

THE GRAIN GROWERS' GUIDE

Organization · Education · Co-operation

Winnipeg Man

May 10, 1916

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SELL YOUR WOOL CO-OPERATIVELY

Gophers are Dead- Beat Boarders

They come uninvited and not only stay the rest of their natural lives, but start right in to raise a family—three or four families a year, six to nine.

They bring their appetites right along with them too. Growing grain is their special delicacy. Of course they like ripened grain, but they certainly do love the fresh green shoots of early spring.

That is when they do the most damage to crops. The growing shoots they kill in spring would bear a lot of grain if they were protected from the ravenous little pests. You can count on every pair of gophers that you let live on your land costing you a bushel of grain a year.

Maybe that doesn't count up. There are thousands of farms right here in this province that board an average of 25 gophers to the acre. Hundreds of farmers are poor because of the damage gophers have done them.

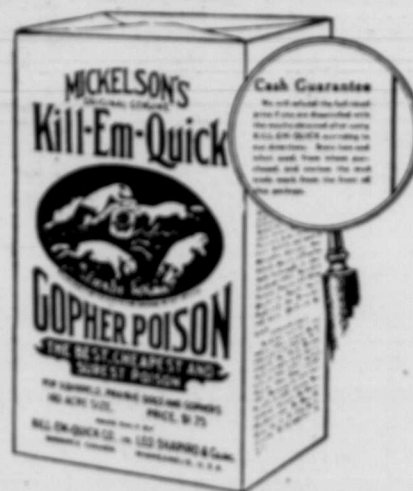
They not only eat the crops but make the land unfit for tillage as well. There are whole districts that are poor just because farmers don't realize the damage gophers do. That must surely be the reason because gophers are easy to kill off. Their enormous appetites are their weakness.

They will eat anything they like. They want sweet things most of all. That's why it is so hard to get them to eat grain poisoned with strychnine. It is bitter and the gopher won't eat enough to kill him. There is a poison that he will eat. He loves its sweet taste and its odor attracts him. Mr. Gopher will eat it every time and if he ever takes even the tiniest particle into his mouth, he's a dead gopher. That poison is



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Kill-Em-Quick is the most economical to use. It's the safest. There's no danger in preparing—simply soak oats or ground feed over night, ~~drag~~ in the morning, pour the box of Kill-Em-Quick Powder in and stir thoroughly. Then drop a few kernels into their holes.

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Kill-Em-Quick Co. Ltd.

Department B.

WINNIPEG, Can.

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THE GRAIN GROWERS' GUIDE
"Equal Rights to All and Special Privileges to None"
A Weekly Journal for Progressive Farmers

Published under the auspices and employed as the Official Organ of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association and the United Farmers of Alberta.



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Patriotism and Production

The Problem

CANADA needs every bushel of grain she can produce this year—yet only half the usual amount of plowing was done last fall. Enough machines, horses and men could *in time* do the work necessary this Spring, but *quick work now* is what will count. Moreover, there is a serious shortage of labor. The only alternative is the tractor, but here, again, is a big problem. Practically all tractors require gasoline for fuel and gasoline has more than doubled in price. It's all right for your automobile, but too much of a luxury for your tractor.

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THE Rumely OilPull Tractor solves the problem and squarely meets the situation—it offers *dependable* power and *cheap* power. In the first place, the OilPull will displace from four to eight teams and the necessary men and equipment. It will also work for you *day* and *night* without rest, and do quick work when it counts the most. The OilPull offers *cheap* power because it will operate successfully on kerosene *at all loads, under all conditions*—not sometimes, but *all the time*. Moreover, it is the *only* tractor that will so handle this cheap fuel. That means that with an OilPull you can *right now* not only catch up with quick work, but you can *cut your costs* of tractor operation *in half*.

Kerosene Cuts Costs

Kerosene for Fuel

THE cost advantage in kerosene is the main consideration now, but, quite apart from that, kerosene has a number of distinct advantages. Its universal distribution is a big asset, of course. Then, there is no hazard in handling and transporting. Gasoline evaporates, but kerosene does not. Kerosene possesses more heat units than gasoline, therefore develops more power. So kerosene not only costs but *half as much* as gasoline, but gives equal or better results, when *properly used*, as in the OilPull.

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WITH your OilPull you're not confined to soil working only—it is an all-around power plant that you can count on to handle all your power jobs—tractive or belt.

Not only will it save money and do better and quicker work at plowing, discing, rolling, seeding and harvesting—it will just as efficiently and economically run your grain separator and other belt machines, haul your crops to market and handle any road-making equipment you put behind it.

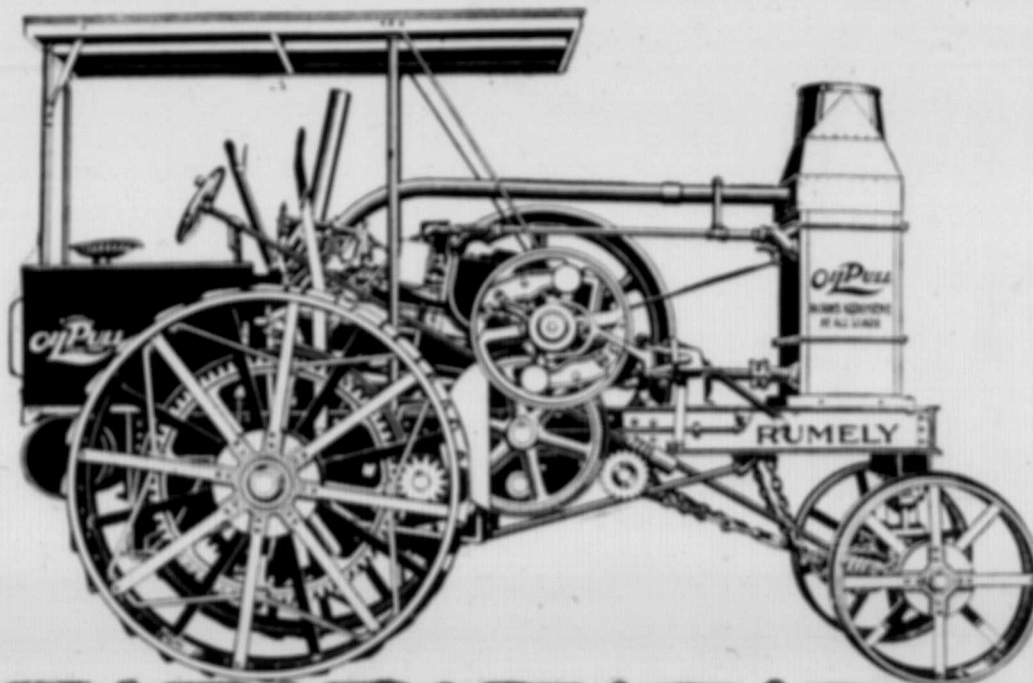
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The Grain Growers' Guide

Winnipeg, Wednesday, May 10th, 1916

THE ANNUAL RAILWAY HANDOUT

Canada is now witnessing at Ottawa the annual performance of that well-known farce, "The Great Railway Hand-Out." Some months ago it was announced from Ottawa that there would be no further donations to the C.N.R. and the G.T.P., but this announcement merely served to convince the general public that the hand-out was certain to be made, so little faith have our people in our politicians. The government officially announces that the Grand Trunk Pacific is practically bankrupt and is in a hopeless mire of debt. The Canadian Northern Railway is also losing money at an enormous rate. These two railways are going behind at the rate of about \$20,000,000 a year and there is practically no hope whatever that they can be operated successfully in the future. The government has introduced a bill providing for a loan of \$15,000,000 to the C.N.R. and \$8,000,000 to the G.T.P. This \$23,000,000 is politely called a loan, but so far as the people of Canada are concerned it might just as well be dumped into the middle of the Atlantic Ocean, because there does not seem the slightest likelihood that it will ever be repaid and it will only stay off for a short time the inevitable collapse of these two transportation companies. The Borden government is not entirely to blame for the present railway situation. It is very largely a legacy from the Laurier government. In the old days the Laurier government, as well as the provincial governments of Grit and Tory persuasion, poured out the money to the G.T.P. and the C.N.R. in endless millions in the way of bond guarantees. A great portion of the money was wasted in costly and in many cases useless railways, and now comes the time of reckoning. The government and its newspaper supporters are in favor of taking over these two roads and operating them as public utilities, but they do not wish the public to assume the great burden of debt which they are carrying. On the other hand they express a fear that if these roads are allowed to go into the hands of a receiver the public credit of Canada will suffer to a demoralizing extent. We must confess that to the ordinary mind it is hard to understand why these two railways should not be allowed to pass into the hands of a receiver and have the "high finance" squeezed out of them the same as any other commercial institution. The government announces that the railways are not actually worth the amount of their indebtedness, and as they are not paying, the only thing would be to write down their value to a place where it would pay because the greater portion of these railways are necessary to the public. There is no use keeping them on the books at a fictitious value and deluding ourselves that they are worth the figures these roads represent. It would be much the same as a farmer buying a handsome four horse team at \$1600 and after using them for ten or twelve years still keeping them on his books at the same price he paid for them. That kind of financing would soon ruin the farmer and it will have exactly the same effect if we treat these railway companies in the same way.

