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THE GRAIN GROWERS GONER

ON RURAL CREDIT

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Association by R. C. Henders, President, Cuiross, Man., to whom all communications for this page should be sent.

The attention of the farmers is called to the following circular issued by the Railway. The The attention of the farmers is called-Canadian Northern Railway: danger of fires during this hot weather is very great, and farmers should take special care that their crop after being in stock is protected from that danger is stock is protected from that danger as far as possible. The farmers thru whose land the railway passes and those in close proximity should on no account neglect providing fire breaks for protection against fires started by prilumer and the railway against fires started by railway engines. The railway com-panies remunerate farmers for plowing these fire guards. Canadian Northern Railway

The attention of all concerned is called at this time to the great need of

care with fire. Canada is engaged in harvesting the

biggest crop it has yet produced, and while the fine dry weather is ideal for this work, it is also very favorable for There never has been a time in fires. our history when wheat has been so plentiful or so valuable to the Empire. It is a patriotic duty we owe our country to move this crop with the least possible delay and loss. With such dry conditions we can expect some losses by fire, but with watchfulness and carefulness such fire losses will be kept down to a minimum.

We may not all be able to go to fight in Europe, but preventing fires and con-serving the grain for the allies is one of the very important ways we can."do our bit" for the Empire right here in Canada.

M. M. MACLEOD. General Manager Winnipeg, August 20, 1915.

PATRIOTIC ACRE SUGGESTIONS J. L. Brown, district director of the Lisgar District, writes the following respecting the proposed method of the Filot Mound Branch for collecting the Filot Mound Branch for collecting the proceeds of the Patriotic Acre. As sug-gested by Mr. Brown, the same method might well be adopted by other branches similarly situated. Some such plan would be the means of creating enthusiasm for the patriotic scheme, and a gemonstration of the work the Grain Growers' Association is doing in the district. If "nothing succeeds like success," so nothing encourages a man to join an association more than a demonstration that the association is doing some good. At points where there is no farmers'

elevator, The Grain Growers' Grain Company and the Lake of the Woods Milling Company will issue cash tickets for the grain delivered at any of their terminal elevators at Fort William prices less freight, and probably at points where neither of these companies have elevators, other elevator companies will do the same. These cash tickets can be handled thru the secre-

riotic Acre, I intend at Pilot Mound to set a day after the fall work is done and have every contributor bring in his wheat and put it in the Farmers' Eleva-tor. We will try and give it something of the nature of a public celebration. The ladies of the Home Economics Society will supply lunch. In this way I hope to get in touch with many who have not yet signed the pledge. My plan also would be to hold a public meeting in the afternoon, when the manner of disposing of the proceeds could be discussed. I think some such scheme as this could be carried out at the larger points."

CANADA GRAIN COMMISSION

The Canada Grain Commission held a sitting in Winnipeg on August 31. The principal business before the com-mission was the fixing of the tariff schedule of charges for storing and cleaning and elevating in interior and terminal elevators.

The Canada Grain Act requires that operators of terminal elevators must submit a schedule of charges to the grain commission before the first of

PROTECT YOUR CROP FROM FIRE September each year. If these tariffs are approved by the commission they become effective September 1, and remain in force until the following first of September. The interests of the Grain Growers' Association were repre-sented by J. B. Musselman, secretary of Saskatchewan Grain Growers' Association; R. C. Henders and R. McKenzie, of the Manitoba Grain Growers' Association; C. E. Dunning, representing the Saskatchewan Co-operative Eleva-tor Company, and T. A. Crerar. The Grain Growers' Grain Company. The tariff fixed upon at that sitting will govern the elevator charges until September 1, 1916.

PATRIOTIC ACRE PLEDGES

Information to hand indicates that some of our branches have not done much yet to secure pledges to the Pat-riotic Acre scheme. The responsibility of getting this canvass completed in each district rests upon the officers of the branches. This titanic struggle for democracy, liberty and freedom of the subject in which the Empire is engaged imposes a duty on those who remain at home as well as those who are fighting the battle at the front. The duty of caring for those who are dependent on our soldiers at the front and making provision for the future needs of those who will be returning maimed for life and incapacitated for earning their liv-ing is pressing hard upon us. If every-one will "do their bit" these needs will be in a measure provided for.

