

**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.

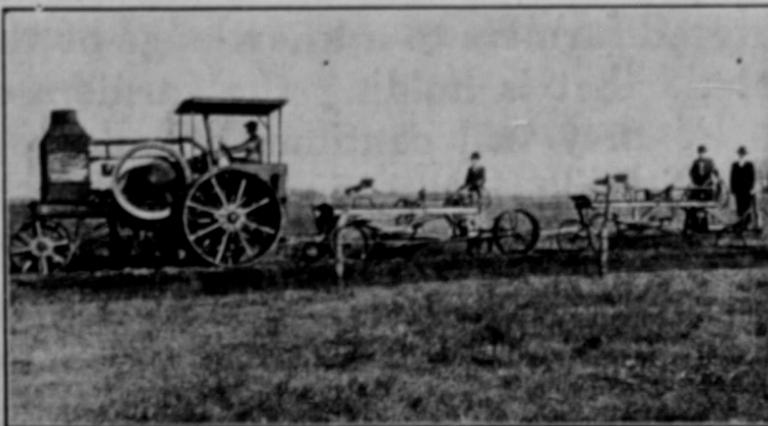
The management rests with the governor, board of directors, auditors and the general meeting of the shareholders.

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.

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CREAM  
SEPARATORS**

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LAST LONGEST**

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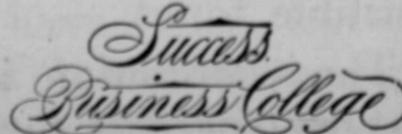
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No matter how little you may have, it may cause all kinds of unexpected trouble after your decease. For the small sum of 35c you yourself, in your own home, can make a will that will stand in any court in the land. This will has been thoroughly tested 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.

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