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## The Saskatchewan Implement Bill

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No advertisement is allowed in our columns until we are satisfied that the advertiser is absolutely reliable and that any subscriber can safely do business with him. If any subscriber is defrauded E. H. Heath Co., Ltd., will make good the loss resulting therefrom, if the event takes place within 30 days of date advertisement appeared, and complaint be made to us in writing with proofs, not later than ten days after its occurring, and provided, also, the subscriber in writing to the advertiser, stated that his advertisement was seen in "The Canadian Thresherman and Farmer." Be careful when writing an advertiser to say that you saw the advertisement in "The Canadian Thresherman and Farmer."

THE NEW IMPLEMENT BILL enacted at the last session of the Saskatchewan Legislature is now a law and in full operation within the Province. A discussion of the merits or demerits of the new Act would be useless at this time, as a law is a law, and will remain so until amended or revoked. There has been existent for some time on the part of the law makers of Saskatchewan a feeling that a large share of the troubles that came to the farmers of the Province were due to the implement men. Their attitude would lead one to believe that every time a farm implement was sold a crime had been committed.

FARM IMPLEMENTS ARE AN ABSOLUTE NECESSITY to the progress and welfare of any agricultural country, and as such they are entitled to a great deal of consideration. The attitude of the legislators of Saskatchewan with regard to the sale of farm implements is a sad reflection upon the mental strength of the farmers. One would think that these same farmers are not masters of their own

minds, but on the other hand must have their trading so hedged in by laws and other protective measures that it will require no business ability whatsoever on their part in order to negotiate a deal for an implement that may cost anywhere from \$5.00 upwards.

THE NEW SASKATCHEWAN LAW, if applied in Iowa or Illinois, where the farmers are wealthy and where cash is plentiful would work no hardship, but in a growing province like Saskatchewan, where every dollar of credit that can be secured is needed, it is going to cause trouble for the farmers, the echo of which will be heard from Dan to Beersheba.

Undoubtedly the first move on the part of the implement men will be the curtailment of credit. This will not be done through animosity, but merely as a means of self-protection. It will also mean that where credit is given larger cash payments will be demanded, thus making the farmer finance himself.

NO IMPLEMENT CONCERN is going to build machines and advance a considerable sum in freight and duty in order to get them into the country and then sell them in such a way that they have only a "shoestring" chance of getting their money. It is true that many farmers buy implements that they do not need, but you cannot legislate brains into any individual. There is no law in existence that compels a man to buy what he does not want, but there are innumerable laws to compel payment for purchases made. The present law puts a premium on

the actions of the man who is inclined to be crooked and dodge his payments.

THE HONEST MAN never did need legislation in order to protect his rights and he does not need it to-day. The result of the present law will be to put all farmers in the same class. They will all be judged according to one moral hazard, with the result that the honest man who is entitled to credit will be made to pay for the man who is inclined to pay for only what he has to. The present law will have the undoubted effect of increasing the cost of doing business, and consequently the cost of the implements sold.

IF THE VOLUME IS CUT down owing to a largely cash business, the decreased volume must be made to carry practically the same overhead charges as formerly which means increased cost per implement. In all this legislation the government has sadly overlooked one very important thing. They have attempted to make the manufacturer responsible for his machine until it is practically worn out, but they say nothing about the farmer taking care of that same implement while it is in his possession.

THE WRITER WAS AN EXPERT for various farm implement concerns for several years, and during that time he became aware of more money lost through carelessness on the part of the farmer in handling and neglecting his machinery than was ever lost through poor machinery or through buying too heavily—yes, ten times more. Under the present law, the new farmer who comes into the province with only a small amount of cash is going to find himself in rather a bad position in so far as machinery credits are concerned. It will be cash with order or go without. Farming in Saskatchewan is primarily grain farming, despite some so-called government evidence to the contrary, and grain farming requires plows, harrows, discs, drills, packers, harvesters, threshing machines, wagons, etc., right from the start.

THE FARMER WHO BEGINS in Saskatchewan with a cow, a pig and a horse and attempts to work up is very likely not to get very far for several years. Virgin prairie requires machinery. The cows and the pigs follow, or at least should as a natural consequence. You farmers of Saskatchewan who are contemplating buying implements had better see your bankers first and then your implement dealer, because it is practically certain that the implement business of your province is going to be done largely on a cash basis in the future. The "Cash down" idea is the right one but we are not yet within sight of the millennium.

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