

# HOW TIGHT MONEY SQUEEZES THE FARMER

## Grain Trade on Fixed Credit Basis This Year-- Grainmen Claim That Rules of Car Supply Aggravates the Situation--Some Opinions

Winnipeg, Nov. 7.—A few days ago a well known grain firm wired the Hon. W. S. Fielding, minister of finance at Ottawa, drawing his attention to the condition of the grain trade of the west, owing to the stringency of the money market, and the reported reluctance of the banks to advance money for the purchase of grain.

The firm in question suggested to the minister that the government should come to the assistance of the banks, with sufficient money to enable the grain crop to be moved out.

Minister Enquires  
Last night a wire was received by C. C. Castles, warehouse commissioner, and Frank Fowler, secretary of the clearing house association, from Mr. Fielding, asking for particulars of the condition in the west, and for a general report.

It was learned today that a report will be sent by individuals members of the grain trade to the minister, but no official action will be taken by the Grain Exchange as a body.

A Tribune reporter this morning interviewed a number of grain men on the conditions that are supposed to exist in the Canadian grain trade and opinions secured differ materially as to whether the banks are doing their duty or not.

The opinion seemed to prevail that money up to a certain extent was available for the purchase of wheat, but after that point there was a scarcity.

Fixed Credit Basis  
In past years firms purchasing wheat were rated on a certain basis by the banks for credit. The firms in question could get credit to this amount for their business, but when this credit was exhausted it was possible to get an additional amount of credit. This is that supposing a man was given credit up to \$100,000, and exhausted it he could apply to his banker and he would probably be allowed another \$25,000 or \$50,000. This year the banks will not do this, it is said, but as soon as the original credit is exhausted no more is advanced, and in consequence the grain dealer can only purchase to the extent of his credit.

It is pointed out that in this way the grain movement is retarded as the banks have shut down on increased credit, and this year wheat is 25 to 50 per cent dearer in price than last year. The grain man is thus doubly handicapped as he has a fixed credit, and the purchasing value of his available money is reduced.

In grain circles the opinion seems to prevail that there is just about enough money available to carry on the ordinary turnover trade, but there is none for speculation in wheat. From enquiries made amongst the elevator people doing business in the west, money seems to be available to purchase wheat, but there is little or no money beyond a certain point for export wheat.

Plenty of Money  
Mr. Reid, manager of the Western Elevator Co., in reply to a reporter, stated that so far as his company was concerned, the banks had given it all the money that was needed to buy wheat in this country, and so far the same applied to wheat for export. The company has secured the necessary money for its wants.

All Necessary Money  
Mr. McWilliam, manager of the Canadian and Winnipeg elevator company, stated in reply to a Tribune reporter, that his company had secured the necessary money to purchase wheat at country points, and so far had not to close down any of his elevators for lack of funds. There may

be some difficulty with exporters getting money owing to the fact that the banks did not care to have their money tied up for six or eight weeks in the export wheat. His company, he said did not even export wheat, and was not in a position to say what the condition was between the banks and the exporters.

Exporters Suffer  
A well known grain man, an exporter was next called upon, and in reply said that owing to the limit of credit given by the banks, exporters were in some cases forced to stop buying wheat for export.

One case that came under his notice was where a certain firm had a credit of a fixed sum at a certain bank, and purchased during the early part of the month a quantity of wheat practically up to his credit limit at the bank. The refusal or probable refusal of the bank to allow this man to increase his credit meant that for the latter part of the month he was unable to buy any wheat for export as he had not the money.

The credit given by the bank was limited and owing to the high price of wheat, the available money had not the same purchasing power. In consequence when the grain merchant approached his credit balance, he purchased no more wheat and it was left in the country.

The Net Result  
The net result of the banks refusing to increase credit for wheat is said to be that the farmer cannot find the grain merchant will buy so much and then stop. In consequence the farmer cannot get his wheat marketed, as there is no buyer for the commodity after a certain point is reached. This it is claimed, has a tendency to depress the prices of wheat and the farmer suffers.

