

THE GRAIN GROWERS' GUIDE
 1917
 15 (1283)

DOG DISEASES
 BOOK ON
 AND HOW TO FEED
 THE DOG
 H. CLAY GLOVER CO., INC.
 118 WEST 21ST STREET, NEW YORK

Farm Management
 A study of
 practical business
 in farming.
 Do You Know
 how much you
 are getting for
 your labor?
 Do you keep proper records?
 Every successful farmer should
 have a system of book-keeping
 and a record of his business.
 This book will tell you how to
 keep a record of your business
 and how to get the most out of
 your land.
 Price, 1.90
 Satisfaction Guaranteed
 or Money Refunded
 GRAIN GROWERS' GUIDE
 Book Department,
 Winnipeg, Man.

The Immediate Needs
 Life Insurance is the one
 possession that death auto-
 matically turns into cash.
 Life Insurance at lowest
 cost and with highest re-
 turns is to be secured on
 the most liberal conditions.
 In—
THE GREAT WEST
LIFE ASSURANCE CO.
 Head Office
 Dept. 47
 WINNIPEG

Stouten
 Working
 Shirts and Overalls
 Made of the strongest material
 and sewed to stand
 the longest strain.
 The Northern Shirt Co.
 118 WEST 21ST STREET, NEW YORK

Your Questions Answered
RATE OF INTEREST ON NOTE
 A—The Money Lenders' Act, Chap.
 122, of the Revised Statutes of
 Canada, states that the maximum rate
 of interest on a private note by a money
 lender is 12 per cent on sums under
 \$500, and 10 per cent on sums over
 \$500. If a money lender charges a rate
 higher than that provided by the Act, the
 note is void as to the interest.
 Q—Is there any limit to the rate of in-
 terest a money lender may charge on a
 note? What government passed this law?
 A—The Money Lenders' Act, Chap.
 122, of the Revised Statutes of
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 of interest on a private note by a money
 lender is 12 per cent on sums under
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 higher than that provided by the Act, the
 note is void as to the interest.

FARM LOANS IN UNITED STATES
 A total of \$111,661,905 has been
 asked from the Federal farm loan
 banks on first mortgage farm loans at
 five per cent, interest up to July 1.
 Of this amount \$11,051,905 sought by
 the 230 farm loan associations which
 have been chartered by the farm loan
 board has been approved and the loans
 are now being passed out. The average
 amount asked by each association is
 a little over \$500. The average num-
 ber of farmers in each of the associa-
 tions is 18, giving an average loan of
 nearly \$2,500 for each applicant. Nearly
 \$100,000,000 more has been applied for
 by the twelve banks, but has not yet
 been approved. Most of the loans so
 far made to the associations run for
 36 years and are retired on the partial
 plan by semi-annual payments, at six
 per cent annual payment by the
 borrower retiring both the principal
 and interest.

It will be seen that correspond-
 ing amounts obtained by the United
 States cost them as follows:
 10 year loan \$100,000,000
 15 year loan 35,000,000
 20 year loan 100,000,000
 25 year loan 150,000,000
 30 year loan 105,000,000
 Total \$542,500,000
 Total amount of loan 350,000,000
 Cost of loan 192,500,000
 Thus it will be seen that Canada paid
 \$250,374,311.50 for the use of \$350,
 000,000, while the United States paid
 \$192,500,000 for the use of \$350,000,
 000 for the same period.
 This looks like economy in high
 places, or is it an effort on the part
 of the finance minister to look after his
 friends? However that may be, the re-
 sult is that Canada, while her politicians
 are talking economy and patriotism,
 has been loaded with an unnecessary
 debt of nearly \$100,000,000 more than
 the United States are paying for the
 same purpose.
 A little loss of such patriotism and
 economy and more practice of real
 economy and business sense will be
 more acceptable to this already heavily
 burdened country.—F. J. Travers

THE T. EATON CO. LIMITED
WINNIPEG
CANADA
Imperial Steel Granary
1000 Bushel
Galvanized
Steel
Granary
95⁵⁰
NOW AT
95⁵⁰
 We have issued a large granary giving complete details, speci-
 fications, etc. We will mail this circular to you on request together
 with any other information required. The price of 95.50 includes
 everything as shown, except the wooden base.
 The shipping weight of this granary is 950 lbs. It takes second-class
 freight rate.
 Over one thousand of these granaries now in use giving satisfaction,
 proven conclusively that this is a granary that is right in construction,
 quality and price. It is portable.

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OF CANADA
SAVE your Money, SECURE your Future
and SERVE the Country.
 Interest allowed at current rate on Savings Deposits at all Branches.
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 43 Branches in Western Canada
 HEAD OFFICE: TORONTO
 E. HAY, GENERAL MANAGER
 CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000
 PELEG HOWLAND, PRESIDENT

UNION BANK
OF CANADA
Loans for Livestock
 THE UNION BANK OF CANADA is pre-
 pared to make loans to good farmers on
 reasonable terms, to purchase cattle for feed-
 ing or breeding purposes.
 It is in the best interests of farmers to
 increase their herds. Consult the Local
 Manager for particulars.
 Paid Up Capital \$8,000,000.00
 Total Assets Exceed \$108,000,000.00
 Head Office: WINNIPEG
 Total Branches Over 100 and 400
 THE PIONEER BANK OF WESTERN CANADA