President Taft gave out in a document prepared by the Department of State and addressed to a meeting of governors and addressed to a meeting of governors "that on an average commerce and industry paid 4 per cent. for the use of money and agriculture 8½ per cent., and asked the reason why." Since then Senator Fletcher, chairman of the United States commission on rural credit, made a statement in congress, giving as a result of his investigation that commerce and industry paid 4 per cent. for the use

and industry paid 4 per cent. for the use of money and agriculture 10 per cent. Is there any reason why agriculture should not be placed on an equal footing with commerce, industry or any other business? A common error in the dis-cussion of this important problem is not cussion of this important problem is not to treat agriculture as a business nor to treat banking as a business distinct from commerce. The facts are that banking is the controlling business—a private business organized and conducted for profit and profit only, and should receive the same kind of consideration as any other business. Agriculture is not only a business, but the basic in-dustry and the greatest of all businesses. The question of placing agriculture on an equal footing with commerce, in-dustry or any other business, in the matter of securing necessary capital, is the great problem now confronting us. Other countries in which agriculture is a basic industry have solved the problem by industry have solved the problem by a system of long time investment banks entirely separate and distinct from the commercial system. In the agricultural countries of Europe,

Australia and New Zealand where a commercial and an investment system of banks are developed side by side, the experience is that investment banks operate to the benefit of the commercial banking system and the unquestioned advantage of the whole people. It is also the experience that the investment (1289) - 13

banking system can be administered for a mere fraction of the cost of administer-

banking system can be administered for a mere fraction of the cost of administer-ing the commercial system. The solution of the problem for Mani-toba seems, therefore, to lie in the provin-cial government establishing an invest-ment bank to provide "Static Capital" for the farming industry which could be administered cheaply and the money provided at à low rate of interest on long terms of payment. The annual payment as compared to the present mortgage loan methods would be so small that the difference would go a long way towards providing a working capital. Payment of principal would be extended over a period of years— thus making the farming business more secure and consequently more attractive to the commercial bankers as a field for short loans necessary in the production of crops. of crops.

of crops. Remove the discrimination against agriculture and place the business of farming on an equal footing with other businesses or industries and the farmers will themselves take care of rural upfift and solve the question of noxious weeds and other rural problems which are now agitating the urban minds. Then the boys and girls will be much more apt to remain on the farm and the question of form labor and urban unemployment farm labor and urban unemployment will be relieved.

GOOD ADVICE

The success of the farmer depends upon two things—the cost at which he produces and the price he receives for his produce.

his produce. Be a progressive farmer. That is the only kind worth being, and every farmer can be that kind. No matter how much you fall short of doing what you would like, you can at least do a little better than you have been doing, and as long as one is learning more and doing better, it is well with him.

Kootenay Steel Range The Range The Range that Lasts that Lasts Range a Lifetime a Lifetime This is the Range with a **A Household Dust-Proof Washable Oven Guide and Recipe** Invariably you dust your oven before baking. Isn't this the case? If you are a KOOTENAY user this duty is unnecessary—with old-style ranges it is almost essential. Did you ever wonder where this dust came from? Ovens that **Book FREE**-A reliable source of information on domestic questions, with a mass of tested recipes that will make the KOOTENAY still more valuable to its users, has just been compiled for us from all the best available sources. We will glady send a copy of this book (as long as the edition lasts), to ALL who fill in and mail coupon below. you ever wonder where this dust came from rowers that need constant dusting are made with seams and rivets in the top—over which smoke and ash-dust pass—heat loosens the rivets, and dust drops through whenever the stove is shaken. THE KOOTENAY OVEN HAS A SEAMLESS TOP. This is not all—THE KOOTENAY OVEN CAN BE WASHED LIKE A CHINA DISH. A CHINA DISH. This Oven is made of Nickelled American Ingot Iron, that may be easily and thoroughly washed with soap and water WITHOUT THE SLIGHTEST DANGER OF RUST. The VENTILATED OVEN carries off all odors that arise from cooking or baking. The KOOTENAY OVEN is SQUARE, DEEP AND ROOMY. The Aluminized CENTRE RACK adds greatly to baking space, as the baking is done equally as well on the rack as on the oven bottom. This BOITOM IS REINFORCED to prevent buckling, and protected by asbestos. So the KOOTENAY Oven will wear easily five times as long as the incorrectly designed one of ordinary iron. THE NICKEL PLATED OVEN MEANS GREATEST RADIATION; therefore is most economical and radiation is even, thus giving best baking results. You might easily overlook all these good points in the KOOTENAY Oven, because there are so many others in the rest of this range. the rest of this range. The FIRE BOX linings are made in nine pieces of heavy-weight Semi-Steel, which is practically indestructible. The HEAVY DUPLEX ROLLER GRATES have two faces—one for wood, one for coal—instantly interchasgeable. The KOOTENAY has a DUPLEX DRAFT that EN-SURES AN EVEN FIRE. The POLISHED TOP is a bright, smooth, easily cleaned surface (no black lead necessary). And there is NO REACHING for Dampers, because the DAMPERS ARE IN THEIR PROPER PLACE. Look at the picture and note the senseral Look at the picture and note the general "dress" of the KOOTENAY. Then ask your dealer to "show" you and tell you the rest. You'll soon be as great a KOOTENAY enthusiast as we are. Remember—The KOOTENAY is guaranteed 2 WINNIPEG, CALGARY, SASKATOON, EDMONTON, VANCOUVER, London, Ont., Toronto. Montreal, Hamilton, St. John, N.B.