The government has provided \$150,000 to investigate the railway situation in Canada during the next year. We had an idea that the situation had been investigated from every possible viewpoint before, but if there is anything the government has not found out we hope they will get to the bottom of it this time. The people of Canada must assume the burden of this railway debt anyway and it is better to do it now rather than to throw any more money into the hands of these railway promoters who are apparently growing very rich themselves while the roads are

growing very poor. While these two poverty stricken railways are losing \$20,000,000 a year, it should not be forgotten that the Canadian Pacific Railway has been enjoying a profit of from \$20,000,000 to \$45,000,000 a year. It should not be forgotten also that the cash subsidies, completed railways and land grants and other concessions given to the C.P.R. in years past have been worth to that company at least \$300,000,000. If the government is going into public ownership of railways, obviously the only sensible thing to do is to take over the profit making railway along with the two losing railways. The profits on the C.P.R. are greater than the losses on the other two, so by taking them all over the government would have a profitable railway proposition at once. A capable management for this great government scheme of railways could easily be secured from the present management of the C.P.R. The heads of that institution know how to operate a railway profitably, and the government could afford to pay them even larger salaries than they are at present drawing. There is no reason to believe that they would not give the public equally as good service as they are now giving to the corporation which employs them.

Of course, it may be expected that if the government does take over these roads they will pay more than they are actually worth and allow a very handsome rake-off to the present shareholders—that is the way governments usually do things in Canada. But even allowing for all the graft and the rake-off, it would seem better to have this in our own hands and have our railroads operated for the benefit of the people instead of for the benefit of a handful of gentlemen, who no doubt are very deserving in their way, but are hardly entitled to wallow in the public treasury as they have been doing for years past. Nearly every nation in the world operates its own railways, the only important exceptions being Canada and the United States. Private ownership in Canada has cost the people more than in any other country on earth and public ownership could not help but be a vast improvement.

CO-OPERATIVE CREDIT ASSOCIATIONS

It is seldom that representatives of the various interests with which the organized farmers come into contact are willing to discuss in public their mutual problems. For this reason our readers will welcome the article in this issue by Vere Brown, of the Bank of Commerce, dealing with the organization of co-operative credit associations as viewed from the bankers' standpoint. Mr. Brown has taken a very active part in the establishment of the Joint Committee of Commerce and Agriculture, thru which organization the farmers and the various business interests can discuss their mutual problems and bring about better working relations and better feeling. As superintendent of one of the largest banks operating in the rural West Mr. Brown has accurate information on the financial standing of a very large number of farmers doing business with the local branches of his bank. He is to be congratulated on the frankness with which he has discussed the subject under consideration. While everyone will not agree with all of his conclusions in this article, he has presented some vital facts and offered suggestions that should assist considerably in bringing about better relations between farmers and the banks. There will be general agreement on the desirability of farmers obtaining their short time or "floating" credit from the banks and doing all their other business on a strictly cash basis. The most expensive credit which the farmer enjoys is

that obtained by purchasing his various supplies from retailers to be paid for after harvest. By obtaining the necessary credit at the bank and purchasing all these requirements for cash the farmer would reduce the cost of living very considerably. In order to get the necessary credit from the banks it is quite natural and reasonable that the banks should require good security, and this security can be given in the best form and most satisfactorily thru local organizations as has been done in Ireland and many other countries of continental Europe. As shown in a recent article on the Elfros Livestock Association and in another article in this issue on the North Battleford Association, it is apparent that the present chartered banking system can be adapted to sufficiently long credit for livestock production. It would seem that on the same principle the short term or "floating" credit should be arranged thru similar co-operative credit associations whether organized under the Joint Stock Companies' Act or under special co-operative credit legislation which might be secured for the purpose. Mr. Brown intimates that the banks are ready for such a movement. The next thing to discover is how far farmers in local communities can go in pooling their assets by which to form absolute security on which to secure credit for their members. The individualistic spirit is very strong in this country and is one of the chief factors in preventing the development of co-operative movements. Farmers are coming to realize very strongly, however, that only thru co-operation and mutual confidence can they bring about the improvement in conditions essential to agricultural success. The organization of such co-operative credit associations as Mr. Brown describes would be a big factor in community development and also tend to greater profits in farming. This whole subject is to be a matter of discussion between the leaders of the organized farmers from the three provinces and the Western Bankers' Association in Winnipeg in the month of July, and with the spirit actuating both parties it is highly probable that something very beneficial will result from the conference.

A FAIR PROPOSITION

Dr. Michael Clark, M.P., speaking at a Free Trade League meeting in Winnipeg last month, made the following statement:—

"I sometimes tell them in the house of commons that I wish the apple growers of British Columbia and the manufacturers of Ontario would take a leaf out of the book of the grain growers of the plains and the cattle raisers of Alberta. What is that leaf? Why it is this: That we raise such fine wheat and such beautiful beef that we defy competition, let it come from where it may. That is the kind of man the world has got to beat, and that is the kind of country one would be proud to inhabit."

In a nutshell this is the trade policy of the organized farmers of the West. They are producing their wheat and their beef in open competition with the world. They have received no favors, they ask no favors; all they want is a fair field in which to sell their products in fair competition with the products of any other country on earth and at the same time they ask to be permitted to buy their implements and their necessities of life wherever they can get them the cheapest. But it makes it very hard when they not only meet open competition, but have to carry the other interests on their backs.

In another part of this issue we are asking for complaints from farmers against the treatment accorded them by local banks or loan companies. We are not looking for attacks on these institutions, but plain straightforward facts to be placed before the conference

between the farmers, the bankers and the loan companies, in July in order that all these matters may be adjusted and repetitions prevented.

HORSE OUTLOOK FAVORABLE

Horse breeders have good reason for optimism at present. For nearly two years the horse market has been exceedingly dull and both commercial and breeding stock have been difficult handling. In the first three months of 1914 a total of 1,347 horses passed thru Winnipeg from Eastern Canada; in 1915 there were 1,588, but in 1916 there were 4,502 of which 3,250 were in the month of March. Teams changing hands at \$400 to \$500 in the country are frequent, and serviceable stuff is generally valued higher than for a good while. Breeders and dealers in pure breeds are evidencing much more interest than for a long time. United States demand has been strong and steady, particularly from Eastern markets. Quality drafters at Chicago have been selling at \$250 to \$315; 1,400 pound "chucks" as high as \$240; 1,300 pounders at \$190 to \$210. Within the last two weeks draft horses have been purchased by several Chicago coal concerns that formerly used motor trucks exclusively for several years. Scarcity of good heavy drafters is regularly the feature of this market.

THE POWER OF ENTHUSIASM

Wherever thruout the Prairie Provinces the farmers have developed successful work either in co-operative buying, co-operative shipping or co-operative credit or in any other direction it will be found that there are one or two or sometimes three men who have been the vital factors in the organization. One man in a community with a vision can accomplish wonders. It is impossible to get any very large number in a community seized of the

importance and the value of any movement at the beginning. This is the history of progress the world over. One or two men get the idea, see the possibilities and start to enthuse their fellow men with the vision that possesses them. Slowly the idea spreads until it grasps and holds the community. What is needed in this country is one or two human dynamos in each local community who will devote their time, their energy and their ability to educational effort in the cause of the necessary reforms. The possibilities for such work in Western Canada are boundless. There is nothing that should appeal more strongly to a healthy, intelligent and right-minded man or woman. A number of communities have already discovered their local Moses who is leading them out of the condition of jealousy, individualism, costly competition and wasteful methods into the promised land of co-operative community effort.

On the evening of May 2 the big printing and publishing plant of the Stovel Company, Winnipeg, was completely destroyed by fire with a loss estimated at \$400,000. The company published *The Nor' West Farmer* and *The Western Home Monthly*, and also printed *The Canadian Thresherman*, *Motor and Sport*, and *Canadian Finance*. Fortunately all the mailing lists were saved, and with the assistance of other printing plants in the city the publishers hope to get their papers out to their farmer readers even tho they will be a little later than usual. We wish to express our sympathy with the publishers of contemporary farm papers and sincerely hope that they will again shortly be in a position to carry on their work for the benefit of farmers in this country.

