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Continued from Page 8

erment in granting them one million dollars and one-eighth of all the land and minerals west of the Great Lakes to the Rockies put over the people of Canada a shameful and illegal deal.

When are chartered thieves to be restrained from seizing sovereign power? Why not, right now, confiscate their loot? Let us have some light and some discussion of this vital public question.

In any case, are the Canadian people to stand forever for this insolence, just because a dissolute king chose to grant favors to the brother of his favorite mistress?

ALBERTA FARMER

KANSAS SYSTEM RIGHT ONE

Editor, Guide:—It was with much pleasure I saw and read Hon. J. W. Leedy's address to the U.F.A., and I feel sure it is just the system we ought to have here. I lived for ten years in a state where this banking system was in force. I have never heard any kick about not getting money out of the bank there if you had the securities, and I really believe had we this system of banking here the government would not have found it necessary to furnish the farmers with seed and feed in case of failures. I have at least never heard of such a thing down there, and they have their bad crop as well as we. Most every farmer has some stock he could mortgage in the fall of the year and buy his seed without perhaps going very far for it. This beats having the government buying it in the spring at a higher price plus freight to Fort William and back again.

Furthermore, if a man had a sale he could arrange to sell all the notes to the banker at a small discount, and the banker then have these notes drawn to suit himself. In case of chattel mortgages the bankers are so close in touch with the farmers' business that it would be a very hard thing for the farmer to get ahead of them. It is very well for our government to make laws allowing the banks to buy sale notes and take chattel mortgages, but I doubt if they can get men with the keen business sense required to handle this class of business. They would not alone need to know every man well, but every horse and cow in the district. Under Hon. Mr. Leedy's system of small banks and local men, as directors, this would be easily overcome. It is foolish to think that the present banks can have young men from the city come out amongst the farmers and handle this class of business satisfactory to anyone, not even the bank they represent, any more than a bunch of country directors could go to Winnipeg and do anything in the line of big banking business there satisfactorily.

Consequently there is only one thing for us to do, and that is to organize and work to get this Kansas system introduced here. This would give the men who have done well raising wheat and are retired a better chance for investment than speculating on the Grain Exchange, at least a safer and surer thing. That is what very often happens in the States. Four or five well-to-do farmers go together and start a small bank, and who should be more capable of handling all kinds of farm loans and chattel mortgages and general loans than men who had made their stakes on the farm? I do not believe we would have much opposition from the present banking system. I really believe they would be glad if some one would take the farmers' business off their hands. I cannot see why our government did not send men in to our neighbor states to study the finance question there in place of sending them to Germany. I was raised in Denmark. We had the German loan system there, and it was O.K., but I do not believe it would work here. But this system of Hon. Mr. Leedy's would, and I wish every farmer in the province could read it and understand it. Then there would never be peace in Parliament till we got it.

S. P. HORTNESS.

Alida, Sask.

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