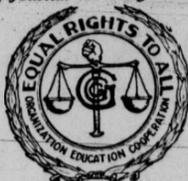


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 A Weekly Journal for Progressive Farmers

Published under the auspices and employed as the Official Organ of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association, and the United Farmers of Alberta.



The Guide is the only paper in Canada that is absolutely owned and controlled by the organized farmers—entirely independent, and not one dollar of political, capitalistic or special interest money is invested in it.

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THE BANK OF MONTREAL

A very gratifying feature of the business situation in Canada is the manner in which the great banking institutions of the country have withstood the trials and difficulties of war time. The 98th annual meeting of the Bank of Montreal was held on December 6, and the report presented to the shareholders shows that institution to be in a stronger position than ever before in its history. The fact that there is money in Canada and that the people have confidence in the banks, is shown by the increase in deposits in banks generally, the amount deposited in the Bank of Montreal on October 31, 1915, being \$236,022,812, which is \$38,800,000 more than the same date in 1914, and \$46,450,000 more than in 1913. The amount of money placed in current loans in Canada by the Bank of Montreal is on the other hand less than a year ago, being \$99,078,506 on Oct. 31, 1915, compared with \$108,845,332 a year ago. The general manager, Sir Frederick Williams Taylor, referring to this item in his address to the shareholders stated that the demand for commercial credits had been less, owing to business conditions and said the bank had met the usual legitimate requirements of merchants, manufacturers, farmers and ranchers, and had given special consideration to applications of those temporarily embarrassed by prevailing conditions.

The net profits of the bank for the year were \$2,108,631.06 and from this the usual dividend of 12 per cent. was paid, amounting to \$1,920,000, allowing the addition of \$61,283.53 to the balance carried forward to profit and loss after the payment of \$127,345.53 war tax on note circulation.

The bank has a paid up capital of \$16,000,000 and a reserve fund of the same amount, so that the dividend paid is equivalent to 6 per cent. on the capital employed.

GUELPH FAT STOCK SHOW

There was a very large attendance at the Ontario Winter Fair and Fat Stock Show held at Guelph, December 8 and 9. Splendid exhibits were present and competition in all classes was keen. One of the features of the show was a string of nine fat cattle entered by J. D. McGregor, Brandon, Man., and one of these Angus grades, "Wee McGregor," a two-year-old, won first prize in his class for grade steers, and later was placed grand champion steer of the show. Two others won first and second for senior yearlings. The Shorthorns exceeded all other entries, their total number being 62. The Hereford breed was represented by 26 head. The Angus made up in quality what they lacked in quantity and there were 10 pure-bred Galloways on show. Grades—some splendid animals among them—numbered nearly 100 head.

In sheep Col. R. McEwen's pen of five South Downs were placed first and with this decision the Drummond cup becomes the permanent property of Col. McEwen. The champion Clydesdale stallion was "Baron Ascot," owned by Graham Bros. Tisdale was first in Percherons. Shires were weak.

RED CROSS FUND

Previously acknowledged \$799.00
 Women Grain Growers of Wiseton 50.00
 Total \$849.00

POLISH RELIEF FUND

A Friend, Kelvin, Man. \$1.00

THE POOR AND THE BUDGET

An old charlady, who for years has known no house but a threepenny shelter, said equably that, after all, she could remember when tea cost four shillings a pound; and her crony said that even now tea was cheaper than beer and better for you.—Manchester Guardian.

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