During June and July a large number of picnics will be held thruout the three Prairie Provinces by the organized farmers' associations. It will be an excellent opportunity to have a Free Trade speaker address these

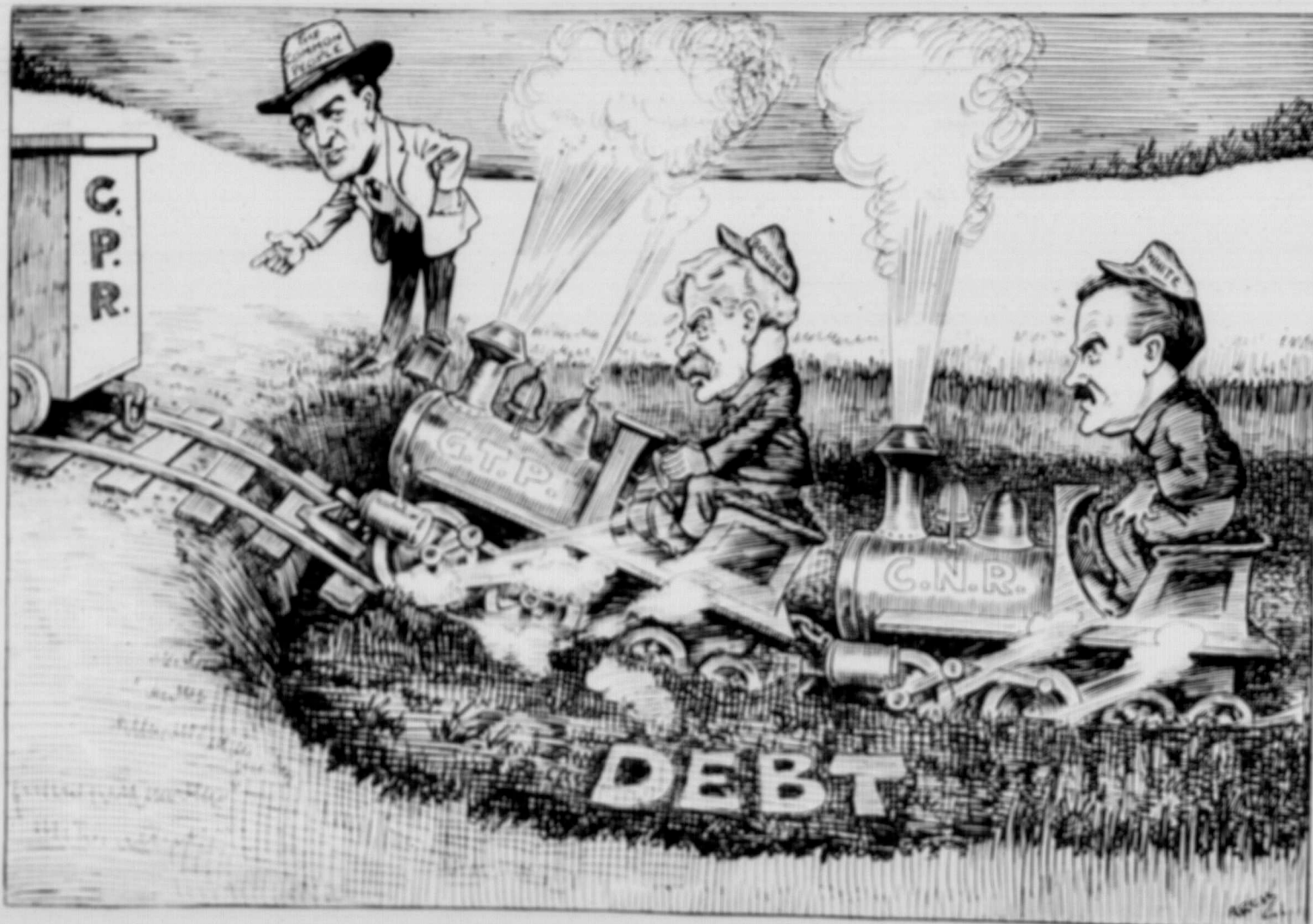
picnics and show the farm men and women how the protective tariff is taking from them a very large portion of the fruits of their labor.

We are informed that in Saskatchewan civil servants who enlist are no longer paid their full salary, but are receiving from the provincial treasury the difference between their soldier pay and the salary they originally received from the government. This applies to married men only, as unmarried men who enlist are receiving no government salary. This is certainly a more equitable arrangement than paying the full salary and allowing the soldier to draw his full pay as well, but even under present arrangements it gives civil servants a financial advantage that other enlisted soldiers do not have.

The array of legal lights now wrestling with the fuse scandals before the Meredith-Duff commission at Ottawa is said to be costing \$1500 a day. First it was horse scandals, feed scandals, shell graft, fuse scandals. Now watch the expenses pile up. The lawyers get a rakeoff whatever happens and whoever it happens to.

Nearly every government in Canada maintains a patronage list of its particular political friends from whom government supplies and material used by government contractors must be purchased. The main idea of this system is to give a little extra rake-off or graft to the friends of the government. Both parties have done it and are doing it. It's time for a stop.

Getting to town and market is becoming more a matter of time than distance and the automobile cuts time wonderfully. It also adds to the pleasure of life and the social benefit of the farmer.



A REASONABLE SOLUTION OF THE RAILWAY PROBLEM

The profits on the C.P.R. are greater than the losses on the C.N.R. and G.T.P. combined. Therefore, if it were to take over all three railroads the government would have a paying proposition on its hands.

Co-operative Credit Associations

The essentials of a plan for the extension of short-term agricultural credit

By Vere Brown, Superintendent of Central Western Branches, Canadian Bank of Commerce, Winnipeg

At the recent meeting of the Joint Committee of Commerce and Agriculture H. W. Wood, president of the United Farmers of Alberta, put forward a proposal for the formation by farmers of co-operative credit circles, i.e., associations or groups of farmers formed to "pool their credit" for the purpose of obtaining loans from the banks for farming operations, livestock purchases, etc., the primary objects aimed at being: (1) To enable farmers to obtain a

As Mr. Musselman, secretary of the Saskatchewan Grain Growers' Association, very clearly pointed out at the meeting of the joint committee, the dearest credit a farmer takes is that for his store account, purchases of implements, lumber, etc. And the credit which kills is that taken when he goes into debt to acquire more land than he can efficiently work. If the average farmer carried no more land than he could properly farm, and if he obtained all his floating credit from the bank, the rate paid on his mortgage and bank loans would be a matter of minor importance. Nevertheless, under the conditions last mentioned his position would warrant more favorable borrowing rates, and with lower borrowing rates as well as lower costs of purchases the total gain would be very great.

As already indicated, it is the small farmer—the man on a quarter-section—who is most in need of assistance in obtaining credit, the many half-section men would be benefited by the power to borrow co-operatively. The principal reason the quarter-section farmer finds it difficult to obtain bank credit is because in all three provinces his land and equipment are exempt from execution, while in Saskatchewan the law even prevents farmers from mortgaging exempt chattels. This being so, it is extremely doubtful whether the collective obligation of a number of farmers possessing nothing but exemptions would carry appreciably more weight than their individual obligations for separate borrowings.

So I am forced to the conclusion that before a co-operative credit association could borrow freely to provide credit for small farmers, a pooling of the assets of their members would be necessary, by means of a mortgage—which would usually have to be a second mortgage—of their land and possibly also their chattels.

Overcoming Exemption Handicap

In this connection it should be borne in mind that while the exemption acts permit of some dis-

the foundation of a co-operative credit association—the association must have security at the start on the lands and equipment of its members.

Association Should Regulate All Credit

There is one aspect of the problems of western farmers on which a banker ought to be able to speak with knowledge, namely that of finance, and I want to say here—what has been said often elsewhere—that the financial difficulties of innumerable good farmers are traceable to liabilities incurred thru buying more land than they can efficiently operate. In the boom period from 1906 to 1912 there was no restraining farmers from buying additional quarter and half sections. A man couldn't wait until he had his first holding of land and his equipment paid for before plunging into further debt to acquire more land. And more land usually meant the necessity for more horses and implements—debts on top of debts, interest on top of principal.

From this has arisen one of the chief difficulties which banks have encountered in extending credit to western farmers. I am aware that the extent of this difficulty will be questioned by many, but with a full sense of responsibility, and carefully avoiding overstatement, I have no hesitation in saying that to my own knowledge cases such as I have described are numbered by thousands.

Then there is another and very large class of farmers who buy lumber, implements, etc., in excess of their immediate needs and ability to pay—men who succumb to the "Science of Salesmanship"—and are always harassed by the collector at threshing time. Farmers in this class are legion.

A co-operative credit association therefore should have power to regulate the taking of credit by its members for more land, additional equipment, improvements, etc. Objections may be urged to this on various grounds, but I am thoroughly convinced that such a regulation would be enormously beneficial to the members of the association.

No Practical Difficulty in Regulation

Nor would there be any practical difficulty in applying such regulation effectively. Most farmers are accustomed now to map out for their bankers a program of expenditures for each new season, and the procedure would be for each member to furnish the directors of the association with a statement of assets and liabilities at the end of the season, on forms supplied by the association, accompanied by: (a) Particulars of the acreage cropped in the past season and to be cropped in the new season; (b) An estimate of the expenditures to be made for farming operations and for equipment and improvements; (c) An application for the banking credit required to carry him thru until his crop can be marketed. The application should embody an undertaking not to incur any liabilities for purposes other than those specified in the estimate of expenditures furnished to the association, without first obtaining the sanction of the directors.

Such an undertaking would in most cases effectually protect the man who is an easy victim of the persuasive sales agent—the man who would unwittingly trade his farm for a threshing machine, and the man who could be talked into buying a new implement or wagon when with a few dollars spent on repairs the old one would give good service for a considerable time longer.

Our western farmers as a class will not enjoy the full fruits of their labors until they have succeeded



GAMBLING WITH THE WEATHER MAN

sufficiency of credit to adequately work their land, and (2) to secure lower rates of interest in consideration of the collective obligation which would be given to the banks.

As an outcome of the discussion in the joint committee of the whole subject of rural credits, a resolution was passed recommending that a meeting be arranged between the representatives of the banks and those of the farmers' associations, with the object of reaching an understanding respecting the policy of the banks as regards western rural credits. Among matters specially mentioned in the resolution, as to which an understanding would be desirable, was that of the view which the banks might be expected to take of the proposed co-operative credit associations.

A preliminary meeting between the farmers and bankers was promptly brought about, and arrangements made for a meeting at a later date to fully discuss all issues. From what I have seen of the attitude of the representatives of both interests I am confident that the enunciation of policy which the banks will be prepared to make will be acceptable to the farmers.