The grain merchant will purchase so much wheat and get it at the lowest possible price, so that his capital may be made to go as far as possible, and in a number of cases, owing to the high price prevailing the grain merchants are holding off and won't purchase wheat at all. The farmer is compelled to hold his wheat, as the merchant cannot afford to buy.

Limited credit and no money for speculative purposes and a very limited supply of export wheat has, it is claimed, a decided tendency to depress the wheat situation and prove very injurious to the farmer in the long run.

The banks have it said, refused to lend money on any grain that there does not seem to be an immediate chance of getting out of the country, and turning over on wheat remaining in the elevators after the close of navigation, being tied up for some time and a ready market not being found for it, means that the money is not available for other purposes.

It is suggested as a remedy that the elevators should have a preference over platform wheat in getting cars, as a car to an elevator means that five or ten farmers may get money out of the wheat loaded from the elevator into the car supplied, while from a car of wheat shipped from a platform maybe only one farmer is benefited. In getting cars the elevator is in the same position as the farmer, and after getting a car has to wait its turn until the next one is available. A case is quoted where an elevator got one car and then had to wait while over one hundred farmers each got a car, which meant that the elevator could not purchase wheat as the wheat which was in it could not be shipped out, and the banks would not advance money on tied up wheat.

# LUSITANIA BRINGS GOLD

## Ten Millions of Outside Capital Brought from Europe to Relieve the Stringency—Fast Trip

New York, Nov. 8.—With ten million of dollars gold in her strong box and a new Atlantic record written in her log, the Cunard turbine Lusitania steamed past Sandy Hook lights at 1.40 this morning. In its grand performance the great vessel broke her own world's record and brought to the relief of the money market here \$10,000,000 of gold in an unprecedented time.

The westbound trip was made in approximately four days, 19 hours and ten minutes. The exact time can only be known by the official reckoning. Her hourly average was a little better than 24 knots, and she has probably beaten the record by about 40 minutes. The Lusitania fought out the last lap of her race against time in the teeth of a southwesterly gale. She had been favored with ideal weather until yesterday when she ran into an off-coast storm that considerably bothered her so that when she swept by the lights this morning she cut her way through the turbulent sea.

# SEVEN YEARS FOR SHOOTING

## For Attempted Murder of Manitoba Doctor Young Man Gets Long Term

Winnipeg, Nov. 11.—As a sequel to the sensational shooting affair on the lonely Kildonan road, on the night of July 25th, when Dr. Clyn Smith nearly lost his life, the author of that dastardly attempt at murder, a 21 year old man named Robert M. Quigley, will spend the next seven years at hard labor in Stony Mountain penitentiary.

What motive Quigley had for murdering his friend may never be known, though he told the jury that he was so enraged at the doctor's immoral intentions towards a woman, whom prisoner did not know, that he bought a revolver and drove the doctor out of shooting to maim him, and thereby frustrate the doctor's immoral intentions. Quigley made no remarks but bought the revolver. The jury took ten minutes to find him guilty of attempted murder, evidently disbelieving the whole story. Dr. Smith attributes the story to robbery, as he had a small sum of money which Quigley thought to be larger and two diamond rings on his person.

In answer to the judge's query, "had he anything to say why sentence should not be passed," prisoner, who seemed to be unmoved, said "I can only say that I thought I was justified in doing what I did. I never had any intention of murdering the man."

A druggist can obtain an imitation of MINARD'S LINIMENT from a Toronto house at a very low price and have it labeled his own product. This greasy imitation is the poorest one we have yet seen of the kind that every Tom, Dick and Harry has tried to introduce. Ask for MINARD'S and you will get it.

# BREAD UPON THE WATER

## Christmas Meal to a Beggar Brings \$1,000 After Nine Years

The New York Herald of recent date says: Nine years ago John McNulty befriended a homeless beggar in the streets, and yesterday the long forgotten act of kindness brought its reward. There came a letter from that same beggar and enclosed was a \$1,000 bill.

