

Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Henders, President, Culross, Man., to whom all communications for this page should be sent.

RURAL CREDIT

The Hon. John Scaddan, Premier of Western Australia, while describing their method of encouraging agriculture in that State, in an address given in Winnipeg a couple of years ago, said, in part, "We realize that the farmer must, of necessity, compete with the world in the sale of his produce, and we therefore endeavor to do what we can to enable him to carry on his business under the most favorable conditions. We have, for instance, a system of state loans, by which our farmers may borrow money at a low rate of interest. Our policy is not to lend a lump sum on the value of the land, but rather on the improvements which the farmers make. When a farmer breaks or clears a piece of land, erects buildings, and makes other improvements, we lend him the value of those improvements. We also lend money to farmers for the purchase of stock and machinery and for the purpose of paying off other liabilities. These loans are made at 5 per cent. interest. For the first five years the borrower pays the interest only and after that, by paying 8 per cent., he not only pays the interest, but gradually repays the capital and retires the loan in about 20 years. The money comes from the State savings banks. The depositors receive 3 per cent. on their savings, and the money is turned over by the savings bank to the agricultural bank at 4 per cent. The agricultural bank in turn lends to settlers and also to home builders in the towns at 5 per cent. The 1 per cent. margin taken by each institution pays all the expenses of administration and last year the savings bank made \$40,000 profit and the agricultural bank \$30,000. The profits go into a reserve fund and the agricultural bank now has a surplus of accumulated profits amounting to \$175,000. The agricultural bank has power to issue debentures for the purpose of securing money to loan to settlers, but so far this has not been necessary." In answer to the question, "Do you have many losses thru borrowers failing to repay their loans?" he said, "No, practically none. We have lost \$50 in the last five years." In answer to the question: "And is this system bringing good results?" Mr. Scaddan said: "Undoubtedly. Twelve or fifteen years ago agriculture was a very small industry with us. In 1900 there were applications for government land in the state totalling 309,000 acres. In 1911 there were applications for 1,956,000 acres. The total area under crops of all descriptions in 1900 was 186,000 acres. Last year considerably over 1,000,000 acres were in crop. That, I think, is a very fair rate of progress and it means that agriculture, instead of being a very small industry, has become an important factor in our development. Our policy of state loans has unquestionably contributed very largely to this desirable result.

"The agricultural bank also performed a very valuable service last year when it came to the rescue of the farmers at a time of crop failure, caused by lack of rainfall. Many of our farmers at that time were indebted to the chartered banks who had sent out canvassers and induced them to take out loans and when hard times came the banks attempted to collect their money. The farmers were unable to pay and many of them were faced by ruin. The government agricultural bank was able to come to the rescue, however, and provide the farmers with the money to pay off the chartered banks and so enable them to stay on the land and produce another crop."

Note on Above

In countries where long term farm loans systems have been adopted, there has been a marked improvement in the standard of living on the farm, including more recreation and culture, which is not only good for the farmers and their families, but tends to keep the boys and girls on the land. It is also found to be good for general business. The effect of such a system is to encourage productive effort in comparison to speculation as a means of money making. The

following figures are suggestive as to the effect of such systems on production:

Exports of Domestic Products per Capita (From "Official Year Book, Commonwealth of Australia")	
United States (no general farm credit system).....	\$24.14
Canada (no general farm credit system).....	40.08
Australia (has general farm credit system).....	70.00
New Zealand (has general farm credit system).....	111.78

The government of New Zealand, since adopting a system of issuing bonds for a long term of years has, since the system was established eighteen years ago, loaned to farmers the sum of \$65,000,000, and not only have they made no losses, but have made an accumulation of profits over and above cost of flotation and other charges in connection with the system of over one and a half million dollars.

WOMAN SUFFRAGE AND DOWER PETITIONS

Reports indicate that some of our branches have not yet taken steps for circulating the petitions for votes for women and dower law. Do not delay taking action; in order to make the work easier and to get more canvassers in the field, write in to the Central Office for more copies of the petitions if you require them. Many a busy woman could get six or eight signatures that could not spare the time to canvass for a larger number; hence the advantage of having a number of petition forms.

FALL CAMPAIGN WORK

As soon as the rush of harvest and threshing is over a meeting of the board of directors will be convened to arrange for the fall campaign. The committee of women grain growers appointed at the last annual convention will be called to confer with the board of directors at this meeting as to the best methods of encouraging farmers' wives to identify themselves with the aims and purposes of the organization and take the place that properly belongs to them in assisting in the fall campaign. It is the desire of the directors that the farmers' wives should take their place at these meetings equally with the men in delivering addresses.

CUSTOMS IN AUGUST SHOW AN INCREASE

The Port of Saskatoon About \$7,000 Ahead of August, 1914—Farm Implements Imported the Cause

"There was a considerable increase in importation of agricultural machinery during the last month," said Mr. Sproatt yesterday, "and this accounted for a large portion of the added revenue."—Saskatoon Star.

Note.—Farmers in Saskatoon district have been "doing their bit" to help the cost of the war by increasing the revenue. Other farmers might well be following their example.

THE CENTRAL FARMERS' MARKET

The Central Farmers' Market is now under the auspices of the Grain Growers' Association; officers of the same being on the directorate. At the annual meeting the market passed under the control of new officials. It has been running under the new management since and has had a very nice profit each month. It is not, however, fulfilling the work it was organized for—the principal reason being that the farmers are not sending their produce in sufficient quantities,

but we are pleased to report that larger numbers are sending to us now and we hope that when the rush of the harvest is over that we will receive much larger quantities of butter, eggs, poultry, meat, etc., than we have yet had.

We have several inquiries for fruit, but have not so far handled any. We now have an opportunity of selling a car of mixed fruits, containing grapes, tomatoes, damson plums, freestone peaches, Bartlett pears, peppers and cucumbers. We could fill any orders received on these f.o.b. here. These fruits will be in six quart baskets. We expect grapes will be around 25 cents, tomatoes 30 cents, damson plums 30 cents, peaches 40 cents, Bartlett pears 40 cents, peppers about 70 cents, and cucumbers 40 cents. These goods will be delivered in good condition to us and if you wish for any you could order at once the quantity of each kind you require, sending us a P. O. order to cover the same, and we will immediately express you the quantity ordered. This matter will have to receive your prompt attention, as the car will be here about the 20th to 23rd, followed a few days later by another car containing concord grapes, in the same size basket. We will be pleased to ship you any quantity at the same time if you wish. We are also going to handle apples a little later on and will be pleased to fill any orders sent us about October 10 at reasonable prices. We cannot quote prices definitely now, but will be pleased to give you quotations on request. This is our first attempt in handling fruit and it will depend on the response we get from the Association whether we make this a permanent branch of our work or not.

P.S.—There is a great demand for live poultry now. A month later poultry will be a glut on the market. Ship now.

NOT A GOING CONCERN

He—"I always pay as I go."
She (yawning)—"I don't think you'll ever become bankrupt."—Judge.



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