

\$15⁹⁵ SENT ON TRIAL Upward American CREAM SEPARATOR

Thousands in Use giving splendid satisfaction justifies your investigating our wonderful offer to furnish a brand new, well made, easy running, easily cleaned, perfect skimming separator for only \$15.95. Skims one quart of milk a minute, warm or cold. Makes thick or thin cream. Different from this picture, which illustrates our low priced large capacity machines. The bowl is a sanitary marvel and embodies all our latest improvements.

Our Twenty-Year Guarantee Protects You Our wonderfully low prices and above terms offer will astonish you. Whether your dairy is large or small, do not fail to get our great offer. Our richly illustrated catalog sent free of charge on request, is the most complete, elaborate and expensive book on Cream Separators issued by any concern in the world.

Shipments made promptly from Winnipeg, Man., St. John, N. B., and Toronto, Ont. Write to-day for our catalog and see what a big money saving proposition we will make you. Address:

AMERICAN SEPARATOR CO., Box 1210, BAINBRIDGE, NEW YORK



Barrett Money Savers for Farmers

Made in Canada

Seven good products good in more than Seventy different places

YOU can't beat arithmetic. When you buy something that has a limited usefulness your purchase is almost a luxury. But when you buy articles that you can use every day around the farm you purchase money-saving utilities. Such is the line of Barrett Money Savers. Every one is a quality leader of its kind. Every one comes from the home of business success. Every one will put money in your pocket at some time or other by saving you costly repairs, renewals or deterioration. Look over this advertisement and see if you are not struggling along without something you ought to have and can have for the minimum outlay.



EVERJET Elastic Paint is the best thing you can use on smooth-surfaced or metal roofing, on agricultural implements, structural iron work, fences and exposed surfaces. It is elastic, adhesive, and will not rub, crack or peel. Good in any climate. Don't let your implements or iron work deteriorate by rusting. Use Everjet Paint. It's permanent, cheap, and has great covering capacity.

YOUR live stock will be free from annoyance by insects, flies, lice and vermin if you spray them lightly with **Creonoid**, the peerless lice destroyer and cow spray. Not a deodorant, but a destroyer. It helps to make healthy, happy horses, contented cows and placid-minded pigs. You know that vermin-infested live stock can't be profitable. Give them a chance. Use **Creonoid** in the barn, the pig-sty, the poultry house. You'll see a difference. Sold in 1, 5 and 10 gallon containers and in half and full barrels.



HERE is a ready roofing that needs no painting or other attention to keep it watertight. **Amatite** Roofing has a mineral surface that laughs at wind and weather. Very attractive because of its bright, sparkling appearance. Wherever you have steep roofs, you need **Amatite**. **Amatite** is made in rolls of 110 square feet with galvanized nails and cement in center. Try it.



HERE is a ready roofing that should not be overlooked. **Everlast** is a "Rubber Roofing" of wonderful toughness and durability. You can't beat it for use on any steep roof. Inexpensive, easy to lay, and will be on the job keeping out water for years.



CARBONOL is a household wonder. It cleans, heals, disinfects, purifies. If you cut your hand, apply **Carbonol** in weakened solution. If your live stock get bruised, **Carbonol** will fix them up. If your house, barn or poultry house needs disinfecting, there is nothing like **Carbonol**. And it is wonderfully effective as a destroyer of vermin. **Carbonol** belongs on every farm in Canada.



YOU know the wonderful preserving qualities of **Creosote**. Well, Barrett's Grade One **Creosote Oil** is the greatest product ever turned out in commercialized **Creosote**. It will insure your woodwork against decay. Applied to the posts of a fence it will add 15 years to that fence's life. By actual tests, it penetrates farther than any other preservative.



FOR the quick repairs that are daily necessary on the farm, you need **Elastigum**. It is an elastic, waterproof cement. It is tenacious and durable. Just the thing for joining and relining gutters, flashings around chimneys, sealing leaks in exposed places, renewing gutters, stuffing cornices and putting glasses in greenhouses or skylights. It is easy to apply, is acid-proof and damp-proof and it "sticks".

Send for illustrated booklet describing Barrett Money Savers in detail. Address nearest office. For sale by good dealers everywhere.

THE PATERSON MANUFACTURING COMPANY, LIMITED
MONTREAL TORONTO WINNIPEG VANCOUVER

THE CARRITTE - PATERSON MANUFACTURING CO., LIMITED
ST. JOHN, N. B. HALIFAX, N. S. STONEY, N. A.

The Mail Bag

AN OPEN FORUM

This page is maintained to allow free discussion of all questions vital to western farmers. Up to the limit of space letters will be published giving both sides of all such questions. It is not possible to publish all letters received, but an effort will be made to select those most fairly representing different views. Short letters will be given preference. All letters must be accompanied by name and address of writer, the not necessarily for publication. Unwanted letters will be returned if accompanied by postage.

