs no attention to keep in repair.

Roofrite is a permanent, fire-retarding, thoroughly weather-proof Roofing. It is made from pure wool rag, carefully selected and saturated in a scientific mixture of mineral rubber, asphalt and mineral wax, and each surface is coated with ground marble, thus ensuring long wear. It is extra thick 4-ply, weighing 65 lbs. to the roll. Every roll is packed with the necessary nails, cement and full directions for laying. Each roll will roof 100 square feet, allowing 8 extra feet for laps.

99P573—EATON'S Roofrite Roofing. Price per roll... **\$2.85**

Diamond E Rubber Roofing

Our Diamond E Roofing is made from select quality long-fibre felt, carefully treated with the most desirable and lasting saturants and coatings. It is a flexible fabric, thoroughly waterproof and possesses great wearing qualities. Each roll will cover 100 square feet.

99P570—One-ply Roofing, for temporary work or steep roofs, 35 lbs. to roll. Per roll... **\$1.45**

99P571—2-ply, for medium slant roofs, 45 lbs. Per roll... **\$1.85**

99P572—Three-ply, for flat roofs, weight 55 lbs. Per roll... **\$2.20**

Write for Samples of our Roofing

Fuller particulars can also be had by referring to page 327 of our Fall and Winter Catalogue, which also tells you of practically every other need for the building or furnishing of a house or barn—and everything is quoted at the wonderfully saving prices which have made EATON'S famous. If your copy has not reached you, write for it today.

THE **T. EATON CO. LIMITED**
WINNIPEG CANADA

Alberta

This section of The Guide is conducted officially for the United Farmers of Alberta by Edward J. Fream, Secretary, Calgary, Alberta.

Official Circular No. 10, 1912

Concluded from Last Week

Outline of European System

These banks have been established along the following lines:—

The capital of the society is not fixed but varies according to the number of stockholders.

The capital is divided into shares of \$1 to \$5 each.

The fundamental object of the society is to procure to its stockholders the credit necessary for their business, to stimulate the habit of saving the surplus and to provide a safe and remunerative investment for such savings.

The shareholders are mutually responsible to the extent of their respective private fortunes for the liabilities of the society, which liabilities are divided among the shareholders pro rata.

No person is accepted as a shareholder unless he is well known to the directors, a citizen of the same locality, and known to be honest, sober and economical.

The shareholders alone are eligible to borrow money from the bank. The specific purpose for which the loan is asked must be explained and only the necessary amount actually required is loaned. It is thought that this principle of loaning only to shareholders insures to a greater degree the security of the loan, in that the borrower will naturally protect his own investment as a shareholder.

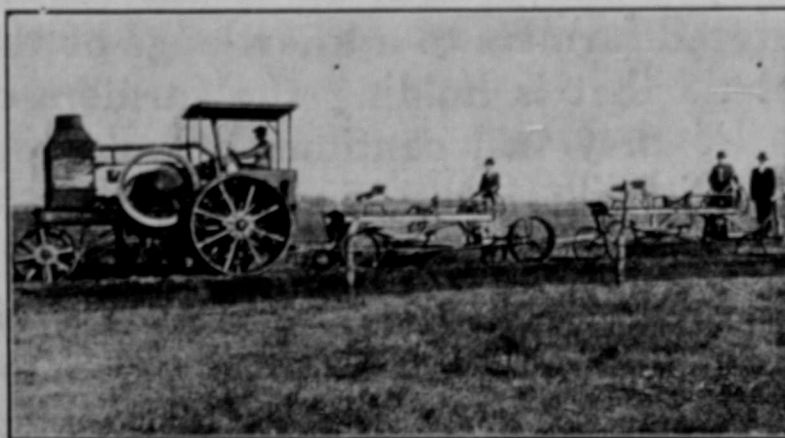
The management rests with the governor, board of directors, auditors and the general meeting of the shareholders.

in Canada, for in all the countries where these banks have been established there is a similarity of conditions as to the need of credit in agriculture. This problem that is causing so much trouble to the Canadian farmer is being worked out in every part of the globe, not Europe alone, but Japan, New Zealand, India, South Africa, all having varied conditions, and all have apparently found the best solution so far in the credit associations of Germany.

To meet the needs of farmers a bank must be accessible, both in time and place, must provide long loans with repayments, if necessary, in instalments, must be prepared to investigate the feasibility of investments and have an oversight of same till maturity. These necessities have been met in other countries by the credit associations, which were a natural growth from the same conditions that are surrounding farmers here today, and the development has been as normal as the growth of any of our older commercial institutions. These savings and credit associations gather the small savings of the farmers and loan them again in larger sums. Could we not do the same thing here if the necessary legislation was forthcoming?

A Start in Canada

A small start has been made in Canada, Mr. Alphonse Desjardins, of Quebec, having established a credit association at Point Levis. This has been hugely successful, and is no doubt responsible for the passing of the Co-



How a Tractor Handles Two Grading Machines.

ers. These will all vary in number according to the volume of business transacted.

