families are forced to live in conditions that Mr. B. E. Walker never dreamt of?

Is it not because that lumber is controlled by a combine one of the most oppressive in Canada? The price of lumber is nearly double what it ought to be. Does Mr. Walker believe that families live in these conditions from choice or as he infers from laziness. If too much lumber is put out the Bank of Commerce will lend to the combine to hold it over, but if a farmer wanted the same privilege on his wheat he is distinctly told that the Bank has not money to lend for that purpose.

As to being "too lazy to clean the seed or do fall plowing or eradicate noxious weeds," Mr. Walker's state-

As to being "too lazy to clean the seed or do fall plowing or eradicate noxious weeds," Mr. Walker's statement is a lie and he casts a slur on the most industrious class in Canada, the class particularly on which the parasites prey (himself included). But of all the compines the Banker are the most oppressive in that they take the earnings of the workers and afterwards use them to depress the price to the producer and raise it to the consumer. Our bankers are our millers, grain exporters, elevator owners and millers—holding seats on the Grain Exchange.

They have cut down the credit to one half, of all those who do not control terminal storage, thereby cutting out the independent dealers and creating a monopoly for the handling of our grain and thereby dictating prices to producer and consumer alike.

It was the bankers combine that caused the conditions that held up our crop at Fort William and Port Arthur in the fall of 1907. Although not within 12 millions of dollars of their limit of lending, they declared there was a financial stringency. This is the truth, as Mr. Walker very well knows, and was brought out before the Minister of Trade and Commerce in March, 1908, when Mr. E. S. Clouston and he had to admit these facts, and Mr. Burns failed to prove differently.

In his speech at the annual meeting of the Bank of Commerce for the year ending December 30, 1907, Mr. Walker declared that the car distribution clause as it stands today in the Manitoba Grain Act was responsible for the car shortage and the money stringency that year. He thought he would have no difficulty in proving it, but as he knows the little delegation of farmers from the West that met him at Ottawa were able to prove differently, and proved before Sir Richard Cartwright that

he (Mr. Walker) made the statement through ignorance, selfishness and greed.

JOHN EVANS.

## THE OTHER SIDE

The Editor Grain Growers' Guide, Winnipeg, Man.

Dear Sir:—I have been an interested reader of your Grain Growers' Guide, for some time and have been much impressed by the arguments brought forward in favor of the government ownership of initial and terminal elevators. But I shall be glad if you would give a little of your space for correspondence to those who, like myself, are doubtful, and would like to hear both sides of the question. In the first place who will have the appointments of the officials to manage affairs, the government elected by the whole people, or the farmers. And secondly, who will pay for it?

ment elected by the whole people, or the farmers. And secondly, who will pay for it?

In the October issue of your paper you distinctly state that the system can be created without placing a tax upon the remainder of the people. If these are not to pay for the system, are they to have a voice in its control through their representatives in the Dominion and Provincial houses? It will be evident to you that, if such is the case, a day may come when the interest of the farmers and the people may clash; and then in the face of such a majority, what would become of the farmers?

Respectively Yours,

JOS. H. FAWCETT.

The choice of a man's pleasures or delight will best discover his real character. If he be most pleased with religion or literary pursuits, we may pronounce him virtuous; if his chief delight is in low company, vicious or vain amusements he is not, strictly speaking, virtuous. No man is an hypocrite in his pleasures. Pleasure, though in itself harmless, becomes mischievous by endearing us to a state which we know to be transient and probationary. In the state of perfection to which we aspire, there will be pleasure without danger, and security without restraint.

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Average rate of assessment 6 years 16½ cts. per acre. Plans of Insurance same as in 1908. Assessment governed by amount of loss. Have now \$1,600,000.00 Insurance in force.

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