## Make\$2000@moreperYear

Hundreds of farmers right now are making from \$1000.00 to \$2000.00 a year extra money, besides keeping up their farm work, making wells with the Improved Powers Boring and Drilling Machine Bores 100 ft. in 10 hours. One man can run it; a team operates it and easily moves it over any road; Bores slate, coal, soapstone—everything except hard rock, and it drills that. No tower or staking—rotates its own drill.

Bores 100 ft. in 10 hours. One man can run it; a team operates it and easily moves it over any road; Bores slate, coal, soapstone—everything except hard rock, and it drills that. No tower or staking—rotates its own drill.

2 years actual service all over the world have proven this the fastest and most convenient well machine made. Easy terms. Write for catalog.

LISLE M'F'G. CO., Box 460 Clarinda, Iowa.

### The Canada Hail Insurance Company

INCORPORATED AT OTTAWA APRIL 2nd, 1913

Will obtain in a few days licenses from the Dominion and Provincial Governments to transact business in Manitoba, Saskatchewan and Alberta. The Company's policy contract will appeal to the farmers of Western Canada as regards Security, Rates and Simplicity.

Rates based under the Graduated or Classification System

GENERAL AGENTS:

#### Matthews, Wrightson & Co. (Canada) Limited

722-8 UNION BANK BUILDING, WINNIPEG, MAN.

Branch Recording Agencies: - Regina, Sask., and Calgary, Alta.



If you are looking for a pair of gloves that are as tough as a Mexican Snake whip and that will give you full satisfaction or a new pair free ask your dealer for

#### **H.B.K. Pinto Shell Gloves**

These are the best wearing gloves ever turned out from a factory. Send for interesting story "The Pinto's Shall"

HUDSON BAY KNITTING CO. Canada's Expert Glove and Mitt Makers, MONTREAL.



#### HAMPSHIRE SWINE

I am now booking orders for spring delivery. Send for prices and particulars. Give the Hampshires a trial.

J. H. RUTHERFORD, CALEDON EAST, ONTARIO

#### Farmers and the Banks

Information supplied by the Editor of The Guide shows need of better banking conditions in Western Canada

George F. Chipman, editor of The Grain Growers' Guide, has prepared, by special request of the Banking Committee of the House of Commons, a further statement in regard to banking conditions in the Prairie Provinces, as was requested when he gave evidence before the Banking Committee on April 11. The statement gives the tabulated figures of 361 cancelled bank notes from 13 of the chartered banks doing business in the Prairie Provinces. notes show that a very large number of the farmers are being charged 10 per cent. and 12 per cent. interest. There are only 299 of the notes on which the rate of interest is indicated, and of these 133, or nearly half, show that the farmers paid 10 per cent. or more in each case, while on 112 the interest was as low as 8 per cent. and on only one note out of the whole was the interest less than 8 per cent. These notes were sent in by the subscribers of The Grain Growers' Guide, in response to a request for the same.

The highest rates of interest charged, as indicated in this tabulated statement are by the Weyburn Securities Bank, of which 5 notes submitted showed 3 drawing 12 per cent. and 2 draw

Forty eight notes of the British North-America Bank show 42 drawing at 10 per cent. and 2 at 8 per cent.

Fifty-six notes of the Northern Crown Bank showed one drawing 12 per cent., 31 at 10 per cent., 8 at 9 per cent., and 22 at 8 per cent. Seventy-five notes of the Union Bank of Canada show that one was drawn at 12 per cent., 21 at 10 per cent., 18 at 9 per cent. and 23 at 8 per cent.

Eleven notes of the Bank of Quebec show that 7 were drawn at 10 per cent. and 2 at 9 per cent.

Eleven notes of the Bank of Ottawa

show that 1 was drawn at 12 per cent., 1 at 10 per cent. and 9 at 8 per cent. Twenty-three notes of the Bank of Toronto show that 3 were drawn at

10 per cent., 1 at 9 per cent. and 11 at 8 per cent.

Thirty notes of the Merchants Bank show that 1 was drawn at 12 per cent.,

7 at 9 per cent. and 20 at 8 per cent. Fifty four notes of the Bank of Commerce show 1 at 12 per cent., 9 at 10 per cent., 11 at 9 per cent., and 28 at 8

Eighteen notes of the Bank of Hamilton show 1 at 12 per cent., 3 at 10 per cent., 4 at 9 per cent. and 2 at 8 per cent.

Ten notes of the Royal Bank of Canada show that all were drawn at 8 per cent.

Sixteen notes of the Dominion Bank show that 2 were drawn at 11 per cent., 3 at 10 per cent., 4 at 9 per cent. and 4 at 8 per cent.

The only bank charging a lower rate of interest than 8 per cent. was the Home Bank of Canada, 4 notes from which bank showed that 3 were drawn at 8 per cent. and 1 as low as 7 per cent.

Continued on Page 22

#### Now That Seeding is About Over ...

You will be thinking of the grain yet to market. Prices are higher, but should do better still. Be your own shipper. Get our bids when loading. You may as well have some premiums on your grain. Strict attention given shipments. That's why our business has grown. We solicit a trial shipment from YOU.

#### BLACKBURN & MILLS

(A. M. BLACKBURN

(D. K. MILLS)

531 Grain Exchange Telephone Main 46

Reference: THE ROYAL BANK OF CANADA

Winnipeg, Man.

## Grain Growers!

Over fifty years' experience in the grain trade of Canada and the facilities to enable us to give every necessary attention to all carlot shipments entrusted to our care, are at your service.

Ship us your grain on consignment. We will handle strictly on commission and give you full advantage of any premiums obtainable.

Should you wish net quotations at any time you have cars loaded, will be pleased to quote by wire.

Liberal advances and prompt adjustments.

Write us for any information you might wish re shipping and disposition of grain in carload lots. Have you one of our "Data for Grain Shippers?" It will prove of value to you.

#### JAMES RICHARDSON & SONS, Limited

Commission Department

TRUST AND LOAN BUILDING, WINNIPEG GRAIN EXCHANGE, CALGARY

# Co-operation in Flour

## THE GRAIN GROWERS' GRAIN COMPANY'LIMITED

Have entered into a working arrangement with the Rapid City Milling Co. whereby we will handle and control the entire output of this mill of 350 sacks per day. The quality of the Flour is second to none on the market. We are now in a position to fill carload orders. The price will be fixed by the actual cost and the addition of the smallest possible margin for handling. Prices will be quoted on application. This is the first important move towards co-operation and we look with confidence to the support of the local associations in the three provinces. A post card will bring the prices.

## The Grain Growers' Grain Co. Ltd.

Winnipeg, Man.

Calgary, Alta.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Wheat.— wo do ment was bulling markets and u The closing da almost uniform due to the adv market weaken direction. Lat Continent. The with the poorer Oats.—Oats July. Receipts This, together; Barley.—Not the better gradin store is selling the continuous to the better gradin store is selling.

It would be Superior to note able on the low present indication of grain sold up convinced that to instore Fort Wi

Wheat—
April 29
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May 1
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Oats—
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Flax—
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MINNE
Samp
No. 1 Nor. wheat
No. 2 Nor. wheat

No. 2 Nor. wheat, No. 3 Nor. wheat, No. 3 wheat, 2 can No. 3 wheat, 1 car No. 3 wheat, 2 car Rejected wheat, 1

THE MA

Cash Wheat No. 1 Nor. No. 2 Nor. No. 3 Nor. No. 4

No. 2 C.W.

No. 3 Barley

No. 1 N.W.

Wheat Future May July October

Oat Futures
May
July
Flax Futures
May