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ways been a good field for the banker. They liked the cash basis fine but being up against the Simon Pure problem in the country they scarcely saw how it could be applied in a widespread manner for a considerable time. They generally favored the cash basis for prices and discounts. Several retailers stated in no uncertain terms that their chief problem was that they could not buy cheap enough. They were being overcharged by the wholesale trade and until they got prices down they could never compete with the mail order houses. Some country retailers had tried the absolute cash system and found it ruined their business. Farmers practically all needed some credit at certain times and they resented it if they did not get it. The customer must be satisfied. They all needed better buying, better selling and better collecting.

buying, better selling and better collecting.

The methods of the catalog houses should be studied and retailers should have the opportunity to take short or long courses in the universities. Many retailers testified to their small losses thru giving credit. They generally believed if they could buy cheaper they would not, with the service they could give, have much trouble in competing with the mail order house.

By a unanimous resolution it was agreed to meet at an early date to discuss the situation fully so as to have some concrete opinion to offer at the Council of Agriculture and Commerce meeting.

#### Grain Growing for Profit

from some other grower and a careful system of grading up car lots before shipment would add considerably to the wealth produced on every farm. The increase in profits when sold on the market will be from the extra yield obtained and in the higher quality of the progeny of good selected seed.

If grown for seed purposes it is worth at least double the market price and the actual worth will be according to the quality and standing of the pedigree when sold as registered seed. When one is not inclined to produced registered seed it may be grown as improved seed and sold as such at a higher price than would be obtained on the market. Whether growing grain for the market or for seed purposes one can be assured of a profitable return for the labor and effort expended.

Laying Down Seed Plots

#### Laying Down Seed Plots

Laying Down Seed Plots

For the benefit of farmers who may be interested I want to explain the principles and methods of mass selection of grain in the head, the best type to select, the threshing and cleaning process to maintain the purity. Mass selection is the easiest and the best system in general to adopt, the most simple and effective, and it is within the possibilities of every grain grower to select his own seed. The most important and essential point to observe is to be sure that the variety under selection is pure and free from other varieties. While one may start out with varieties that are grown on the farm there is a great possibility that false selections may be made and in this case it will lower the value of the work in hand and increase instead of decreasing the admixture of other sorts.

Uniformity of Type Uniformity of Type

Uniformity of Type

As the object in sged selection is to purify the variety to bring about a uniformity of the type, to select from the most vigorous and high yielding strains, to eliminate all other types and varieties, to raise the standard and quality and thereby increase the yield it will be easy to understand that it is important to start out with good foundation stock. To make this point clear it would be well to point out how false steps may be made and some years of labor lost. Take Mārquis Wheat, for instance. This variety has a number of variations; that is, forms that are not true. In common terms these are called spents, and are inferier to the original type. These variations are quite distinct but there are several that are apparently identical with the original type. On close examination they are distinct with respect to the shape and

# DOMINION OF CANADA

The Minister of Finance announces the Third Canadian Loan for War Purposes is to be fissued March 12, and we place the facilities of our organization at your disposition.

This third War Loan will probably be offered on terms similar to the two previous, and there will undoubtedly be the same heavy over-subscription. On the occasion of the last Loan the bonds sold at a substantial premium within a few days of the closing of subscription lists. These Canadian Government Bonds, from the investment standpoint alone, are safer, more readily marketable and more attractive as to price than any other form of security obtainable in this country, while at this period of the European conflict your financial assistance is more than ever required. ever required.

The exact terms of the Loan are not yet known, but general conditions and the terms of the previous Dominion Loans suggest the following:-

- 1-That the Loan will be offered to yield not less than 51 per cent. per annum on the
- 2—That principal and interest of Bonds will be payable in gold at any Chartered Bank in Canada, and also in New York.
  3—That the Bonds will be based in denominations of \$100, \$500 and \$1,000.
  4—That whether or not any choice is given as to short term and long term bonds, there is likely to be recognition of the demand for the longer term bonds running for fifteen years or more.
- 5—That payments may be made in instalments or in full.
  6—That the issue will be exempt from Dominion Government taxes.

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We will hold in safe keeping, if you desire, the Government Interim Certificates pending delivery of definitive Bonds.

We will attend to all details in exchanging Interim for Final Securities and placing the latter in your possession.

We will negotiate the re-sale of your Bonds at any time in accordance with

market conditions.

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Subject to the terms of public offering, I hereby apply through you for \$..... of New Dominion of Canada Loan. The terms are to be those of the general public offering, with no charto me for your services in this connection. Please send official prospectus and full particulars as as possible.

.....1917

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