

GOLD! SILVER! COPPER!**A POT OF MONEY****FREE**

Make a guess at this amount of money. We have a glass jar of money on exhibition in Winnipeg. Gold, silver, copper and silver in it. How much altogether? The jar weighs (2) two pounds, (4 1/2) four and one-half ounces empty. It holds (9-16) nine-sixteenths of a gallon of water. Weighs (20) twenty pounds (11 1/4) eleven and one-quarter ounces filled. It has less than (\$500) five hundred dollars in it and more than (\$50) fifty. All goes to the lucky guesser of the correct amount. Do you want it? Here's how you can try for it. You can have one guess for every quart of

SILKSTONE
Flat Wall Colours
"Smooth as Silk—Hard as Stone"

you buy any time between September 1 and September 30, 1912. If you buy (2) two quarts you have two guesses. If three, three guesses, and so on.

See the photo of the gallon jar of money at Stephens agents' stores. No one knows how much is in it. Your chance is as good as any one's. Only the employees of Stephens & Co., Limited, barred from guessing. All the others who buy a quart of Silkstone entitled to one guess for each quart bought. Make a guess. It's worth trying.

Silkstone is the wonderful, beautiful and sanitary new wall paint perfected by this company. It is smooth as silk, hard as stone. Better than wall paper or kalsomine. Make your home beautiful with Silkstone and send in your guess at the amount of money in the gallon jar. Make a guess, you may get all the money.



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COW comfort and cow sanitation result in more cow profits, and this alone should induce any farmer or dairyman to install our Sanitary Steel Stalls and Stanchions. They allow free passage of light and air in a stable and ensure perfect sanitation and ventilation—a result impossible with any wooden equipment.

Louden's Stalls and Stanchions

are actually cheaper than wood. Loudon Stalls of heavy tubular steel with malleable fittings, have no flat surfaces for dust to accumulate and no rough or sharp corners to injure or chafe the cows. Loudon Stanchions give cows the greatest possible comfort and freedom, yet keep them perfectly lined up. Latch easily opened or closed with gloved hand yet is completely "cow proof."

Louden's Barn Equipments include Feed and Litter Carriers, Hay Tools and Loudon's Bird-Proof Barn Door Hanger. Send for complete catalogue. It is cheaper to put LOUDON QUALITY into your barn at first than to experiment with inferior equipment.

Write to-day for our Catalogue of modern labor and money-saving equipment.

Louden Hardware Specialty Co.
511 MARTIN AVE., WINNIPEG

Alberta

This section of The Guide is conducted officially for the United Farmers of Alberta by Edward J. Fream, Secretary, Calgary, Alberta.

Advances to Settlers

Being a Continuation of Official Circular No. 8, 1912

Western Australia

In Western Australia the system of loaning is provided under the Agricultural Bank Act, and settlers are advanced from \$125.00 to \$3,250.00 for a term of thirty years, interest only at the rate of 5 per cent. being paid during the first five years, and the capital, plus the interest, is payable in equal half-yearly instalments for the remaining twenty-five years. Besides this, \$500.00 may be advanced to purchase breeding stock, or for the purchase of locally manufactured machinery. The fee for advancing the money is one per cent. on the amount of the loan applied for.

To quote from literature issued by the Royal Agricultural Society of Western Australia, the Agricultural Bank has opened the way to the land to the many whose means are small. "Give us an earnest of your endeavor to succeed; demonstrate that you are ready to work hard on the row you have chosen to hoe, and we will finance you until you can finance yourself" is virtually what the bank says to a settler whose capital is limited. Since the bank was established in 1895, over 5,400 settlers have been assisted under its provisions and over 400 of these have repaid the advances made, and now hold their lands unencumbered.

The bank is managed by three trustees who authorize suitable applications. Advances are made upon improvements to be effected on the property. The full value of the improvements to the extent of \$1,500 is allowed and a further advance of \$1,000 is allowed on half the value of the proposed improvements. The loans, up to \$500, upon stock advances, have a currency of seven years. That the system is a success can be shown by the statement that with a liberal loaning system and with necessarily insufficient outside inspection only one small loss of a few pounds has been sustained during the last thirteen years.