THE SOLDIERS' SIDE

Editor, Guide:—I read "Patriotic Farmer's" letter re soldiers not wanting to go seedling and being satisfied with \$1.10 and no work, etc. I would like him to know he is very unjust in his conclusions and beg him to remember there are two sides to every question, one of which he has overlooked. I am a soldier, and the \$1.10 and the lack of work—imagination, pure and simple—did not cause me to enlist. I joined, like the majority, I believe, to quiet my conscience. I am willing to go seedling for a month and glad to get away, like thousands of others, but look what we are up against, Mr. Patriotic Farmer. We are not allowed to take any soldier's clothes if we go seedling. This in very many cases means paying out from \$15 to \$20 for civilian clothes, and then unless you state you intend to pay your own transportation—fares, etc.—it means waiting a week or more before your month's pass is issued.

Outside of all this lots of us don't know where to get a job. Now, Patriotic Farmer, if you want a man for seedling just write the officer commanding the nearest battalion asking for what you want and you'll get it quick. There's the whole trouble—lack of co-operation. I know lots of men who have applied for passes to go seedling and they were turned down because they had not a letter from a farmer asking them to go to work. So, Patriotic Farmer, see our side of your trouble before you judge.

Yours truly,
PATRIOTIC SOLDIER.

RURAL CREDIT

Editor, Guide:—In several of our western papers there have recently appeared apparently well thought out articles on the economic situation. In these articles due importance is attached to the question of "better credit." The writers—men of recognized authority on the subject—acknowledge that upon the solving of this problem depends the solving of other problems, their partial solving, at all events. This admission is shared by all unbiased observers of the impossible conditions under which the western agriculturalist is striving to exist. In Saskatchewan, Premier Scott, who is presumably in a position to speak with authority, states: "This question of agricultural credit is the most serious question facing us today." This being the case, I would ask those eminent theorists—as members of the one-time Saskatchewan Better Credit Commission—what immediate solution is offered, whence the delay? The abnormal state of the money market under war conditions cannot be adduced, as, several months before the war, Premier Scott admitted that no action in the near future was contemplated.

There is, or was, a certain well discussed infant christened "The Agricultural Co-operative Credit Act." May I, as an anxious-to-be-beneficiary, inquire as to the exact stage of existence of this long-looked-for measure? Did it die before it was born or after, or is it perchance undergoing what is known as the process of metempsychosis, and may we hope to see it emerge in a simpler, more practical form, to usher in the era of "Better Credit"?

The iniquity of our present system may have been indirectly exposed by the recent depression, yet even in this year of apparent prosperity, who can doubt that it is still carrying on its cancerous career, unchecked, still rendering abortive the honest enterprise of so many of our struggling farmers.

Indeed, the present wave of prosperity is well named a "wave," a wave which will leave unscathed the wall of protected interests—the gull which is shutting out the sunshine of a permanent prosperity, a prosperity based only

on sound economic conditions. To remedy the evils of our present credit system, the theory of co-operative credit has been propounded. In support of this theory the systems in vogue in France and Germany have been continually quoted.

By a singular oversight, no mention has been made of the fact that both France and Germany, in their colonies, have adopted not co-operative credit, but a system similar to those obtaining in Australia and New Zealand, where conditions are of course somewhat similar to their own, and incidentally to our own. Without unduly expatiating on this point, it must be obvious that the colonial stage of expansion is more applicable to us than is the closer community settlement of Europe. Up to date, not only have the exponents of the co-operative plan failed to discover any valid argument in support of their theory, but they have shown us the absurdity of attempting to apply this system under present western conditions. This fact must be patent to all who have followed the proceedings of the Credit Commission while on tour thru this province. In spite of the evident bias of the commission in favor of the co-operative scheme, it was found that there was not available sufficient money among the farmers to warrant the experiment. The bill, however, was passed in the provincial house.

Having ascertained that the co-operative plan, under existing conditions, is imperative, what then? J. H. Hasham, the erstwhile chairman of the Credit Commission, says: "The system of direct state loans in vogue in Australia and New Zealand has had the effect of increasing to a remarkable degree the agricultural productivity of the comparatively sparse agricultural population of those countries." That this rather reluctant appreciation is well within the mark can be testified by many, now resident in this country, who have personally observed the successful application of the New Zealand system of direct state loans.

Today, the situation is: On the one hand the vague prospect of relief in the shape of applying a system which is not applicable—under existing conditions—and which may be, however, educative, highly educative. On the other hand, immediate improvement. In a word, one possible, the other positive. Today we have the spectacle of a country blessed by nature with almost unlimited resources, a country with which none of our Australasian colonies can be compared, yet cursed by artificial conditions to an extent deemed incredible in any other part of the British Empire. Still we hesitate. Nero fiddled while Rome burned. We philosophize while agriculture is going to the dogs. But, solemnly stated one of our eminent politicians: "This question is a serious one, and must be approached cautiously."

Looking up at this question from a mere grain grower's standpoint and not from the elevation of "place," it is surely more serious not to deal with it but to remain in bondage to the banks.

JOHN McNAUGHTAN.
Late of New Zealand.

UNITED STATES RESOURCES

The United States produces:
76 per cent. of all corn grown in the entire world.
70 per cent. of all the cotton.
72 per cent. of all the oil.
59 per cent. of all the copper.
43 per cent. of all the pig iron.
37 per cent. of all the coal.
35 per cent. of all the tobacco.
26 per cent. of all the silver.
24 per cent. of all the wheat.
21 per cent. of all the gold.

More than this, the United States contains a third of all the wealth of the civilized world.—Manufacturer and Artisan.