

returns there are any number of people with money to buy the stock and such stock is not offered to farmers. Outside of the bona-fide farmers' companies operating in the Prairie Provinces farmers should be wary about investing their money in stock which is peddled around the country by travelling salesmen. There are plenty of safe places to put \$50 or \$100 whenever a farmer has it to spare, without risking it in such dubious enterprises. Life insurance is an excellent form of investment, and all insurance companies are now subject to rigid government inspection. Government annuities as a protection against old age also furnish safe investment for a small amount of money. Others might be enumerated, but these two will suffice for the present. Farmers must learn to quit buying everything that is offered to them and giving their notes in payment. It is much better to buy less, buy only what is needed, and keep a little balance in the bank for rainy days. It is impossible to have a government instructor or a representative of the farmers' organization to protect a farmer against all these schemes which are prepared to get his money. He must learn to protect himself and a good safe rule to begin with is to quit buying stock from travelling salesmen, except in the case of the farmers' companies above mentioned; quit buying every book that is offered by the travelling book agent; quit buying all sorts of untested household and farm devices that are being peddled about the country. Millions of dollars are wasted every year by farmers in this country in buying things they do not need simply because they have been over-persuaded

by an expert salesman. There is plenty of good farm machinery, plenty of good and reliable books, plenty of absolutely tried and warranted labor saving devices both for the house and the farm. Begin the new year with a resolution to get the full value for your money for every cent that you pay out, and stick to that resolution for the rest of your life. You will never regret it.

#### MONEY AND ADVICE NEEDED

We note by press reports that each branch bank in the province of Saskatchewan will be provided with a bulletin board shortly and on this bulletin board will be posted instructions to the farmers provided by the Department of Agriculture. This is a very commendable action both on the part of the bankers and on the part of the Government. The same press report states that the leading bankers have undertaken to give special assistance to those farmers who have shown interest in better farming. It might be a good idea to have two bulletin boards in each bank, one of which would contain the instruction on "How to Farm Profitably," while the other might contain an announcement that the bank, after due consideration, had decided to assist farmers who were farming along approved lines by loaning them money at the same rate that the same bank loans money to the leading manufacturers, stock brokers, and railway companies, namely at from 5 to 6 per cent. interest. If the banks would adopt this suggestion, and carry along the better farming propaganda together with provision for cheaper money, we have not the slightest hesi-

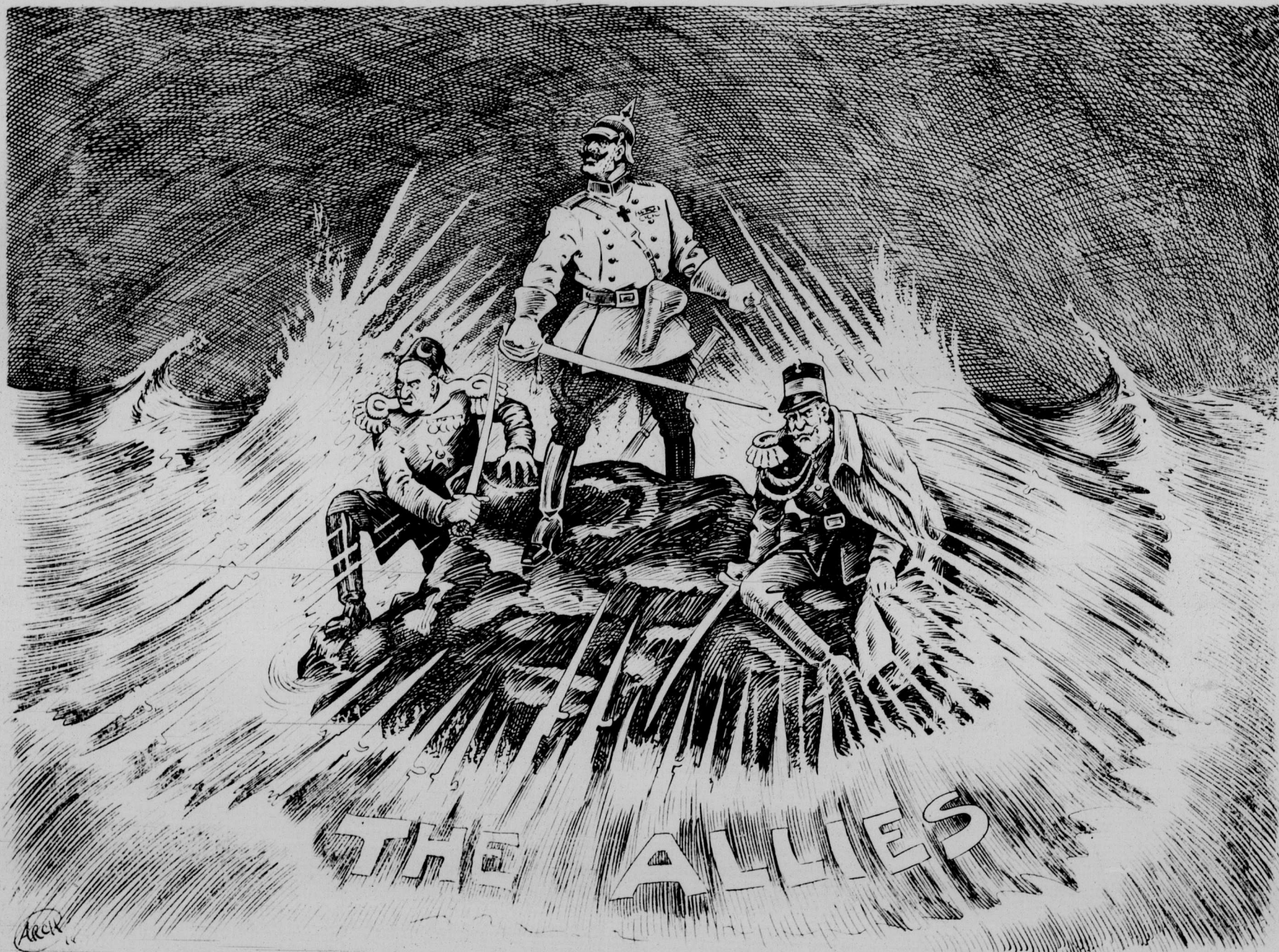
tation in saying that the result would be an enormous improvement in the agricultural situation in Saskatchewan within a very few years. It is only a matter of time until such financial assistance must be provided and unless the present banking system meets the requirements some other system will be worked out. The banks have an opportunity before them to show that they can supply the necessary credit for the proper development of agriculture. We hope they will rise to this opportunity.

We would strongly recommend our readers to bind the fifty-two copies of The Guide which they have received during the year 1914. The complete volume of the year will then contain 1516 pages. It will be found very valuable for reference, as a complete index for the whole year appears in the last three pages of this issue. On another page in this issue a cheap and simple device for binding a year's copies will be found that any person can make for themselves without cost.

So long as the chief honors of this country are distributed in a large proportion to those who have accumulated the largest amount of cash, it will be hard to develop a high standard of public morality and absolutely impossible to develop the highest type of citizen.

The long winter evenings are just the time to plan out the crop rotation for next season, and to decide upon improvements to be made.

The furniture of the mind is more important than that of the home.



THE RISING TIDE