On Christmas eve, 1898, McNulty walked homeward in a blinding snow storm with his arms filled with packages for the day's gift-giving. It was after midnight and there were few persons on the streets. As he passed under a light he saw a man leaning against a lamp-post. The man's clothing was thin and ragged. His attitude as he clung to the post was hopeless and he was shivering with the cold. He held out a thin hand to McNulty and asked for alms.

McNulty took the beggar to a place where there was warmth and food. When the man had eaten McNulty paid the bill, gave him his last twenty-five cent piece, and shook him heartily by the hand, and wished him a merry Christmas.

"I'll never forget this," said the man. "Tell me your name and address and perhaps I can make this right with you some day. I'm a beggar now, but I may strike it rich some day."

"If you do," McNulty laughed, "do as much for some poor fellow as I have done for you."

But the other insisted, and McNulty gave him his name and address.

When McNulty returned home from work yesterday his wife handed him a registered letter that had been forwarded from his former address. Inside was a \$1,000 bill and this letter: "Dear Sir—Enclosed you will find \$1,000 in payment of your kindness and your mercy. Christmas, given to me nine years ago when I was broke and wanted a meal. I have traveled considerably in many places since but I have always remembered your kindness. Take this and use it. Believe me, yours, P.F."

What "P.F." may indicate McNulty does not know. The paper of the note was heavy express bond, and the postmark was station A, which is the Wall Street district. Beyond these clues and a vague remembrance of the man's face, he has nothing to lead to the identity of his grateful "beggar."

C.N.R. TO CALGARY  
Edmonton, Nov. 7.—Although no public announcement of plans has been made it is likely that the line now being graded southwest from Saskatoon will be the one to enter Calgary.

A grading outfit has been working for some time in the survey around Dundurn, a few miles out from Saskatoon. This line is graded now as far as the Goose Lake district and will be carried on in the spring.

W. A. Brown, the superintendent of the Edmonton Kamsack division of the C.N.R. has no connection with the construction department and he states that he cannot give a very definite statement as to the company's plans regarding the line. It is believed here that the road is expected to reach Calgary in the fall of 1908 or early summer of 1909.

# TWENTYFIVE AN ACRE

## Mr. Duncan Wilkie, Sr., has disposed of his fine farm in the Glen valley district to a Mr. Wm. C. Davis, recently out from England. The farm consists of 960 acres, four hundred of which are under cultivation. The price paid for the entire property was something like \$25 an acre. Mr. Wilkie will give up possession about the beginning of the year. He has been in the west since 1883, when he took up a homestead. Since then he has added a section and a quarter at different times—Lumsden News Record.

To check a cold quickly get your druggist some little candy cold tablets called Preventives. Druggists everywhere are now dispensing Preventives, for they are not only safe, but decidedly certain and prompt. Preventives contain no quinine, no laxative, nothing harsh or sickening. Taken at the "sneezing stage" Preventives will prevent Pneumonia, Bronchitis, La Grippe, etc. Hence the name, Preventives. Good for feverish children. 48 Preventives 25 cents. Trial boxes 5 cts. Sold by the Regina Pharmacy Stores.

# DR. McINNIS' FAREWELL MRS. REID PASSES AWAY

After being advised by his physicians that he could not live, Hon. S. W. McInnis, of Brandon, called his stenographer, and dictated the following dying message: "Brandon, Nov. 4 '07. 'Good People of Brandon: 'I take this last opportunity, on my death bed, of addressing a few farewell words to you, and I may say that, as I shall hereafter have no selfish interest to serve, I certainly can be charged with no motives except the best. What little I have done to assist in promoting the best interests of the city commercially and socially has been done with the desire to be useful, and its doing have given me pleasure. I love Brandon, and all its streets and all its people. I would suggest, however, that there are certain improvements which the city should undertake. I have publicly advocated, and now repeat, with reference to the management of hospitals, that the government should be induced to provide such legislation as will make these general hospitals self supporting, without being obliged to make application for general charity. Hospitals are now a necessary and the city of Brandon should have corporations to collect the cost of keeping each patient, each day, from the municipality from which that patient comes, not an arbitrary sum, but the full amount of the cost. The money should be handled through the municipal commissioner's office and no money should be paid out for general maintenance of hospitals from consolidated revenue.

