

Fifteen Years Ago

From No. 31 of St. Peters Bote

The new elevator, the highest of the eight in Rosthern, is now under roof.—Father Prior Alfred and Father Dominic were in town last week. The latter spent an entire week here, whilst the former went to Winnipeg on business. Both returned to the Colony.—Last week Father Meinrad of Leofeld left on a vacation trip to the States. Fr. Chrysostom of Münster is taking his place in Leofeld and Fr. Peter is tending to Father Chrysostom's Missions.—The weather during the past week was quite pleasant, with a light frost during the night. Late wheat was slightly injured by frost and late oats was badly, but not to the extent of being useless for feed. Sept. 18th and 19th it was 22 above zero. The 18th it rained and also snowed a little; likewise on the 22nd. The warmest day in September was on the 7th, with 73 in the shade.—The following are some of the advertisers from the Colony in this paper: Fred Imhoff of Leofeld, Store and Hotel; Nicolaus Gasser of the same place, Hotel and Store; Jos. Hufnagel of Vossen P. O., General Store; Nenzel & Lindberg of Dead Moose Lake and St. Peter's Monastery, two General Stores. The latter also offer to put up buildings for those homesteaders who desire to have a house to move into upon their arrival.

Fall Plowing To Kill Grasshoppers

The first serious outbreak of grasshoppers or locusts in Saskatchewan occurred this year, threshing returns showing that the damage to the crop effected was much more serious than first anticipated. Reports received from the field representatives of the Saskatchewan Dep't. of Agriculture, which is directing the campaign against the grasshopper pest, give abundant evidence that grasshoppers have already spread over a wide area of the province outside of the districts where most damage was reported this year.

F. H. Auld, deputy minister of agriculture, is anxious that farmers whose crops were infested, as well as farmers in adjoining districts, and in any part of the province where grasshoppers were noticed in unusual numbers, should realize the importance of plowing as deeply as possible their stubble land, if a much more serious outbreak of grasshoppers is to be averted next year.

Heavy flights of grasshoppers were observed in the southeastern part of the province, where the outbreak was first observed and where the greatest damage was wrought. An aviator who flew at Carlyle stated that he had encountered large numbers of grasshoppers at an altitude of several hundred feet.

Forty-six municipalities reported damage to the crop by grasshoppers this year. The Dep't. of Agriculture for Saskatchewan supplied free of charge to these municipalities all the paris green and white arsenic used in the poison mixture, the municipalities supplying the other ingredients. Under this scheme the department of agriculture gave out 12,095 lbs of paris green and 2,650 lbs of white arsenic, sufficient to prepare 150 tons of the poisoned bran mixture.

The general opinion of all engaged in the grasshopper campaign is that if gone about in the right way and the right time, an outbreak of grasshoppers can be controlled, but to do this there must be interested co-operation, and legislation compelling this co-operation is desired by those who had experience in fighting the pest the past season.

Over 1500 Farmers Have Been Loaned Money By Sask. Farm Loans Board.

Farmers of Saskatchewan located in all parts of the province have been loaned \$2,500,000 by the Saskatchewan Farm Loans Board since it started operations in the summer of 1917. The amount loaned represents loans made to over 1500 farmers, a large proportion of these in the newly settled districts in the province some distance from railways, where the majority of mortgage companies are reluctant to make loans.

Greater Production Farm Loan Bonds have furnished a considerable amount of the funds required to meet the applications for loans, but owing to financial restrictions and particularly owing to the fact that the Greater Production Loan Campaign which had just been launched in 1917 was almost immediately withdrawn so as not to interfere with the Victory Loan campaign that fall, it has been quite impossible to meet all demands. In fact the first six months the board was in operation over 3,000 applications were received which would have taken over \$6,000,000 to satisfy.

Although there has never been an active sale for Saskatchewan Farm Loan Bonds, the demand for these has been steady and continually increasing. Up to the first of this year the total bonds issued have amounted to \$1,559,480, slightly over \$400,000 of which are treasury investments.