In the meantime I am asked by the editor of The Guide for an expression of my personal views respecting the possibilities of a system of co-operative credit associations thruout the West. And as the attitude of the banks towards this proposal would necessarily depend wholly on just what lines it would be intended to follow in the organization and operation of such associations, I have pleasure in responding to the editor's request. I shall hope that what I have to say will aid Mr. Wood and his friends to formulate the proposal in a shape which will make it generally acceptable.

On the broad general question I should like at the outset to draw particular attention to the fact that there are now in existence in the province of Saskatchewan—formed wholly on the initiative of the banks—three co-operative associations extending credit to farmers of limited means to start them in stock raising, the loans being secured by chattel mortgage on the stock. These associations have now been in operation long enough to demonstrate their success in a highly satisfactory degree. They have not only rendered it possible for farmers to obtain credit which they could not otherwise have obtained, but to do so at a rate of seven per cent.—one and two per cent. lower than the prevailing rates for farmers' individual borrowings.

Why, therefore, should a banker question the feasibility of extending the principle of co-operative borrowing, to provide for all the requirements of farmers in the way of floating credit? This question of feasibility is one which can only be determined by the farmers themselves. It depends altogether on how far they are willing to go in this form of co-operation. As to how far it would be necessary to go in order to attain a satisfactory degree of success my own mind is clear.

Pooling of Assets an Essential

It will not suffice merely to pool their credit. The men most in need of credit are the farmers of small means whose credit needs some fortifying. Consequently they should be prepared to pool their assets, and also to submit to regulation by the directors of the association not only as to their bank credit, but their credit from others than the bank.

Cheapness of mortgage and bank credit are the least important items in a farmer's credit costs.



READY TO ADD THE SPICING

honesty, they were not designed for that purpose but merely to protect honest men from losing their means of livelihood thru the action of rascalous creditors—creditors animated solely by a determination to summarily collect a debt regardless of the consequences to the debtor.

I am going to assume that no one will question the duty of the individual to pay his debts, and that once it has become clear that a man is a failure on the land he should be turned to some other occupation and the proceeds of the sale of his farming assets used as far as necessary to pay his debts. If this is admitted, then there could be no objection to a mortgage of exemptions in favor of a co-operative credit association, since it is to be presumed that the danger of any farmer being unnecessarily sold out by such an association would be non-existent.

At first sight there may be some demur at the view that exemptions should be made realizable at the hands of the co-operative association. I would point out, however, that this provision is necessary quite as much for the protection of the other members of the association as to strengthen the credit of the association with its bank. So essentially necessary do I deem it to be that without it I altogether question the possibility of getting the stronger class of farmers to join in the movement, particularly where they have unencumbered assets which would be put at jeopardy for the debts of others.

Moreover, even if there were a sufficient number of financially responsible members in an association to ensure the collectibility of bank loans to other members, this would not meet the requirements of a bank. No bank would care to deliberately take the risk of having to call on a lot of good farmers to pay the debts of bad ones. Therefore, I again emphasize that in order to obtain a complete measure of success there must be a pooling of assets as



THE EFFICIENT FARMER GETS THE PIE

in putting themselves in a position where they can obtain all their floating credit from institutions organized for the express purpose of dispensing credit, namely, the banks, and get the full cash discount on all their purchases. As I have already pointed out, cheap banking credit is at present the

Continued on Page 29

The Mail Bag

WASTING NATURAL RESOURCES

Editor, Guide:—Now and then, when the systematic study of economics is proposed, somebody asks, "What does it amount to?" A quick glance over the economic history of the United States will show, I think, even to the most casual observer, that it amounts to everything worth while. I have not the data at hand relating to the parallel course that Canada has run, but all that is necessary to make the same story apply to Canada is to change the names and slightly alter the figures. The American republic had the fortune of having thrown into its lap an empire of virgin territory of such extent and productiveness as has come to no other nation in history. Besides this heritage came just at the time when mechanical inventions were coming into use that would multiply many fold the utility of these resources. And the American republic has thrown away those resources with a prodigal carelessness and a reckless abandon that has never been equalled in history. Not only through them away, but permitted them to be utilized to fasten upon its people an economic slavery that will continue until those resources are recovered. And Canada is repeating the economic history of the United States in all of its essential features.

The public domain of the United States originally amounted to about three million square miles—considerably over one and three fourths billion acres. (In the average this land surpasses that of Europe in fertility. Settled as densely as Germany it would support a population of 40,000,000.) What was done with it? Up to 1870 there had been given to corporations (and amounting to ten times the area of Iowa, or fifteen times that of France, which supports 40,000,000 people. One of the incidental effects of the process of this giving has been an intimate association between the grantor and the grantee that has corrupted the whole fabric of government. Following close on these grants the lumbermen and ranchers, sometimes legally, sometimes illegally, have carved out holdings some single estates of which now amount to double the size of Belgium. The exact total of all these grants and appropriations is not known, for a becoming modesty characterizes many of the recipients, but it is variously estimated at from 250 to 350 million acres, or from two to three times the total amount taken up by homestead entry.

But a statement of the number of acres engrossed by individuals and corporations does not begin to convey an idea of the extent of the wasting of the people's heritage. The anthracite coal beds of western Pennsylvania constitute almost the entire fuel supply of Eastern United States and a very important share of the supply for the middle West. The annual output is 70 million tons. The entire source of supply is controlled by eight rail way companies. The production of petroleum exceeds in value the national budget, and the business from the well to the consumer is almost entirely in the hands of one corporation. The supplies of Bessemer ore in Michigan, Wisconsin and Minnesota have been capitalized at two billion dollars. This is practically all under the control of the Steel Trust, and with it most of the ore deposits of the south and west and the coking coal, natural gas and limestone necessary for the production of steel. The annual copper output of the United States before the war was valued at \$175,000,000, but the present figures would probably be double this amount. This is in the hands of a single corporation. The water power trust is at the present moment seeking franchise rights in the rivers remaining under public control, thus to become dictator of the main source of mechanical power in the future. Similarly the natural supplies of zinc, lead, borax, phosphate and many other useful products have been monopolized. The rights of way of 200,000 miles of railway have been acquired at farm-value rates or less. These are estimated now to be worth nine billion dollars. Figures are not available for the value of franchises of street railway, electric light and other public service corporations of the cities, not for the value of city lands which in many cases run up to millions of dollars per acre.

EDUCATION

(From Address by Dr. J. W. Robertson.)

Education is not primarily for the purpose of developing power to acquire property, or power because of the possession of property, or power thru the use of property; it is for the development of human powers and to make property minister to human life. For what shall it profit a nation if it gain the whole world and lose its own soul thru the absence of education? There is no greater deprivation than that—the prevention of the development of human powers thru the absence of sound education.

The interesting part of this story is that of all these sources of supply and all these service monopolies, not one dollar of the value is the direct creation of the owners, but are caused by the needs of a producing and consuming community. In some cases a slight compensation has been made, but even there the payment was so ridiculously inadequate that for all practical purposes we may say the values have been a gracious gift. The great

taught an appreciation of that value. They had placed such implicit faith in their free political institutions that they never dreamed of the possibility of their becoming enslaved by other means. They had never stopped to consider the difference between wealth that can be infinitely increased and natural resources that are strictly limited in quantity.

Canada, perhaps, has not gone so far as the United States in the alienation of her resources. But the difference is not enough to afford much grounds for boasting. In the main, the predicament of the United States is the predicament of Canada, and the salvation of the one country, if it comes, will be the salvation of the other. In the days of chattel slavery the question used to be asked: How long will it take a slave, working for nothing a day and boarding himself, to purchase his liberty? A parallel question for us to answer is: How shall we proceed to recover the resources that we have given away, and sometimes paid the recipient for taking, and which are now increasing in value faster than our ability to buy them back? The science of economics shows us where the mistake was made that brought about this situation, and the same science should show us how to proceed to correct it. But economics locked between the covers of printed books will never avail. It must be taught to an independent minded, liberty loving electorate and impel them to action along lines guided by a knowledge of the means necessary to recover their wasted heritage.

GEO. W. ATKINSON.

Ceylon, Saxs.

P.S.—For most of the facts and figures given above I am indebted to "Privilege and Democracy in America," by Frederick C. Howe, a book well worth anyone's perusal.—G.W.A.

THE USELESS DOG

Editor, Guide:—The writer of "Sheep or Dogs—Which?" in March 22 issue, surely is something of a philosopher in getting to the root of the real reason for not keeping sheep. I quite agree with his description of the dog question. How often you drive up to a farmer's place and are met with one, two or oftentimes three fierce dogs ready to devour you. Enquire why these dogs are kept and generally there is no reason only that they don't like to shoot them. Offer to shoot them and they are an old keep sake of some kind. Occasionally you will find that these dogs eat sufficient to raise the owner's own table from a very scanty one to a real good one. Then there is the old pet that the old maid won't allow to be shot, and so he looks up at you with the water running out of his mouth and eyes, too, as you endeavor to eat your meals. He is a little cross with children and strangers, and will allow no laughing or scuffling in the house, but he used to be a good dog, and tho his breath is a bit strong it would be too bad to turn him out. Several of these dogs have poor digestions too, and will eat nothing but cream of wheat and milk. To shoot or poison one of these miserable old disease-producers would be to make bad friends for a long time with your farm neighbor.

