



730 times every year you use a Cream Separator

NO other machine or implement used on the farm receives anywhere near such constant use, nor is there any other farm machine or equipment with which quality of work means so much and first cost means so little.

If the separator runs hard, gets out of order or isn't easy to wash, it's a constant bother, and it only takes a very little loss of cream at each separation, when multiplied 730 times, to run into a good deal of money, very soon more than the original cost of the machine. But no matter how small the loss, it is too big a handicap for any cow owner to try to work with.

As a matter of fact, the men who know most about cream separators, the creamerymen, long ago came to the conclusion that the De Laval was the only machine they could afford to use. That's why 98% of the cream separators used in creameries and milk plants the world over are De Laval's.

All the more reason why you should buy a DE LAVAL

No matter where you go you will find the biggest and best dairymen almost invariably are De Laval users. Experience has taught them that it is the best and most economical cream separator.

You don't have to experiment with cream separators any more because the men who are best able to judge as to the merits of the cream separator have already done that for you, and the result of their conclusion is evidenced by the practically exclusive use of the De Laval in creameries and milk plants and the fact that over 1,750,000 farm and dairy size De Laval's—more than all other makes combined—are in daily use.

The nearest De Laval agent will be glad to set up a machine for you and arrange for payment of same as is most convenient. If you don't know the local De Laval agent, simply address the nearest main office as given below.

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THOS. NOBLE " DAYSLAND, ALTA.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Your Questions Answered

In this department of The Guide questions dealing with legal matters, farm problems, livestock, or anything relating to practical farmwork will be answered. It may not be possible to answer all of them for lack of space, but those of most general interest will be answered in the order in which they come. Those wishing replies to legal or other questions by mail must enclose \$1 in payment. Veterinary questions cannot be answered, as we have not the space available. No questions will be answered for subscribers whose subscriptions are in arrears.

NOTE ON INSURANCE PREMIUM

Q.—Last summer I took out a life insurance policy, giving my note for the amount of the premium, \$40. Since then I have been visited by hard times and can see no way to keep up my payments, and wishing to drop the thing I offered the company a fair amount to let me out. This they refused to do. Now if I refuse to pay anything and they enter suit, what chance have they of collecting. I own a homestead, purchased land, and \$1,200 worth of personal property?

H. W. Deepdale, Man.
A.—If policy has already been issued and you have received the benefit of its protection for a time, and the note is a straight promissory note, you are liable for its amount.

Sometimes notes given for insurance contain a condition that upon failure to pay note at maturity the policy becomes void. Actions on such notes have been successfully defended on ground of failure or partial failure of consideration.

You are not obliged to continue your insurance and the most that can be collected is the \$40 premium.

CREDITOR'S CLAIM

Q.—A rents homestead to B, and B afterwards finds it unsatisfactory to work the land; so B then hires A to do the work on the land and pays him with a share of the crop. Can A's creditors seize or claim the crop in any way?

Sask. ENQUIRER.
A.—A's creditors can seize A's share of crop. If creditors thought lease a scheme to delay them, they could ask court to declare it void; the result, of course, would depend on the facts shown at the trial.

CROP LIEN INVALID

Q.—A holds seed lien note against B for 1914 crop. B has sold all grain on land that the seed lien covers and has not paid his note, but would be willing to renew the lien on the same land for the 1915 crop. Would A be safe in accepting same or is a seed lien good only for the crop that it covers?

Sask. —T.C.B.
A.—A lien note given on growing crop is invalid. Growing crop can be mortgaged or charged for the purchase price of seed grain only, and that must be done by way of chattel mortgage upon a special form with affidavit of bona fides, stating mortgage is given to secure purchase price of the seed sown to produce the crop and the crop must be sown within one year from the making of the mortgage. In the case mentioned A never had a valid lien on the crop, and cannot take a valid lien on a future crop to cover this indebtedness.

SASKATCHEWAN LOCAL GOVERNMENT BOARD

Q.—What are the functions of the Local Government Board in Saskatchewan? Would like to know in what way they assist the farmers in rural municipalities by helping them, I mean to save money, to get schools or in any way better their condition. Where does this salary come from and what does it amount to?

J. W. VANDERGRIFT.
Sask.
A.—Editor, Guide: Replying to your letter asking what are the functions of the Local Government Board in this province. The board was created for the purpose of supervising all public borrowings, whether municipal, school or telephone, and they exercise their supervision by examining the purposes for which the money is wanted and the ability of the borrowers to make good if the loan is obtained. In these matters the board has full power to veto. Their salary comes from a percentage charged on the loans issued. The whole purpose underlying the appointment was to give absolute assurance to investors, and by giving such assurance to reduce

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There are also a splendid lot of brood mares, sired by the following noted horses: Revelanta, Montrave Roland, Pride of Blacon, Sir Blundell, etc. Nearly all of these mares are safe in foal. This stock will be disposed of at greatly reduced prices. Come and see them, or write for particulars to

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