to the shareholders. If the government were operating all three roads even as successfully as they are now being operated, it is not difficult to see there would be a nice margin of profit to go into the public treasury and reduce general taxation.

A GENEROUS DOOK

In Great Britain the Duke of Sutherland, who owns in all around 1,358,000 acres of land, has recently given a free gift of 12,000 acres to the State. The conditions of this gift are that the land is to be used for the settlement of volunteer soldiers and sailors who have been on foreign service. The Duke is to be consulted regarding the first selection of suitable settlers, but, apart from that, the selection of the settlers and the conditions upon which they are to hold their allotments are to be left to the Scottish secretary. Of the 12,000 acres, five or six thousand are to be set aside for afforestation by the State. The gift is free, the land is to be handed over on absolute conveyance, his Grace's only reservation being that the fishing rights on the locks and rivers shall be preserved to him and his successors. Thus, as the Co-operative News points out, on November 11 Britain is to own a bit of herself. The working out of the scheme for resettling this land will be watched with interest.

FUNCTION OF BANK MANAGER

The Guide is in receipt of a number of letters from individual farmers stating that when applying for credit at their local bank, the manager, before granting the accommodation, insisted on the farmer taking out hail insurance, life insurance or fire insurance with a company for which he was agent and upon which business he received a commission. We have also letters from farmers stating that before they could get the accommodation they required they were forced to consign their grain to a certain firm in Winnipeg for which the bank manager was agent and from whom he received a commission for all business sent by him.

This matter was discussed at the Banker-Farmer Conference in Winnipeg a few weeks ago and it was the unanimous opinion of the Conference that this practice should be entirely abolished. From the standpoint of the bank it is undesirable because it would have a tendency to cloud the business judgment of the local manager in granting his credit accommodations. In fact, it is known that local managers have in certain cases granted larger credit than was warranted simply because they were getting a large commission on insurance placed with them by the applicant for the loan. Such conditions react upon the farmers generally because all losses have to be made up by higher interest charges.

From the standpoint of the farmers this practice is very objectionable because the banks are established by law for public accommodation and this practice is most unjustifiable interference with the liberty of the individual. It is rather too much of the Prussian method to be popular in Canada. Most of the banks doing business in the West have definitely instructed their local managers that they must not act as agent for any other line of business but are to be bankers and bankers only. But there are a few banks that still permit this practice. Most banks can well afford to pay their local managers a living salary and not force them to secure a part of their living by commissions from their customers' private business. One farmer who was subjected to this treatment recently paid off his note when it was due and transferred his business to another bank.

MANITOBA EX-MINISTERS' TRIAL

The trial of members of the late Manitoba Government on the general charge of conspiracy to defraud the province in the construction of the Parliament buildings ended on Tuesday, September 5, when the jury failed to agree on a verdict. Proceedings were started on September 1, 1915 in the city police court against Sir Rodmond Roblin, and three of the men who sat in his cabinet—Hon. W. H. Montague, Hon. George R. Coldwell and Hon. James H. Howden. On November 13, Dr. Montague died suddenly of apoplexy.

The Chief Crown Counsel is authority for the statement that the jury stood nine to three in favor of conviction. The further direction of the case now rests with the Attorney-General and it remains with him to decide whether or not there will be a new trial.

The Guide is always pleased to receive from its readers contributions for the Patriotic Fund, Red Cross Fund, Polish Relief Fund, Serbian and Belgian Relief Funds or any of the various Patriotic and relief funds in connection with the war. All these contributions are always acknowledged in the columns of The Guide and are forwarded to the proper party in charge of such funds so that they will be used for the purpose for which they were donated. The Guide is not desirous of interfering with any other funds, but those who have not yet contributed and are in a position to do so may send in their contributions any time they feel inclined.

The Dominion Government War Loan opened on Tuesday, September 12. One hundred dollar bonds sell for $97.50 with interest at 5 per cent. Applications may be made to any bank or any broker. It is the best and safest investment in sight and at the same time a patriotic duty.

JILTED