Continuing along this same line, you have the same condition in the rural school problem in dozens of the country schools. Notwithstanding the fine words of the public school inspectors at the convention in Regina to the contrary, the average back country school is about as poor and as inefficient and rough as it can be, and for the same reason as W.T. will not keep sheep, "Shoot the dog and you offend your neighbor." Take your stand for refinement and character in your rural school and you offend 75 per cent. of your neighbors. So you figure out which pays the best, and you average up that to have a bearable condition in the school and a bearable condition with your neighbors is preferable to pressing for any reasonable degree of refinement or culture in the country school and being set up for a prig and "better than your neighbors." The inspector makes perhaps one trip a year with his gun and two or three dogs, and is glad to get it over, and leaves a perhaps

Continued on Page 26



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Regiments of honor, defenders of Verdun, parade before General Joffre.

These regiments, which prevented the Germans from piercing the French lines and capturing Verdun were loaded out and taken to St. Inez to rest from the terrific struggle in which they had been engaged. They were reviewed in the square at St. Inez in front of the monument which commemorates the battle of St. Inez which was besieged by the Germans in 1514.

bulk of this alienation of the people's heritage has taken place within the past fifty years and right under the gaze of a people priding themselves as being the most progressive and intelligent nation on earth, and possessing universal manhood suffrage. How is it possible that a people of such high average intelligence and with all the means of prevention in their hands should, almost without a protest, have given away resources of such vital necessity and such priceless value? It can only be explained by the fact that they were never

table from a very scanty one to a real good one. Then there is the old pet that the old maid won't allow to be shot, and so he looks up at you with the water running out of his mouth and eyes, too, as you endeavor to eat your meals. He is a little cross with children and strangers, and will allow no laughing or scuffling in the house, but he used to be a good dog, and tho his breath is a bit strong it would be too bad to turn him out. Several of these dogs have poor digestions too, and will eat nothing but cream of wheat and milk. To shoot or poison one of these miserable old disease-producers would be to make bad friends for a long time with your farm neighbor.



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First boat thru the Panama Canal since the big slide.

The St. Veronica, of Liverpool, England, followed by scores of other vessels, passing thru the cut in the Panama Canal, where the great slide of September 15-17 occurred. This steamer is the first vessel to go thru the canal since the slide from Colombia had blocked passage for all boats. It has taken many months to clear the cut, the passage only having been declared navigable a few weeks ago. This photo was taken from the Colombia side of the slide, few vessels being bound for the Atlantic.

Town and Country Co-operation

A successful scheme of livestock promotion at North Battleford

By E. A. Weir, B.S.A.

In a recent issue of The Guide the co-operative work carried on at Elfros, Saskatchewan, between the farmers and the Canadian Bank of Commerce in the utilization of long term—two or three years—credit for livestock loans was fully described. That was a purely farmer bank scheme, and the only one in operation so far as we are aware of in Western Canada. There are, however, several organizations with a similar object in view and organized along very similar lines, but in these the combined credit of town or city men has furnished the security for loans to the farmer, and in no case is the farmer getting his money at as low a rate of interest as at Elfros. The principal of these are at North Battleford, Canora and Lethbridge. This

money." Consequently on August 18, 1913, a joint stock company capitalized at \$25,000 was formed. There were 2,500 ten dollar shares, and no limit was put on the amount any one individual might hold, tho no one actually took over \$500 worth, and that for a very good reason, explained later. Five per cent. of the capital stock was paid at the time of subscription, and none has been paid since. The subscribed capital is now \$18,290 and paid up \$852. By far the larger amount of this is held by the citizens of the town. Some of those were farmer townsmen, but the proportion of stock held by present bona fide farmers is small, tho each man on receiving stock thru the association must become a member by acquiring at least one share in the

more head of cattle have been imported by private parties as a direct result of the company's campaign. A considerable number of sheep have also been added, so that directly and indirectly the value of the livestock holding of the district has been increased by at least \$30,000. Furthermore it has been done over a large field. Not more than half a dozen animals have been placed closer than eight miles. Glenbush is 40 miles away, Edam 39 miles, Rabbit Lake 31 miles, Glenrose 16 miles, Prince 14 miles, Denholm 12 miles, and stock has been placed at all these points and others equally distant.

How the Farmer Buys

When a farmer realizes or thinks he isn't doing justice to himself by keeping the number of his stock at a minimum, he may make application to the company's secretary on a special form supplied by the company, stating the maximum price of the stock wanted. The applications committee "sit" on this, keeping in mind as much as possible the man's character, standing in the community and his accommodation for stock in the way of stabling and feed. Neglect to provide these is only to court a turn-down from this committee. They simply haven't any use for a man who gives the impression he can't handle stock—he comes in the same place as the nuts and raisins at a meal. When the committee has on hand enough "approved" applications they proceed to secure the stock. So far the association has secured this stock at a minimum of overhead expense. A few were bought in the fall of 1913 from a drover who brought in two carloads. Purchasers with "approved" credit went directly to the stockyard and selected the stock they wanted and the company paid for it. In the summer of 1914, five carloads were bought thru the provincial government buyer then in the East. These were about half Holstein grades and half Shorthorns and mostly heifers not previously in calf. Experience has taught the association that eastern female stuff is decidedly better bought young. A few pure-bred Shorthorn females and one pure-bred bull of each of the breeds mentioned were also bought. Practically no farmer buying female stuff thru this association can afford to keep a bull for his own use. The Federal government scheme of bull clubs has placed at least half a dozen bulls in this district. Some small lots of cattle have been picked up from those brought in by drovers. Home stuff has been bought only when it was actually going out of the country. Swine distribution outside of one pure-bred boar has been left absolutely alone, there being enough pure-bred breeders in the vicinity to supply the demand. Offspring of pure-bred cattle have been registered by the company and transfers given when the stock was paid for. North Battleford has always allowed the farmer to pick his own stock whenever such stock was bought locally. There was probably a disadvantage in this at times, in that men who have not been handling stock could better let an experienced man select it for them, but on the other hand they frequently purchased on their own selection stock higher in



Sheep have been increased in the North Battleford district by 502 head, and none have been lost thru coyotes or wolves.

article will outline the plans and scope of co-operative work carried out between banks, business men and farmers at these different points.

North Battleford Plans

North Battleford was the prime mover in this direction, and the initial thought and action came from G. W. Greise, who, by the way, is also a real estate man, but one of the productive kind who realizes that the development of the surrounding country is necessary to the development of the town and both to the welfare of his business. This man had spent much of his early life in Wisconsin, and watched the almost marvellous changes that have come over that and the neighboring state of Minnesota during the last few years. More and better livestock, and particularly dairy stock, was at the bottom of it. He had watched the system of putting out breeding stock on the share plan and realized the immense gains to all the individual interests of a community thru increased livestock. The North Battleford district offered opportunity for unlimited enlargement of the livestock business. Here for miles in every direction lay as rich a country as could be found in all our northern districts. The season is good, the gently rolling country is well watered and produces a most luxurious growth of rich grass. It is essentially a mixed farming and stock district, and yet at that time farmers had very little stock, had no money to buy any and no bank was prepared to furnish them credit on their individual responsibility. The efforts of Mr. Greise here stand out in sharp contradistinction to those of that horde of real estate men who three or four years ago were constantly bewailing the laxity and improvidence of western farmers for not getting into livestock and thereby saving the country and worthy citizens like real estate men. They sang this dirge as a quartette or sextette and even frequently as an octette in almost every real estate office in the country, and sang it with their feet on the desk. The persistence of hard times not only drove them out but evolved the schemes here outlined after hard thinking and the exercising on the part of the town people of that old motto: "The Lord helps those who help themselves."

In the spring of 1913 Mr. Greise propounded to the local manager of the Canadian Bank of Commerce a scheme substantially the same as that now in existence. The scheme hung fire until the excursion of bankers and business men, which you will possibly remember passed thru Battleford in the summer of 1913. These men were out to see and learn and teach, so here was the opportunity for both sides involved. The scheme was put up to eat, Vere C. Brown, of the western superintendent of the Canadian Bank of Commerce, who said: "That scheme is all right, give them the

company. There are fourteen directors, three of whom are farmers, at least their farm interests now are greater than their city interests, tho such was vice versa at the time the company was organized.

Credit to Farmers

Credit to individual farmers is not restricted to a set amount, but the company does not sell more than four or five head to one farmer. A sub-committee of three directors, consisting of a retired farmer, the manager of the local dairy company and Mr. Greise, all well known long residents and thoroughly acquainted with practically every man in the district, decides on the suitability of the applicants to feed, care and pay for stock supplied. The discrimination of this triumvirate has been so well exercised that so far stock has been placed with only one man from whom it had to be taken and redistributed.

A Real Organization

Just to show you this has been a real live organization and has largely fulfilled the purposes in-



The best shipment of dairy cows distributed in the North Battleford district. They were high class Holstein grade. Livestock credit has changed the aspect of agriculture in this district.

tended when it was organized, it might be as well to mention here that up to September, 1914, i.e., within one year from its organization, the company had put out 116 head of cattle worth \$11,599 and 502 sheep worth \$3,316, a total of \$14,915 worth. The operations in 1915 were confined to the sale of nine cows and two calves worth \$589.56. In addition to this it is estimated that at least 150 or

price than their application called for, thus often permitting of a much wider selection.

