

to know them through and through: we certainly sympathize with their trials and resent their wrongs as bitterly as we do our own.

B.C.'S FARM CREDITS

Applications for Loans Aggregating \$2,175,000 Have Been Received Already

THE agricultural credit system is a new departure in British Columbia, but is already proving of advantage to many farmers, in furnishing money to make improvements to their farms, for land clearing, draining, erection of buildings, purchase of stock, etc., all calculated to increase agricultural production. This is the opening paragraph in an article by the Hon. Wm. Manson, of the British Columbia cabinet, in the Monetary Times. He continues:

The agricultural act was placed upon the statutes of British Columbia in March, 1915. It authorized the borrowing of \$15,000,000, to be administered by a commission, the debentures of the said commission to be guaranteed by the government of the province.

The money market for some time previous to, and since the outbreak of the European war, has been unfavourable for the borrowing of money, but last spring a loan of \$1,000,000 was obtained under the act to begin the work and give definite assistance to aid in developing agriculture. The money cost 5.63 per cent., and is being loaned to the farmers at 6½ per cent. Long-term loans for 20, 30 and 36½ years, may be made on the amortization plan, interest and principal payable half-yearly.

Short-term loans may be made from three to ten years, which need not be amortizable. The commission has decided that for the present while it prefers

duction, therefore the applications for money to be used exclusively to pay off mortgages are being held in abeyance for the time being.

The following figures give particulars of loans granted: 6 loans for \$250, \$1,500; 2 loans for \$300, \$600; 53 loans for \$500, \$26,500; 2 loans for \$600, \$1,200; 1 loan for \$700, \$700; 10 loans for \$750, \$7,500; 3 loans for \$800, \$2,400; 2 loans for \$850, \$1,700; 41 loans for \$1,000, \$41,000; 1 loan for \$1,100, \$1,100; 7 loans for \$1,200, \$8,400; 18 loans for \$1,250, \$22,500; 1 loan for \$1,300, \$1,300; 20 loans for \$1,500, \$30,000; 4 loans for \$1,800, \$7,200; 26 loans for \$2,000, \$52,000; 1 loan for \$2,280, \$2,280; 11 loans for \$2,500, \$27,500; 8 loans for \$3,000, \$24,000; 2 loans for \$3,500, \$7,000; 4 loans for \$4,000, \$16,000; 1 loan for \$4,250, \$4,250; 2 loans for \$4,500, \$9,000; 7 loans for \$5,000, \$35,000; 1 loan for \$5,500, \$5,500; 1 loan for \$7,500, \$7,500; 1 loan for \$9,000, \$9,000; total 236 loans for \$352,630.

The terms of loans granted are as below: 3-year straight loans, 5; 5-year straight loans, 45; 6-year amortizable, 1; 7-year amortizable, 4; 8-year amortizable, 3; 9-year amortizable, 1; 10-year amortizable, 83; 20-year amortizable, 52; 30-year amortizable, 21; 36½-year amortizable, 1; total, 236.

The commission has at present five appraisers in the field in various parts of the province, and every effort was being made to complete the work of appraising before the winter weather set in.

Two of the directors of the board have spent considerable time in the field with the appraisers, for the purpose of obtaining first-hand information regarding agricultural lands and conditions throughout the province and also in assisting the appraisers to establish a proper basis of valuation. The reports of the appraisers are received at head office weekly, and the commission passes upon the applications as the reports come in.

BELGIAN DEPORTATIONS

*A Belgian Describes One of Them in the
Philadelphia Ledger*

RECENT returns of a number of deported Belgians to their districts has somewhat dulled the edge of the original sense of revolt which was felt in all non-Teutonic countries when these outrages first occurred. The narrative of a Belgian, in the Philadelphia Public Ledger, revives the cruel outlines of this crime against humanity.

The town of Z—, says the writer, where the scenes occurred, is in Brabant, and the centre of 22 communes, and about 10,000 men, namely, all those between the ages of 17 and 56, were affected by the action of the German Government. Other districts had been raided before and the people of Z— knew what might be expected, though most of them kept hoping against hope that Germany had already secured all the labour she needed and might pass them by. Their hope was abandoned on the morning of November 14 last, when at seven o'clock the following official notice was placarded on the walls:

"All men between the ages of seventeen and fifty-six, inclusive, of the commune of _____ are requested to present themselves on November 15, 1916 at 8 o'clock a.m. (German time), at Z— marketplace. The burgomaster should be present. The men concerned should be carrying their identity cards, and in case of need their meldekarts (card of control). Small hand baggage will not be allowed. Those who fail to appear will be immediately transported without delay and by force to the places where they are to work. Besides, they are liable to very heavy fines and long imprisonment. Priests, doctors, lawyers, schoolmasters and professors need not present themselves.