"The establishment of a Rutlandian school in this city to prepare the young Ruthenians to go back among their people with helpful knowledge, the teaching of the English language to them, and the proper conduct of this school should meet with your interests and sympathy. This, I believe to be an important step, and I do hope the citizens of Brandon will take sufficient interest in the institution when established to give it that consideration, and its members that attention it deserves. I would also submit that the city should have more money to devote to parks and works of art. A small amount expended each year, for a town with such a naturally beautiful situation as Brandon should be in time one of the most beautiful cities upon the continent. The waterworks system in the hands of the city is a good thing but it would be much better if you had your own lighting system, and street car system. "That heaven prosper the fair city of Brandon, and all the kind friends in it, is my parting wish. "STANLEY W. McINNIS."

There passed away in Prince Albert on Sunday, November 3rd, Mary Cowan beloved wife of Russell H. Reid. Mrs. Reid was in her 48th year and had resided in Prince Albert a little over a year. Mrs. Reid was born at Mount Forest, Ont., and moved west from Smith Falls about four years ago to Rouleau, Sask. The deceased lady was highly respected by all who knew her and the family have the sympathy of a very large circle of friends. Mrs. Reid was a cousin of Mrs. Walter Scott of Regina. Besides Mr. Reid, a family of seven boys and five girls survive. They are Fred, George, Emory, John, William, Henry, Scott, Mrs. W. S. Moore, Jessie, Ada, Margaret and Sybil. The funeral took place Tuesday. The funeral took place Tuesday to St. Mary's cemetery, and was largely attended.—Prince Albert Times.

Minard's Liniment Cures Diphtheria.

# Help Your Baby

## No mother can expect her little ones to escape all the minor ailments of childhood, but she can be reasonably sure that he will be healthy if she gives it an occasional dose of Baby's Own Tablets. And she can feel absolutely safe in giving this medicine, as she has the guarantee of a government analyst that it contains no opiate or poisonous soothing stuff.

Hamburg, Ont. says: "I have used Baby's Own Tablets for stomach troubles and constipation with great success. I always feel safe when I have a box of tablets in the house." Sold by all medicine dealers or by mail at 25 cents a box from the Dr. Williams Medicine Co., Brockville, Ont.

# MINARD'S LINIMENT CURES COLDS, &c.

Chief among the resolutions was that on the subject of temperance, the Synod, largely owing to the influence of Dr. Shearer, the temperance and moral reform secretary declaring for state ownership of the sale of intoxicants, and a municipal right to veto, as a tentative measure on the way to total prohibition. The resolution submitted by the committee is, as can readily be seen, of a very radical nature, and, indeed, marks a new departure for an ecclesiastical body.

The resolution occasioned quite a debate, for many, while sincere advocates of prohibition, did not look favorably on the proposal to make the state a retailer of evil, which, to them was the substance of the resolution. However the resolution found an able and vigorous champion in Dr. Shearer. He pointed out that it was merely a tentative measure, which while much short of prohibition, was preferable to the present condition of affairs by which the sale of intoxicants was carried on under a system of private ownership. He pointed out that it was a common ground on which all Protestant churches could stand; that it would probably receive the endorsement of the Roman Catholic church; and certainly the endorsement of organized labor. Church union was heartily endorsed.

Minard's Liniment Cures Diphtheria.