Method of Payment

To cover the immediate outlay between the time of purchase and delivery of the stock, the bank advanced money against the company's own note

Continued on Page 24

The Country Homemakers

CONDUCTED BY FRANCIS MARION BEYNON

OUR GARDENS

As I look back upon them from the distance of years I realize that all the gardens in those early days were vegetable gardens. But what gardens they were, unless memory greatly magnifies the results! Cabbages, big, hard white heads, firm and crisp to the core; cauliflower, snowy and large; tomatoes, some early and some late; cucumbers, squash, pumpkin, citron and even musk melon and water melon one year; beans and peas, lettuce, carrots, turnips and onions.

Always, too, we planted celery seed and always it was a failure. It seems to have been the one "hooch" of my parents in gardening, and yet each fresh failure apparently only spurred them on to greater efforts. So that while one of my most vivid recollections of childhood is a box of celery in the window, I cannot ever remember having seen it on the table, tho it must surely have been a partial success sometimes. Outside of this one limitation, however, those were wonderful gardens, full of resources for the practical housewife when company arrived unexpectedly.

From February, when the tomato, cabbage, cauliflower and celery were sown in the house until the last potato was gathered in the fall, the spare time of the family was lavished upon the garden.

Handicapped with a cold house, as are so many early settlers, what care we took in covering up those first early seedlings and how gently they were transplanted from the first box to more roomy quarters.

Then came the preparation of the hot bed. First there was the base of well rotted manure and straw, about two feet deep, which after it had been turned and exposed and turned again for several days, was laid out in the shape of the hot bed, a small layer at a time, and well tramped down. On top of this stood the old weather-beaten wooden frame, higher on the north-side and sloping towards the south, and covered with some old windows kept for the purpose. When six or eight inches of rich earth had been spread inside this frame it was ready for use, except that it was usually left to cool for a week or so. Into this hot bed were transplanted the finest specimens from the house, and when they eventually moved on into the garden the tomatoes were almost in flower and the cabbages and cauliflower ready to begin heading up.

Experiments were made to find the earliest and tastiest varieties of vegetables and those best suited to the soil in our particular garden. I remember that we discarded a certain variety of bean because it had a tendency to stringiness and found another which was much finer in texture, and that we found a variety of corn which could almost be depended upon to escape the early frosts. What those varieties were I have forgotten, but it is immaterial, since with the rapid development of plant life they have probably been improved upon long since.

What heaping dishes of vegetables we used to put upon the table, and always more in the pot. Looking back, it seems to me that it was almost a morning's work to prepare those great dishes of beans and peas in quantities to satisfy country appetites, but perhaps that is because in the holidays that was one of the tasks assigned to us children before we went out to play.

At any rate those were wonderful gardens, varying slightly, as the season was favorable or unfavorable, but never failing, and it is a never-ending source of wonder to me what other pioneer families do who have not this source of food supply to fall back upon.

FRANCIS MARION BEYNON

EDUCATING THE CHILD

A summary of a number of simple home means of education for children:

- Hearing good stories at home.
- Telling stories.
- Dramatizing stories.
- Keeping a diary.
- Conducting a correspondence with a child friend or a loved member of the family.
- Keeping a grocery, market and laundry list.
- Labeling garden plots, seeds and home food supplies, such as jams, jellies and preserves.
- Playing such games as "Anagrams," "Spelling match," "Quotations," "Authors" and "Word Building."
- Keeping a card file of picture post cards, noting interesting facts about each.
- Reading the classics under home supervision.
- Using the children's room of the local library intelligently.

Physiology and Hygiene Experiences

Caring for the body hygienically, bathing, brushing the teeth, manicuring the nails, and disinfecting eyes, ears, nose and throat.

Learning to escape contagion thru avoiding common drinking cups, handling car straps or stair railings of public buildings, indiscriminate kissing and touching the soiled clothing or hands of playmates.

Learning to like simple foods because of their nutrition.

Taking part in the cleaning of the home thru keeping the playpens and playthings, as far as possible, sanitary.

Helping to bathe and dress a baby brother or sister.

Caring for pets of all kinds.

Science Experiences

Making and studying collections of stones, rocks, ores, deserted birds' nests, flowers, textiles, woods and shells.

Modeling physical maps in damp sand or plasticine.

Putting together cut-out geographical maps.



A PIONEER COTTAGE

Playing card games of illustrated birds, flowers and trees.

Keeping a weather record or making an illustrated weather chart.

Studying the chemical reactions involved in simple home cooking.

Making toys that illustrate scientific facts; weather vanes, barometers, electric toys, water wheels and kites.

From the Mother's Magazine.

THE COTTAGE ON THIS PAGE

Dear Miss Beynon:—This is the picture of our pioneer cottage near Lanigan, built of native timber grown on the farm. I thought this would be a nice picture for the Homemakers department, in which I am very much interested. Would love to tell the sisters how I built this little porch out of my own financing from a single cow. Any sister of ordinary intelligence could do the same.

Yours truly,

MRS. MERTENA CAMERON.

Box 118, Lanigan, Sask.

I am sure we would all be very glad to hear the story of the porch, and hope we shall not have to wait long for it.

F. M. B.

GENERAL MAXWELL

The Manchester Guardian relates the following interesting incidents connected with the work of General Maxwell in Egypt:

As is well known, General Maxwell is retiring from his command, being succeeded by Sir Archibald Murray, who takes over without assistance the undivided district of Egypt and the Canal. The inevitable difficulties of a dual control are thus avoided, but many who are acquainted with General Maxwell's long service in Egypt will regret the decision on personal grounds. He had attained a peculiar influence over the native Egyptian population, and his tact and understanding of their nature are illustrated by the following examples of recent happenings.

In February of last year when the abortive attack made by the Turks on the Canal was at its crisis, an important personage in Cairo went about spreading the news that the enemy had occupied Ismailia. He was arrested, but instead of condemning him to severe penalties General Maxwell ordered him to go under escort to Ismailia and see

the truth for himself. The only condition was that if he found the report untrue he should pay the return fare for himself and his escort. He went; he saw; he paid. On another occasion, during a great review of British and Australian troops in Cairo, General Maxwell, while taking the salute on the march past, observed a poor man's funeral approaching across the lines, followed by the usual Egyptian little crowd of mourners and wailers. He at once ordered the review to be stopped, waited for the funeral to pass, and saluted as it went by. Such an incident, reported in all the Arabic papers and passed from mouth to mouth, did as much as any possible material improvement to establish our position in the minds and hearts of the people.

Major General Maxwell is at present in charge of the situation in Ireland, and has been given complete disciplinary powers for the suppression of the rebellion.

ASSISTANT COOKS

In a place where domestic help was hard to get, and where the children of the family disliked to assist with the chores, a mother evolved the clever plan of giving the boys and girls tasks in disguise. She told them that so many times each month they might have guests, provided they helped buy the food out of their allowances and assisted with the cooking and table setting. Of course the youngsters were delighted and immediately learned some valuable lessons in economy by figuring out the cheapest foods they could find for their money, as well as the very least they would be allowed to do in the way of work to keep the letter of the law. They started out by furnishing desserts of sliced oranges, bakers' cakes and such food, but in a very short time they learned that appetizing and satisfying things made at home were cheaper than those bought in the stores, and that the whole work could be done in a short time.

From that moment the mother's task was easy. The boys and girls learned to make such things as creamed potatoes, egg dishes, easy hot breads, simple salads and all the good things that children like. There were no elaborate cakes and desserts, but the twelve-year-old daughter mastered the art of making plain ice cream and ices, with the assistance of her brother to help with the work of turning the freezer, and all summer the family feasted on the delicious frozen sweets. The money that usually went for the doubtful ices down town was carefully saved for a large freezer at home, and the children learned valuable lessons in economical buying and making. Informal little backyard feasts, hasty picnics and other good times cost the mother no extra work, because the children, in gratifying their instinct for hospitality, learned to help themselves.

And in the dining-room work the effect of the mother's wise plan was still more remarkable, for everyone was anxious to have fresh flowers on the table, keep the cloth clean and the silver bright and to use dainty dishes every day so that guests might always be welcome.

By HILDA RICHMOND

A DREADFUL MISTAKE

Two young women went to the theatre. They could not get seats together, but were told at the box office that each could have an end seat, in adjoining rows, and most likely somebody who came alone and had a seat next to one of them would obligingly exchange seats. Near the close of the first act one of the young women timidly whispered to a heavy, middle-aged man at her side, and who had been sitting stiffly and looking straight ahead: "Are you alone, sir?"

The man turned one side of his face in his programme and breathed: "Sh— wife!"

Jean longed for a kitten with all her heart but her mother was not fond of cats so she was not allowed to have one in spite of her eager pleadings. At length it became necessary for Jean to go to the hospital for an operation. "I will make a bargain with you, Jean," said her mother. "If you will be a brave little girl about having your operation, you shall have the very nicest kitten I can find."

Jean climbed upon the operating table and took the ether without a struggle. As she came out from under the influence of the anesthetic and began to realize how sick and wretched she felt, the nurse leaned over her to catch her first spoken word, "What a hum way to get a cat."

—From the Delineator.

RURAL CREDIT
Address Delivered by R. McKenzie before the Canadian Credit Men's Association.

