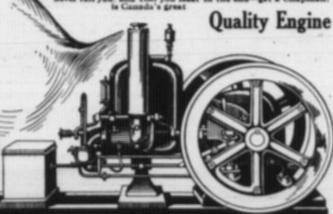


The Engine that Took "arm" out of Farm.

> holiday by the "strong, right engine." The Chapman Engine has taken the aches and pains and human drudgery out of farm life. This engine the aches and pains and human drudgery out of farm life. This engine does the work that twenty arms could not do. It is the source of power that a dozen men could not equal for endurance. The Chapman Engine certainly took "arm" out of "farm" and is doing its "thousand-times-as-much" work as arm power could do. It is doing this every week on every farm equipped with this big power producer. There is not one single farmer in Canada, owning from 40 acres up to the limit, who could not save money and make money by having a gasoline engine. Why have factories cut out manual labor and adopted machinery? Because machinery does more work, at less cost, and does it better. It's just as true on a farm. An engine is ten times as cheap as a hired man.

CHAPMAN ENGINES Big Power-Little Cost-SOLD ON A



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into country-wide organizations. Here is the outcome of fifty years' experience at our disposal, which warns us against organizing, a number of small associations, and points to the advisability of organizing country wide, or in this country with self-governing provinces, province-wide co-operative associations.

Do It Thru the Grain Growers

We have already in the central western provinces strong and progressive farmers' associations: The Manitoba Grain Growers' association, the Saskatchewan Grain Growers' association, and the United Farmers of Alberta. These organizations are the strongest farmers' associations in Canada, but even at that, are not as strong as they ought to be. Every farmer should be a member of his provincial association, thereby strengthening his own position, as the stronger the association, the better able it will be to promote the farmers' interests. And we are each and every one anxious to see the farmers' interests promoted, as with prosperity to the farmers comes general prosperity to the country. Is it, therefore, not logical to get to the matter of credit associations thru the machinery already provided by the farmers' organizations referred to above?

It is a matter of importance to the farmers to secure money at a lower We have already in the central west-

rided by the farmers' organizations referred to above?

It is a matter of importance to the farmers to secure money at a lower rate of interest and the banks are prepared to consider any bankable proposition as to co-operative credits, the introduction of which will ensure lower interest rates. I will, therefore, submit a suggestion for discussion based on strictly co-operative principles: That the afore-named farmers' associations organize "Borrowing Departments," that is, all shareholders wishing to borrow money at a lower rate of interest, must become "borrowing members." Every borrowing member must pay a certain sum to a guarantee fund (same amount to be paid by all members, without regard to the amount of money borrowed). The associations to enderse

amount to be paid by all members, without regard to the amount of money borrowed). The associations to endorse or guarantee payment of all advances to borrowing members; quarter-section farmers to have one credit limit, half-section farmers another, etc. A guarantee fund is, of course, necessary for the protection of the association.

When such departments are organized, the associations can approach the banks and secure the necessary line of credit. To this end a portion of the guarantee fund (fixed percentage of the credit required) would be deposited with the respective banks, either in the form of cash drawing interest or securities. In addition to this guarantee fund, the associations' endorsement should prove good security, and as losses under such an extensive co-operative scheme are practically eliminated, it should be perfectly safe for the association to the contract of the contract of the security of the contract of t neme are practically eliminated, it ould be perfectly safe for the asso-tions to endorse.

Benefits To Be Derived

Such a plan would serve to strengthen the position of the provincial erganizations, and the stronger they become the better will be the security offered to the banks. It may be asked "Why should men living in the southern part of the province have to stand good for the money borrowed by men living in the northern part of the province, with whom they have no connection?" Simply because the men in the northern part stand good for the men in the southern part. This is true co-operation, with the central organization as a medium. It is exactly the same process which enables, the farmer in one corner of the province to purchase twine and other commodities at a cheaper rate because the farmers in the other carners of the province also purchase the same merchandise thru the association.

mentioned in favor of the plan are:

1. It will enable the farmers to obtain cheaper money, and in this respect will settle the question of a farmers' bank for short term loans.

2. It will enable the small farmers, who own nothing above exemptions, to borrow money.

who own nothing above exemptions, to borrow money.

3. It will give the banks security on advances made to farmers.

4. It will increase the membership and considerably strengthen the position of the farmers' organizations thereby doubly benefitting the members.

The antagonism between farmers and banks is a skeleton which should be

disappear as communities cases built ranted distr eral. It is a banks have ity builders farmers can themselves

October

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