# Government Ownership of Liquor Traffic the First Step—Big Moral Reform Movement

Moose Jaw, Nov. 8.—The second annual meeting of the Presbyterian Synod of Saskatchewan came to an end last night after six sessions of a very successful nature. Chief among the resolutions was that on the subject of temperance, the Synod, largely owing to the influence of Dr. Shearer, the temperance and moral reform secretary declaring for state ownership of the sale of intoxicants, and a municipal right to veto, as a tentative measure on the way to total prohibition. The resolution submitted by the committee is, as can readily be seen, of a very radical nature, and, indeed, marks a new departure for an ecclesiastical body.

The resolution occasioned quite a debate, for many, while sincere advocates of prohibition, did not look favorably on the proposal to make the state a retailer of evil, which, to them was the substance of the resolution. However the resolution found an able and vigorous champion in Dr. Shearer. He pointed out that it was merely a tentative measure, which while much short of prohibition, was preferable to the present condition of affairs by which the sale of intoxicants was carried on under a system of private ownership. He pointed out that it was a common ground on which all Protestant churches could stand; that it would probably receive the endorsement of the Roman Catholic church; and certainly the endorsement of organized labor. Church union was heartily endorsed.

# THE TRUST COMPANY

Is a confidential agent in all forms of business where an individual cannot or does not wish to act for himself—one in which not only the general public but the inexperienced in business can place their trust—This company is officially chartered to act as Administrator, Executor, Guardian, Trustee, Assignee, Receiver, Committee, Financial Agent and every other position of trust. Pays 4 per cent. per annum quarterly on Savings accounts. Lends at lowest rates on improved farm property. We will be glad to have you call or write us in reference to any matters of the above nature.

Union Trust Company Limited  
Western Offices:  
Winnipeg, Man. Regina, Sask.

NOT A SINGLE APPLICANT HAS EVER BEEN REFUSED ADMISSION TO THE MUSKOKA FREE HOSPITAL FOR CONSUMPTIVES BECAUSE OF HIS OR HER POVERTY

## FORWARD STEP

IN THE INTERESTS OF Muskoka Free Hospital for Consumptives

The National Sanitarium Association of Canada has undertaken to publish a monthly magazine devoted to the Outdoor Treatment of Tuberculosis, and the inculcation of Hygienic Methods of Living for the people generally. The first number was issued in November, 1906.

All profits from this magazine — from subscriptions and advertising — will go to the maintenance of patients at the Muskoka Free Hospital for Consumptives.

Any one contributing one dollar a year, or more, to the funds of the Hospital will become a subscriber to CANADIAN OUT-DOOR LIFE for one year.

It is always encouraging to have a letter from friends who kindly contribute. For the convenience of those who have not time to write, the following blank may be used:

**SUBSCRIPTION BLANK.**

Dear Sir,

I have pleasure in enclosing the sum of.....\$..... as a contribution to the maintenance of the MUSKOKA FREE HOSPITAL FOR CONSUMPTIVES.

Name.....

Address.....

CONTRIBUTIONS MAY BE SENT TO  
HON. SIR W. R. HERBERT, Kt., Chief Justice, Vice-President Nat. San. Association,  
Toronto, or W. J. GAGE, Esq., Chairman Executive Committee, Toronto.

All subscriptions received will be acknowledged in the Toronto "Globe" and "News". Any one subscribing one dollar or more, becomes a subscriber to the Canadian Outdoor Life for one year.

"I WAS SPECIALLY PLEASSED WITH THE ATTENTION PAID TO CONDUCT THE INSTITUTION CAREFULLY AND ECONOMICALLY."—Dr. R. W. Bruce-Smith, Government Inspector Hospitals and Charities.

Facsimile Cover Page (reduced in size) new Monthly Magazine of The National Sanitarium Association. Full size of page 10x7.

**IN THIS NUMBER**  
Articles on the Open Air Treatment of Tuberculosis of the Lungs  
Attractively Illustrated.  
TORONTO, CAN. NOV. 1906 10c. copy \$1.00 Year

**No Father, No Mother, No Home—Worse Than a Prisoner**  
GARFIELD BRACEY, BERLIN, Ont.: Enclosed please find doctor's certificate and examination papers. Hope you will secure me a place in your Sanatorium. You will notice that my circumstances is a hard one; no father, no mother, no home—worse than a prisoner. Nobody wants me on account of my disease. Hoping you will have the charity and consider my position, and give me a position at once in your Sanatorium, I ever pray.