Continued from Last Week

Alex. Lucas, who investigated the Australian and New Zealand system on behalf of the British Columbia government in 1912, in his report states: "In Western Australia, which was the first to follow the example of New Zealand and where the loans were liberal and designed particularly to promote production, the increase in the area under cultivation during sixteen years has been 997 per cent." Again: "After 15 years' trial Western Australia has shown its confidence in the scheme by enlarging its scope. By recent legislation the amount which may be loaned to an individual has been increased from \$3,750 to \$10,000. The restrictions governing the uses to which the borrowed money is put are widened and the total authorized bond issue, which had already been increased from time to time, was raised from fifteen million to seventeen million dollars."

Edward Mead, of the Chair of Rural Economics in the University of California, after several years of close observation of the Australian government loans system, makes this statement: "It is the verdict of all who have investigated the rural credit system of Europe and Australia, that the Australian system is the best organized and most successful in its operation of any."

Farming Requires Capital

Every form of industry requires capital, and the farming industry is no exception to this rule. The two great causes of failure in commercial or industrial business is lack of sufficient capital and inefficiency. This in a large measure applies to farming operations. Governments, both dominion and provincial, have been for the last quarter of a century extravagantly lavish in expending money to make farming efficient in production, but made no effort whatever to supplement their expenditure on educating the farmers, as other countries have done, by providing means by which they could secure capital on terms that would enable them to acquire the necessary equipment so as to take advantage of the government teaching of the principles of agriculture. Hence the expenditure for teaching agriculture produces inadequate results. The farming industry in Canada has to pay a higher rate of interest on borrowed money than any other industry in Canada, while in countries with which the farmer has to compete in the sale of his products, farming industries secure their capital at a lower rate of interest than any other industry.

Long and Short Term Credits

Agricultural credit divides itself into two great classes, namely, long-term or land mortgage credit, which may be briefly defined as credit to meet the capital requirements of the farmer, and short-term or personal credit, which may be defined as credit to meet the current or annually recurring needs of the farmer. In the European as well as the Australian system the distinction between these two classes of credit is sharply drawn. To meet the requirements of the two classes separate institutions are provided differing fundamentally in their plan of organization and operation, and are adapted to meet the conditions in each country as they arise. The farmers' capital requirements, by which is meant the need of the farmer for large sums of money to be used in aiding to pay the purchase price of the farm, in improving the farm, such as erecting buildings, draining, irrigating, clearing or in equipping the farm so as to bring its operations to the highest state of efficiency. The means needed for these purposes must be in the shape of a permanent investment or in the shape of loans extending over such a period of time that they can be gradually reduced and paid off out of the increased revenue derived from the improvements made or the equipment added by the farmer with the proceeds of these loans. This is generally referred to as long-term or land mortgage credit.

The farmer's working capital is the temporary and annually recurring re-

quirements, by which is meant the money needed by him to finance his operations during the time that the crops are being produced; that this is for the purposes of preparing the land, cultivating the crops and harvesting the same, payment of wages and the many other incidentals to the production of the crop. Generally speaking the invested capital of the prairie farmer is secured from land mortgage companies at a high rate of interest and short-term payment, the initial payments on the mortgage being so burdensome to the borrower that he cannot develop his holding efficiently. His working capital is generally the credit that he receives from the country merchants—retail dealers—at a rate of interest that no one can accurately guess.

Canadian Banking System

Canadian banking is recommended by its friends as being the safest banking system in America. The system has the reputation of being good—to the banks. It has by its methods of loaning money built up a system of doing business in Canada that makes the distribution of commodities wasteful and enormously expensive. Bankers have of recent years religiously advised farmers to extend the manufacturing part of their business, that is, converting raw material such as oats, barley, straw, hay, etc., into beef, pork, mutton, poultry, etc. They lend money to manufacturers to pay for raw material, wages and other incidentals incident to manufacturing processes, but make an arbitrary discrimination in lending between the man who manufactures meats out of oats and barley and the man who manufactures flour out of wheat.

The manufacturer sells to the wholesaler on credit, adding to the selling price of his commodity a certain percentage to cover interest and probable losses. The wholesaler sells to the retailer on the same terms, also adding a percentage to cover interest and probable losses. The retailer sells to the farmer the commodities he needs in the production of his crop, also adding interest and a percentage to cover losses. In this way the farmer pays interest and for losses on every article he buys on credit thru three successive businesses. The retail merchant thus performs a function to the farmer that should properly be performed by banks, in other words the country merchant becomes the banker for the farmers, and the terms of payment on a loan are invariably when he "threshes." If he has but "little" to thresh, due to climatic conditions, the unfortunate dealer who furnishes him his working capital for the production of his crop gets "little," and lives in hopes that his customer may have a better crop next year.

If our banks would lend the farmer his working capital, as they do the manufacturer, he would pay cash for the commodities he gets from the country merchant, who in turn would be in a position to pay cash to the wholesaler and the wholesaler to the manufacturer. The country merchant is the victim of the present system as much as the farmer, and it places him in such a position that he cannot successfully compete in prices with mail order houses who do an exclusively cash business. As all business men, including farmers, who are purchasers have the right to buy where they can get the best value for their money, the system compels the cash farmers to do business with the mail order houses.

Grain Growers' Solution

The solution of the problem suggested by the Grain Growers' Association of Manitoba is that our provincial government follow the methods adopted by the state government of Australia and the government of New Zealand in procuring investment capital for the farming industry. The government of West Australia in 1894 incorporated an investment bank called the Agricul-

Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association
By R. C. Heiders, President, Suite 4, Balmoral Court, Winnipeg, to whom all communications for this page should be sent.

tural Bank of West Australia by a special act of the legislature. The act of incorporation empowered the bank to issue bonds guaranteed by the state and authorized the provincial treasurer to sell these bonds on account of the Agricultural Bank. The bank loans these funds to farmers on the amortization system at 6 per cent. per annum, which extinguishes the debt in 25 years.

As an illustration of how it works out, assume a concrete case. A farmer in Manitoba gets a loan of \$4,000 on his farm under our present system of mortgage loans, payable in five years with interest at 8 per cent. per annum, and an annual payment of principal of \$300. His first payment would be \$620. In five years, if he met his payments at due date, he would have paid \$2,800. Under the West Australia system he would have to pay the first year \$240 and in five years \$1,200, a difference of \$1,600 at the end of the five years that he would have saved in the payment on his fixed capital and leaving him that amount out of the proceeds of his crop to be used for working capital and increasing the productive powers of his farm. A farmer having his fixed capital secured on such easy terms of payment would undoubtedly be regarded by our Canadian banks as a safer risk for a short loan for productive purposes than under our present system of short-term mortgages.

R.C. Commission Report

The leaders of agricultural thought in Manitoba are of the opinion that if our farmers could secure their invested capital on the amortization system of payment that prevails in every agricultural country, that arrangements could be effected with commercial banks to furnish the necessary working capital on fairly satisfactory terms. Let me quote the report of Royal Commission of Agriculture of British Columbia in 1914: "The adoption of the New Zealand loaning system has not only resulted in largely increasing the output of the farms, and giving a great impetus to the agricultural industry, but it has reacted in related and other industries in a further stimulation of trade in general. Failures have decreased 50 per cent. in the last fifteen years. Commissioner Lucas, who visited New Zealand, reports as follows upon the effect on the rural life of the country:

"With money available on terms suitable to the industry, the farmers have built better houses, or remodelled their old ones; have bought and kept better livestock; have bought and used more labor-saving machinery on the farm and in the houses; have erected elevated tanks and windmills; have laid on water in their dwellings and in their outbuildings; have irrigation for their vegetable and flower gardens around their houses. They keep more sheep and pigs and have so largely increased their revenue from their farms that they are able to meet the payments on the mortgages and to adopt a higher standard of living and a better one. Throughout the country a higher and better civilization is gradually being evolved; the young men and women who are growing up are happy and contented to remain at home on the farm, and find ample time and opportunity for recreation and entertainment of a kind more wholesome and elevating than can be obtained in cities."

The members of the Manitoba Grain Growers' Association believe that a similar rural credit system will do for the people of Manitoba what it has done for the people of New Zealand and Australia, as there is a great similarity in their methods of farming, mode of living and the character of the people.

ORGANIZING WOMEN'S BRANCHES

Would each local branch of the Grain Growers' Association in the district of Neepawa that is desirous of forming a Women's Section in connection with their branch kindly correspond with

Mrs. Albert McGregor, Arden, Man., so that the necessary arrangements could be made to visit the points wishing to be organized.

SPRINGHILL GRAIN GROWERS

At the last meeting of the Springhill Grain Growers, the president, Mr. Harper, and Geo. Baker gave an interesting talk on Land Tenure Taxation. It was proposed that the association this fall purchase a car load of wheat to be shipped to the nearest mill to be ground into flour. The following resolution was carried unanimously:—Whereas, the duty on apples has been raised 50 cents per barrel, therefore, be it resolved that should the fruit growers add the extra duty to the selling price of apples, that we pay these taxes into the federal treasury by purchasing imported apples, rather than pay the same duty, together with profit thereon, to land speculators and middlemen.

The June meeting which comes on the 9th of that month will be a special meeting, the subject for discussion being "Suggested lines of effort for community betterment." What would you suggest? Think it over and every one come to this special meeting. We want every home in the community represented.