In the budget speech delivered by Hon. C. A. Dunning, provincial treasurer, last January, he explained the object of the Saskatchewan Farm Loan Bonds as follows:

"We desired to borrow from the people of Saskatchewan who had money to loan and lend it to the farmers of the province who desired to borrow on first mortgage. We felt that by means of this scheme we could help the man who had money to lend by paying him a higher rate of interest than he could get otherwise and could help the man who wanted to borrow by lending it to him on longer and better terms and at a lower rate of interest than any one else. The Farm Loans Board lends its money at 6 1/2 % and pays the holders of its bonds 5 %, the 1 1/2 % difference being allowed to cover the cost of operations.

"The Farm Loans Board operated for six months during the year 1917 but did not finish its first full year until December 31, 1918. Up to that date the board had actually loaned \$1,758,288.37. The total cost of administration since the formation of the board up to the first of this year, exclusive of refundable disbursements, which are chargeable against the borrower, was approximately \$26,000.

"Although administration expenses have been exceedingly low, the policy of the board has not been one which made for the utmost economy, as instead of making a few large loans in the old settled districts, which would be a good deal cheaper from the administrative point of view, the board has been mixing up its loans, taking some of the easy ones close to town and railroads with harder loans to place many miles from the nearest railway, where settlers were trying to get to their feet and could secure loans only through the Farm Loans Board."

In the same budget speech Mr. Dunning explained that the principal object of the government was to reduce the costs of the money to the farmer, not to do all the business. "We did not expect to do all the business," said Mr. Dunning, "but we did and do hope to exert an influence on the cost of mortgage money to the farmer and we also hope to affect the terms

and conditions upon which he secured mortgage loans. There is ample evidence that we are affecting these conditions. Through our Farm Loans Board we have affected the attitude of the mortgage companies generally towards farm loans. While the cost of nearly everything in this province has gone up from 100 to 200 % since the war started, the cost of farm loans has inclined downward rather than upward."

At the time that legislation was brought down creating the board, the fear was expressed that the farmers who were borrowing from the board would not pay their debts promptly, that the borrower would work on the principle that because the money was borrowed from the government, although obtained through the board, he did not need to repay promptly. Mr. Dunning, who has been prominently identified with the farmers' organizations in the province, was at great pains to impress on these organizations that the success of the scheme and its continuance depended on the business-like dealings on the part of the borrower with the board.

The expectations of the provincial treasurer have been more than realized. At the end of the first six months' operation only a comparatively small number of loans had payments coming due. Every one of them made payments in full. On December 31, 1918, with a very large number of payments having come due two months before, four-fifths of the amounts due on Nov. 1 had been paid, in spite of the very bad year from an agricultural standpoint in portions of the province. On Dec. 31, 1918, the amount of overdue principal was only \$3,593.

The money is loaned for thirty years on the amortisation plan. In Saskatchewan the loan is a straight loan direct from the government through the medium of the Farm Loans Board, and the full amount of the loan, less the expense of getting the loan through, goes to the borrower direct, without passing through any association or company. On a loan of \$1,000 the annual payment of principal and interest is \$76.58.

The Saskatchewan Farm Loan debentures are in denominations of \$20, \$100, \$500 and \$1,000 payable in ten years, and bear interest at 5 %, payable every six months.

The members of the Saskatchewan Farm Loans Board are J. O. Hettle, of Saskatoon; J. H. Grayson, of Moose Jaw; and Colin Fraser, of Regina, Commissioners.

SOMETHING WRONG.

The day was drawing to a close, judge, jurors, witnesses and lawyers, all were growing weary. Counsel for the prosecution was cross-examining the defendant.

"Exactly how far is it between the two towns?" he asked at length.

For some time Paddy stood thinking, then, "About four miles as the cry flows," came the answer.

"You mean 'as the flow cries'?" corrected the man of law.

The judge leaned forward. "No," he remarked suavely, "he means 'as the fly crows.'"

And they all looked at one another, feeling that something was wrong somewhere.

Farm Implements For Sale

On account of ill health I find it necessary to give up the implement business. So I will offer for sale all goods at cost price, such as:

- WAGONS, WAGON BOXES, GANG PLOWS AND SULKY PLOWS, SHARES, ETC. ETC.

JOHN MAMER, MÜNSTER, SASK.

Sheep For Sale

1 pure bred Suffolk Down ram, 2 years old, registered; 1 grade lamb ram; also a few ewes and lambs. S. J. Pappenfus, Anaheim, Sask.

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