**An Orphan, without Home or Means**  
DR. A. E. HANNA, PERTH: I have a patient here, a young fellow in whom I am greatly interested. He has tuberculosis. He is a poor young fellow, an orphan, out of home, without any means. If we sent him up would you take him in and do the best you can for him? I know how difficult it is to accommodate all who require treatment, but this is a special case.

**"DO IT NOW"**  
Is a business motto of this strenuous age that applies with tremendous force when it is a good act you should do.

"A child's kiss set on the sighing lips shall make thee glad."

"A sick man helped by thee shall make thee strong."

"Thou shalt be served thyself in every sense of service which thou renderest."

**"DO IT NOW"**

# GENERAL BLACKSMITHING

All kinds of blacksmithing done promptly and in a workmanlike manner.

# Horse Shoeing a Specialty.

J. A. NEILY,  
BROAD ST., opposite Waverley Hotel

# GEO. STURDY

## CONTRACTOR & BUILDER

House Mover and Raiser.  
All kinds of Moving done on short notice. Mail orders promptly attended to.

OFFICE: SOUTH RAILWAY ST.  
OPPOSITE ELEVATORS  
P.O. BOX 93 PHONE 263  
REGINA, ASSA.

50 YEARS' EXPERIENCE

## PATENTS

TRADE MARKS DESIGNS

Copyrights &c. Secured. A complete and accurate description may quickly ascertain an opinion free whether an invention is probably patentable. Communications strictly confidential. **MUNN & CO.** Patents sent free. Oldest agency for securing patents. Patents taken through Munn & Co. receive special notice, without charge, in the Scientific American.

A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms, \$3 a year four months \$1. Sold by all newsdealers.

**MUNN & CO.** 361 Broadway, New York  
Branch Offices: 25 F St., Washington, D. C.

## Capital City Lodge No. 3

Meets First and Third Thursdays in each month at Masonic Hall at eight o'clock sharp. Visiting Knights welcome.

W. D. MacGREGOR,  
L. C. GIBBS, C.C. K.B. & S.

## Wm. Keay

### Teaming & Draying

OSLER ST. REGINA  
Phone 178 P.O. Box 198

## ICE

Having arranged to store an unlimited quantity of Ice, I am consequently able to deliver daily all ice ordered for the season.

Orders received by ice man or at office over Armour's Butcher Shop.

## ADVERTISE IN THE WEST

FOR  
Carpenters' Tools, Shelf, Hardware, Building Papers, Nails, Screen Doors and Windows. Shingle Stains, Island City Paints, Varnishes, Oils, Brushes, Etc.

Call at  
Boez's Hardware, Broad St.

where you will be convinced that prices are most reasonable. We are prepared to serve you and wish you to keep us busy.

Have received a car of  
Empire Queen Ranges and Cook Stoves

These will be sold at very close figures. Get prices before buying elsewhere.

Balance of Crockery below cost to make room.

Phone **K. BOEZ** Broad Street 246

## Ideal Meat Market

Broad Street

For Choice Fresh and Cured Meats give us a call.

We are headquarters for the above.

Try our Fresh Sausage.

Phone 168

## A. EHMANN

H. K. GOLLNICK, Manager

are t

YOU MAY

On the open like this we ex number of pr come only to chasing later. have. Some PRICES, and quantities in any QUALITY T SPEAK TO were in Satur on account of limits of floor sp high standard in the clothing ing, we'll be call again, you busy.

The manuf made such a S SHEEP LINE ONLY HIGH are the reaso SHODDY GO HIGH ART CHEAP PRIC SON when yo as OVERCOA if you find you will thin very differ offering. BE DAY WILL THIS GREAT

WA  
BI