The plan outlined here is in force, with slight variations, in France, Switzerland, Austria, Sweden, Italy, Belgium and Holland, and all have greatly benefited by the introduction. It may be said that these credit associations are so pliable that there are modifications in every country where they have been introduced, to meet special needs and prejudices; and they have stood the test. There have been modifications of organization, but no failures.

Loans at 4 or 5 Per Cent.

We are told further that in most of the districts where these banks, or societies, have been established, the people had been in the habit of borrowing money at very high rates of interest. They are now securing loans at 4 and 5 per cent. upon easy terms of repayment and mostly money saved among themselves, although many of the societies are able to borrow outside capital where it is needed.

This principle is also being put in force in Great Britain and in British India, in fact practically all the countries which have not yet put same in force are Russia, China, Turkey, United States and Canada.

With this in front of us, is it not strange that we should be so backward

operative Syndicates Law by the Quebec Legislature. Another successful institution is the Civil Service Savings and Loan Association, of Ottawa, which was organized to assist the civil servants of the Dominion.

I have tried to show how the problem has been met in other countries, and hope that the information given will be of assistance in discussing this question. It is doubtful whether we could at present form societies to carry on this business and the necessary legislation does not seem to be forthcoming. It may be that the situation could be met by provincial legislation, along the lines of that already adopted in Quebec. We must not forget that when the attempt was made to legalize the credit associations already established in the Federal Parliament a few years ago it did not meet with much favor. All but a few members of Parliament evaded the issue and the representatives of the large financial institutes in the Commons and Senate openly condemned such legislation. Needless to say such opposition was sufficient to defeat the measures.

What are we going to do about it? It is recognized that we must have relief from present existing conditions. How is that relief to be obtained?

Your obedient servant,

EDWARD J. FREAM,
Secretary.

DE LAVAL CREAM SEPARATORS

SKIM CLEANEST
TURN EASIEST
ARE SIMPLEST
MOST SANITARY
LAST LONGEST

The De Laval Separator Co.
Winnipeg Montreal

THIS PUMP \$5.00 only



We have cut the Price of pumps in two, but the quality is the very best. Before you purchase a pump send us your requirements. Estimates and Catalog furnished free.

Our 7 foot set Length Pump, same as illustration, Complete with 3 1/2 inch cylinder and suitable for wells to a depth of 40 feet costs you only \$5.00 and is only a sample of what we can save you on this line.

Sold direct to you. Write us today or send us your order for one of these pumps, we guarantee immediate shipment.

You need our Gas Engine and Farm Supply Catalog, it is yours for the asking.

C. S. JUDSON CO. LTD.

Note New Address—

179-181 Market St. East, Winnipeg

Learn More

About Business and you will be more successful

Success Business College

Portage Ave. and Edmonton Street
Winnipeg, Man.

Gives courses in all Commercial and Short-hand Branches. Write today for Large New Catalogue—Free

GRAIN SHIPPERS, ATTENTION!

The Standard Grain Storage Calculator

Will help you figure Freight, Storage Charges, Dockage, Handling and Selling Charges; and gives much information re Grain Shipments in general

A HANDY BOOK FOR THE FARMER!

Price \$3.00 Post Paid

J. EUGENE BISAILLON

344 Grain Exchange, Winnipeg, Man.

Why Don't You Make a Will?

Don't think you have nothing to leave. Don't dread lawyer's fees.

No matter how little you may have, it may cause all kinds of unexpected trouble after your decease. For the small sum of 35c you yourself, in your own home, can make a will that will stand in any court in the land. This will has been thoroughly tested in our courts, and is unbreakable. Protect your family from trouble by sending for this form today. Act today, so that you may not regret your neglect later on.

A Bax Legal Will Form, together with full and simple directions and sample will, will be mailed to anyone on the receipt of 35c by the Bax Will Form Co., Room 152, 280 College Street, Toronto.

foreign river that market a bounty is collected to native shore-dian manu is compelled of what h duce, a the pro unjust p What reim for his forc He gets a gets a bon sell and a has to bu the argum if he had he would to sell, as could and ket from by protec the home duties? T to make foreign riv wants the the unju One cause has been home mar than any which he cheaply a tecton de on agricu intolerable this unju Olds, Alt

THE Editor, on Duty v last Grain the farne subject, give my a large \$7000 and \$500. N a repair every tim pay 25 p the list. the repai 25 per c you have have to p very good cent. extu figure th out for b me in r the firm only a f checks a on imple ask the f does not \$32,000? speculato No, it w The cour passing a year asse not so u we had would be more tha profit by more va if we h have got if the du amount at least year's ha ers' with let party thus hel the harc Battlefor Note-tariff bu of protec

MAE Editor the Gra it not of wha wheat i five bus a yield thern. ly provi ing you of the Forres,