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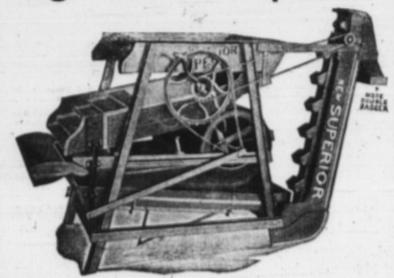
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FARMER-LENDER CONFERENCE

There was considerable discussion on e question of permitting farmers to pay their mortgages before the full term the contract had expired, at a meeting of the contract had expired, at a meeting of the joint committee of commerce and agriculture held in the Fort Garry Hotel, Winnipeg, on December 1 and 2. It was pointed out by representatives of the organized farmers present that in the past two years a considerable number of the group of the count of high crops and high farmers, on account of big crops and high prices, were in a position to pay off their mortgages in full, particularly was this the case in Southern Alberta. Many of the mortgage companies were declining to accept prepayment until the mortgage had run the full five years. It transpired in the discussion that a number of the mortgage companies have already adopted mortgage companies have already adopted the policy of allowing a farmer to pay off his mortgage at any time with a bonus of six months interest if it is paid inside of two years and three months interest if paid at any time after two years. It was suggested by some of the mortgage men that the joint committee recommend legislation to this effect in all three prairie provinces, but after discussion it was decided not to request such legislation at the present time, but to send a recommendation to the Mortgage Loans Associations in each of the three provinces that they bring this matter up for consideration at their meeting and see if it would not be possible to make this the general policy of all companies doing mortgage loan business in the West.

Foreclosing Mortgages

A long and animated discussion oc-curred on the new Alberta legislation compelling loan companies in the case of compelling loan companies in the case of foreclosure to realize upon the security first before being permitted to sue upon the personal covenant. The representatives of the loan companies contended that if the security were confined only to the value of the property covered by the mortgage and the personal covenant were eliminated it would destroy the value of such mortgage. The farmers' representatives maintained that the lenders should lend their money only upon the basis lend their money only upon the basis that in the case of foreclosure they should that in the case of forectosure they should first realize upon the property and after that should take action against the bor-rower for the difference if the entire amount of the loan was not realized from the property and that they should not become preferred creditors. This question was finally referred back to the Alberta committee for further considera-

There was a unanimous that the Alberta government should be requested to amend the Volunteer and Reservists Relief Act so that the protection would apply only to bona fide volunteers and sailors enlisted in overseas forces and should not apply to what is called the "home guard," in which those who enlist are not going for overseas

There was also unanim that the governments of the three prairie provinces be requested to enact that no executions, judgments or seed grain liens should be registered unless the occupation and residence in addition to the names of the persons adjudicated against are mentioned in the registration and also that notice be sent to the persons against whom any of these instruments are registered.

Collection of Taxes

It was agreed that the municipalities should be obliged to collect taxes upon farms promptly and not allow them to continue to pile up against the land and thus reduce the security of the mortgage on the farm land. There was no difference of conjugate on this must be better that

on the farm land. There was no difference of opinion on this question between the farmers and the mortgage representatives as it was felt to be in the best interests of the whole country.

There was a very animated discussion on the question of the amount of money that noxious weeds inspectors should be permitted to spend on vacant land. In Saskatchewan the law provides that \$25.00 may be expended without notice and \$200 after notice is given to the owner while there is no restriction in the other prairie provinces. The Alberta and Manitoba committees were asked to consider this matter further and report at the March meeting.

Livestock Liens

The amendment to the Bank Act permitting banks to loan on livestock and take security in the form of a chattel mortgage was one of the most important subjects discussed. The bankers present



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mencing at nine (9) o'clock a.m. PERSONS REQUIRING LICENSES are those in charge of any steam boiler car-rying over twenty pounds steam pressure, unless such boiler it used on a farm for farming purposes only, such as threshing outfits, in which case no license is re-

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