New South Wales

New South Wales adopted the principle of advances to settlers on April 4, 1899, when the Advances to Settlers Act was passed and a board of three members appointed to administer the act. This act was changed in 1906 when the Savings Bank act was passed. The security required is mainly first mortgage on the property affected and the loans may be granted for: (a) paying off existing encumbrances or purchasing land; (b) paying off money to the Crown in respect of the land; (c) making improvements or developing the agricultural or horticultural resources of the land; (d) building homes on the land.

No loan for less than \$250, or more than \$10,000, can be granted, and applications for loans not exceeding \$2,500 have priority over those of a larger amount, while in no case does the amount of the advance exceed 80 per cent. of the commissioner's valuation of the security. The loans are repayable by equal half-yearly instalments in such periods not exceeding thirty-one years, as the commissioners think fit. The rate of interest charged upon these loans is 4 per cent.

Victoria

Victoria started the Government Savings Bank in 1896, and in order to assist those engaged upon the land advances of from \$250 to \$10,000 are made upon first mortgage, and as in the other instances quoted applications for advances under \$2,500 have priority. The rate of interest is not more than 5 per cent., and the loan is repayable in 63 half-yearly instalments, or less as may be agreed upon. Up to June 30, 1910, the number of applications granted was 6,770, and the amount advanced nearly \$15,000,000.

Queensland

The Queensland Government was authorized under the Agricultural Bank Act of 1901 to establish a bank for the purpose of promoting the occupation, cultivation and improvement of the agricultural lands. Advances are made on first mortgage only and the limit is \$4,000, while applications for amounts not larger than \$1,000 have priority. During the first five years following the date of the loan, the borrower pays interest at the rate of five per cent. per annum, and at the expiration of that period the loan, together with the interest, must be repaid by half-yearly instalments within twenty years.

Loans are granted for (a) the payment of existing liabilities; (b) agricultural, dairying, horticultural or viticultural pursuits of the holding; (c) making improvements or adding to improvements already made; (d) the purchase of stock, machinery or implements.

In the case of advances for the purpose of paying off existing liabilities, or of buying stock, machinery or implements, the loan must be repaid within twenty-five years from the date of its granting.

South Australia

Under the State Advances Act of 1895 a State Bank was established in South Australia for the purpose of making advances to farmers and other producers upon the security of first mortgage, while in 1908 a board, called the Advances to Settlers board, was created. Under the provisions of the act the Treasurer is authorized to set aside a sum not exceeding \$1,000,000, in any one financial year for the purpose of loans to settlers. The maximum amount which may be advanced to any one settler is \$3,000, and for five years following the date on which the advance is made the settler is required to pay interest at the rate of 5 per cent. per annum, payable half-yearly. At the expiration of that period he must repay the amount advanced by fifty equal half-yearly instalments, together with interest at 5 per cent. on the balance outstanding. A rebate of 1 per cent. interest is allowed if the half-yearly payment is made within fourteen days of the date on which it falls due.

Tasmania

The Tasmania law came into force on November 22, 1907, and provides for loans of not less than \$125 nor more than \$2,500. Interest at the rate of 6 per cent. is paid on all advances made, and after five years the borrower must begin to pay off the principal in fifty half-yearly instalments.

In presenting these plans for your consideration, it is only fair to point out that it is not an easy matter to secure advances from the different boards who have control of the business, and it is probable that of the many applications received not more than fifty per cent. are accepted and not even that number get the amount applied for. As an instance, in New South Wales, statistics give the following results: 1905, applications received 10,431; refused or withdrawn, 4,785; granted, 5,646; amount applied for, \$8,000,000; advanced, \$2,800,000. 1909: applications received, 15,497; refused or withdrawn, 6,256; granted, 9,241; amount applied for \$17,500,000; advanced, \$6,750,000. It is interesting to note further that the accumulated profits in the Commonwealth of Australia for the four years 1907-1910, inclusive, in the total transactions was over \$800,000.

Your obedient servant,

EDWARD J. FREAM,

Secretary.

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