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The herd consists of over 400 head of splendid Herefords, many of which have won prizes in the Western show rings. I have a bunch of five yearlings and two-year-old bulls for immediate sale. All are bred from the very best Hereford blood. Any one of these bulls will make a first class herd leader. Can supply stock of both sexes, unselected if desired, and of all ages.

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We have been in the stallion business nearly 15 years and have never had a lawsuit about our guarantee, and the best advertising we get is from our old customers. For the past four years over 50 per cent. of our business each year was with old customers.

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We have taken in exchange several aged horses, 8 to 12 years old, that are sound, sure, and good stock horses, that we will sell for about half of their year's earning power.

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increased its paid-up membership from 10,000 to 25,000 (applause), and last year they did over \$1,000,000 worth of business.

H. W. Wood, vice-president of the U.F.A., made a feeling reference to the death of the president of that organization, James Speakman, following by such a sad coincidence upon the death of the former president, W. J. Tregillus, under very similar circumstances just a year before. Mr. Wood also gave some interesting information as to the working out of the livestock shipping scheme adopted in Alberta and operated in connection with the Alberta Farmers' Co-operative Elevator Co.

Votes of Condolence

A resolution expressing the regret of the convention at the death of Mr. Speakman and of F. W. Green, the former secretary of the Saskatchewan Grain Growers' Association, together with a vote of condolence to the bereaved relatives, was passed.

G. F. Chipman, editor of The Guide, also gave a short address.

Rev. Dr. Whidden, principal of Brandon Baptist College, who was called from the audience by the president, made a plea for better rural education and the raising of better boys and girls. Rural education, however, he said, must be different from city education. The child who had the privilege of being brought up in the country could approach his studies thru a different avenue from that which was open to the city child. It was no use, therefore, for city educational leaders to go out into the country to instruct the rural teachers. On the contrary, they should bring the successful rural teachers together so that they might help one another and teach the city people.

For an Agricultural Bank

The question of rural credit was brought before the convention by R. J. Avison, of Gilbert Plains, who pointed out the necessity of the provision of cheap money on long terms of credit in order to permit the full development of the agricultural industry. Mr. Avison referred to the system successfully operated for many years in Australia and New Zealand, where the governments raise money by the sale of bonds at 4 per cent., and make loans repayable over a long period of years at an interest charge of 5 per cent. He advocated the establishment of a similar system in Manitoba, and moved the following resolution:

The Resolution

"Whereas, in all countries in which agriculture is the basic industry some system is adopted and laws enacted by the government to assist farmers in procuring the necessary capital at a low rate of interest and long terms of payment, excepting Canada and the United States; and whereas the agricultural industry in Manitoba has to pay a higher rate of interest on borrowed capital than any other industry; and whereas Australia and New Zealand, with agricultural conditions and settlement somewhat similar to what we have in Manitoba, have adopted a system of supplying capital for the development of the agricultural industry at a low rate of interest and long terms of payment with marked success.

"Therefore, be it resolved, that we urge the Manitoba government to adopt a system of direct agricultural credit based on the system in force in West Australia and New Zealand, and that an act be passed at the present session of the legislature providing for the creation of a board or bank to be known as the Agricultural Bank or Board, consisting of three members to be appointed by the Lieutenant-Governor-in-Council, to deal with all matters pertaining to the administration of long term mortgage loans to farmers by said bank or board, and that such act shall embody the following principles:

"That the bank or board be made a corporate body. That in order to provide capital for the purpose of the bank or board, the legislature be asked each year to authorize the provincial treasurer to borrow up to a specified amount by the issue of bonds or debentures. That the provincial treasurer raise from time to time such sum or sums as may be required not exceeding in any one year the amount so authorized, provided that: First—In raising the

moneys the minister shall be deemed to be acting on behalf of the Agricultural Credit Bank or Board. Second—Accordingly the moneys thus raised shall be deemed to be raised by the Agricultural Bank or Board in its corporate capacity. Third—All mortgages and securities taken by said commission in respect of loans made from the said moneys shall be held as collateral security for the particular bonds or debentures in addition to the general credit of the province. That the proceeds of sale of said stock or debentures shall be available for the agricultural bank to lend to farmers for the following purposes:

Purpose of Loans

"For discharging existing mortgages.

"For making improvements to increase production.

"For purchase of stock and implements.

"For purchase of land for productive purposes.

"That said loans shall be repayable by amortization over such period as the bank may decide, provided that the borrower shall have the option of paying off the whole or any portion of the loan in advance of the contract period by payments of not less than \$25.00. That such loan shall bear interest at a rate of 1 per cent. per annum greater than the rate paid by the government upon the actual amount realized from the sale of the stock or debentures. That the maximum loan which may be made on any land shall not exceed 60 per cent. of the value calculated on a productive basis. That no loan shall be made excepting to land owners resident on their land and only for land held for productive purposes. No loan shall be made on land held by resident owners for an increase in price. Applicants for loans must state purpose for which loan is required."

R. M. Wilson spoke in support of the resolution, and said that he could see no reason why the government should not be as ready to help the farmers to get cheap money as they had been to aid the railways. He contended that the farm lands of the West were the best security in Canada, and the railways had got capital at only half the interest the farmers were paying on much less security.

After Mr. Avison had answered one or two questions, explaining that the details would have to be taken up when the bill, if any, was drawn up, the resolution was unanimously passed.

A Woman Vice-President

An amendment was made to the constitution providing for the addition of a second vice-president to the list of officers. Peter Wright, who moved the necessary resolution, reminded the delegates that the convention a year ago placed women on an absolute equality with men, making it possible for them to hold any office in the association, and the object in creating this new office was to provide a plan thru which a lady might be elected to the Central executive.

When the election of officers took place later in the morning this suggestion was acted upon, and Mrs. A. Tooth, of Eli, a member of the committee of the Oakville Co-operative Society, was announced as the choice of the ladies present, and unanimously elected by the convention.

President R. C. Henders and Vice-President J. N. Wood were for the sixth time unanimously re-elected.

New Blood for Executive

There will, however, be considerable new blood in the Central Board, the amendment to the constitution adopted a year ago requiring the appointment of twelve directors, one for each federal constituency outside Winnipeg, instead of only six as before. In almost every case the election of the directors was a purely formal matter, the convention electing the candidates nominated by the district conventions. In Marquette constituency, however, the district convention was almost equally divided, Frank Simpson being chosen by a majority of only one over J. T. Davis, and both these gentlemen were nominated before the convention. A ballot took place on these two names, resulting in the election of Frank Simpson. Messrs. Dalgleish, Keefer, Shaw