"Ottignies, November 3, 1916.

"The Imperial Kreischef of Nivelles,

"GRAF VON SCHWERIN."

Most of the employed men in the district were at work when the announcement was made, and it was only when their wives followed them to field and factory that they understood that the long-dreaded blow had fallen. There was no more work that day, for the next day they had to report at Z—, and they desired to spend their few remaining hours of liberty with their families, to make what pitiful little arrangements they could make for those whom they would have to leave behind them, the wives, the children, the mothers, and the lovers. In many a home the little bundle was made up containing perhaps the warmest blanket left in the home, or some other like treasure that the self-sacrificing wife would insist the husband should take for his own comfort. For thousands of these men the village of Z— meant a two-hour tramp, so that before daylight the next day all the neighbouring roads were crowded with

Belgian men, often accompanied by weeping wives and children, marching sadly to what fate they knew not.

When the marketplace is reached the summoned men are so numerous that they block all the approaches to it, but they are sorted out by the German officials in groups of one thousand, and conducted to a school building in which their fate is to be decided. Every window and every door frames some sad-faced woman. The very housetops are crowded with people who dare to shout encouraging words to the men below. They are conducted by small bodies into a room where a doctor sits to examine all those who have medical certificates, the men who are entitled to exemption. The doctor does



Enslaved for their own good!

—Louis Raemakers in Land and Water, London.

not seem severe, for he liberates several, although he points the others into an adjoining room. Here are numerous Germans in uniform, and also the three delegates of the commune who are permitted to be present, and to urge exceptions when they care to do so. However, their protests are unavailing. It is not a court of law. It is a Prussian military tribunal, no interference allowed, everything efficient, harsh and devilish.

The men are examined by two officers. They are invariably asked if they are employed or unemployed. This is a German form, but whether the answer is one thing or the other it makes no difference. Then they are asked if they will go to Germany and accept good wages to work for the German Government.

“ TWO TAILED BOGEY ”

WE have been told a good deal in the Press about the new German battle-plane. "A Flying Patrol" has been permitted by the Censor to give particulars of one in the Cornhill Magazine. He says:

"It goes by the name of the 'Two-tailed Bogey,' owing to its having two fuselages or tails instead of one, with an engine of about 150 horse-power at the forward end of each. In between is a nacelle containing three persons, one of whom pilots and the other two work the machine-guns, which fire both fore and aft.

"It is a great, big, heavy biplane, with enormous wings, much larger than anything we have out here at the moment. Some people say that, besides the two tractor propellers there is a third pusher engine and propeller, mounted at the tail-end of the nacelle, but I do not credit this myself. Its speed is about 90 miles an hour, so it is bigger, faster, and more heavily armed than our own fighters of which we are so fond.

"The crab of it, apparently, is that it is clumsy and very difficult to manoeuvre, and so loses much of its advantages. The Huns brag about it a good deal, yet none of them have dared to come and fight us over our own lines, which is, of course, a big handicap."



"Consistency, thou art a jewel!"

that all such loans should be amortizable, yet will grant straight loans for three, four or five years, interest payable half-yearly, and that loans from six to ten years must be payable on the instalment plan, the same as long-term loans of 20, 30 and 36½ years, interest and principal payable half-yearly.

Borrowers have the privilege of paying off, in addition to the regular half-yearly payments, \$25 or any multiple of \$25 from time to time on any interest date, in reduction of the mortgage.

The agricultural act of 1915, under which the commission is working, requires that the money to be loaned for the purpose of making improvements on agricultural land shall only be advanced as such improvements are made, and the commission when granting each loan is arranging accordingly.

A great many applications are being received where the money is to be used for the purpose of paying off existing mortgages. The policy of the commission, with the limited amount of money at its disposal, is to give first consideration to applications where the money is to be used for purposes that will tend definitely to increase agricultural pro-