A. J. M. POOLE,
Sec. Treas.

MOORE PARK DISTRICT

Central office has this week received the sum of \$11 contributed by the ladies of St. Saviour's W.A., of Odonah, sent in by Miss Gertrude Sherris, the treasurer of that organization, as a contribution to the Patriotic Fund.

LARGE PATRIOTIC GIFT

The municipality of Pembina have contributed the sum of \$308.50 to the Patriotic Acre Fund of the Grain Growers thru the Kaleida branch. The above amount will be distributed among the following funds: Red Cross, Patriotic, Belgian and Serbian.

The Central Association thanks those who have contributed to this generous sum. It was remitted by W. W. Moloney, of Kaleida.

CAMERON ASSOCIATION

The secretary of the Cameron G.G. Association sent in an additional subscription to our Patriotic Acre fund, \$20 received from S. N. Jackson, of their district, also membership dues and payment for convention reports mailed them recently.

SHORTAGE OF CARS

The secretary of Benito Association in remitting their membership dues states that owing to the shortage of cars not over half of their grain has yet been shipped out, which also accounts for not having yet collected all the dues from their members for the present year.

ASSOCIATION'S WORK TELLS

The secretary of the Herton Association has canvassed all the members of his branch and succeeded in getting a full number of paid-up members. As he may be absent for a few months he got his work well in hand early in the season. He states that many are beginning to see that the association are doing "something," indeed, a good deal, and that it pays to keep up a goodly membership.

PATRIOTIC ACRE RECEIPTS

Previously acknowledged	\$20,498.89
Per P. L. Bouteiller, Minnedon P.O.	20.00
Per Moore Park, ladies of St. Saviour's Parish	22.25
Per Kaleida Grain Growers' Association	313.50
Per ladies St. Saviour's, Odonah	11.00
Per S. N. Jackson, Cameron G.G. Association	20.00
Total	\$20,856.64

SPECIAL SEED CORN RATE

A special seed corn rate to apply to seed corn becomes effective on May 10 on all railways. Seed corn was not included in the special tariff rate for seed grain that was made effective January 15. The rate on corn was granted on application made by the executive of the Grain Growers' Association.

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WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Saskatchewan

This Section of The Guide is conducted officially for the Saskatchewan Grain Growers' Association by J. B. Musselman, Secretary, Regina, Sask., to whom all communications for this page should be sent.

TWINE PROBLEM AND INDEPENDENCE

Few words of the English language have been more abused and misused than the word independence, tho it may well be that the words patriotism and liberty quite outclass it in these respects. During the period of modern growth of democracy this word has become a kind of fetish and the spirit. It implies scarcely less than an obsession to millions of men, amongst whom probably no class is more prone to this obsession or more ardently devoted to this fetish than the farmers, and particularly the farmers of the West who, being far removed from large urban centres and the object lesson of interdependence which they invariably afford, are forced to be resourceful and less dependent upon others in those trivial matters which the city people take "ready made."

There are very many phases of this subject which might be profitably examined but, after all, the average farmer's lack of conception of his dependence upon others and the consequent need of his co-operation with them is not occasioned so much by ignorance as by thoughtlessness. For generations he has been fed up on this theme of his independence, principally by his flatterers, until he has come to take it for granted that the "farmer is the most independent man in the world," as city men who live in luxury and politicians who want his vote love to tell him. For the purpose of this article it is proposed to deal with one point of this great subject only and that one which, while it affects farmers most mightily and the great grain producing nations of America vitally, is all too poorly understood by the millions who plume themselves upon their independence.

What would become of Saskatchewan, the world's greatest wheat growing province, if in any year the world should fail to have a tail-end surplus of binder twine to spare for her? What would happen in all North America if for twelve months no sisal hemp were grown, or if when grown it were kept off the market for a year, for six months or even for three months? Many a farmer will be inclined to scoff at such a possibility and, like the ostrich when he has buried his head in the sand and can see no danger, he believes there is no danger. But let us examine conditions a little and perhaps we shall re-adjust our estimate of our "independence" somewhat.

The Great Sisal Monopoly

Sisal hemp supplies 85 per cent. of the raw material used in the manufacture of binder twine in America and none of it is grown in those countries which are the heaviest users of binder twine. Some hemp is grown in the Philippine Islands, a little in both east and west Africa and in New Zealand, with small quantities in a few other quarters of the sub-tropical parts of the world, but America is dependent upon the small province of Yucatan in Mexico almost entirely for her supply, and should this crop fail or should it for any reason be held off the market the United States and Canada would be unable to secure binder twine in any adequate quantities.

Fortunately sisal is a rapidly growing plant, yielding a harvest of its long fibrous leaves from six to ten times per year, and a failure of the crop is improbable except that political conditions in Mexico are so extremely uncertain and insurrections so numerous that destruction of the crop or serious diminution of its yield is always a possibility. But a greater danger lies in the national control of the output which the present government has instituted and made absolute. Sisal farmers of Yucatan are forbidden on penalty of criminal prosecution to sell sisal to any except a committee of the government. This committee is backed not only by the government but also by a firm of wealthy bankers of New York and constitutes an absolute monopoly of the

sisal market of Yucatan. This committee sets the price the grower gets as well as the price the exporter has to pay. It has already advanced prices most arbitrarily and threatens to advance them still further. Add to this advance in the cost of sisal fibre the high ocean freight rates, the uncertainty of supply, the rise in wages of operatives and the shortage of labor and we may well congratulate ourselves that binder twine is no dearer than it is this year, even tho there is every prospect of a further advance in prices.

Canada's Dependence on Mexico

But suppose that, instead of merely advancing prices as they please, the Mexican government were at war with the United States and refused to sell sisal at any price, where should we stand? It may be argued that the United States would soon seize the sisal supply of Yucatan and make it available, but there is no large supply on hand, it being almost a monthly crop, and in any event a handful of matches in the possession of a determined Mexican leader would suffice for the speedy destruction of the supply and new harvests could not be gathered without the co-operation of the Yucatan farmers. The European war has taught us the possibility of such conditions arising and of such measures of reprisal being taken.

America would be helpless. Flax twine has proven a complete failure after the expenditure of more than a million dollars in experiments with that fibre as the raw material for binder twine. Flax twine can be made to bind sheaves very well but no treatment has as yet been found that will preserve it from the grasshoppers and other field insects. In the case of any real twine famine the farmers of Western Canada, and especially of Saskatchewan, would suffer the greatest loss for the following reasons:—1. Of all people we are most dependent upon grain production. 2. We have less help available per acre of crop than others and could bind less grain by hand than they. 3. We are far from the source of production. 4. No twine factory is primarily dependent upon our business for its support. 5. We have a foolish mania of not wanting to carry over any supply of twine from one year to another. 6. We are the last heavy user to purchase twine, taking but the tag end of the world's supply.

While in the east last December the writer saw called orders for twine from England, Russia, France and Egypt all inquiring for American twine for early delivery for spot cash f.o.b. New York, it was tempting business and profitable, but if all of it had been accepted there would be no twine for the farmers of Saskatchewan eight months later. On our own continent harvesting operations have already begun in the Gulf states, and from now on each month will see a heavy consumption of binder twine as the harvesting season gradually moves north from the Gulf of Mexico to Oklahoma, Oklahoma to Kansas and Nebraska, thence to Illinois, to Michigan, Wisconsin and Dakota and last of all to Saskatchewan. When all others have used all the twine they require we begin cutting wheat. Obviously then unless some one provides for our prospective need well ahead of the demand we shall be left without twine in case of any serious shortage.

The Saskatchewan Grain Growers' Association and the Grain Growers' Grain Company have each contracted for large quantities some months ago, and thus they offer such protection as they can to the prairie farmers, but the fulfillment of these contracts even is contingent upon the possibility of securing the raw material and other conditions over which the manufacturer has no control.

How Farmers Can Help

It is not the purpose of the writer to raise the bogey of a twine famine, but rather to impress the farmers with the

need of co-operation and forehandedness in connection with the supplying of this all important commodity. Every farmer should count on carrying over each season a fair amount of twine. It involves the locking up of very little capital and he will always be prepared for early cutting and possible delayed arrival of new twine. If kept dry, twine will not deteriorate appreciably. Ordering early, as early as January or February if possible, would be a great assistance to those upon whom he depends for an assurance of the supply of his twine requirements. It is a case where not independence but interdependence must be recognized and interdependence demands, and in this matter imperatively demands, co-operation.

J. B. MUSSELMAN.

APPLE TARIFF UNJUST

Central Secretary:—Enclosed you will find check for \$40 to be applied in the following manner: Life membership for D. H. Bryce, \$12; life membership for S. V. Haight, \$12; yearly membership for 32, \$16; total, \$40. We had a large meeting on Saturday, April 15, at which the new tariff on apples was discussed. This local goes on record as protesting strongly against it.—Yours sincerely,

S. V. HAIGHT,
 Keeler, Sask. Secretary.

ORDER FORMALIN EARLY

Central Secretary:—The fact that our association has been unable to handle formalin has caused considerable disappointment in our local. At our last meeting the matter was discussed at some length and the following resolution was carried:—"Whereas the manufacturers and importers of formalin refuse to sell that commodity to this association except at prices higher than the retailers can purchase it, resolved that this local request the Central to circularize all locals asking them to send in orders for formalin for 1917 to the Central at once and pledge themselves to purchase same from no other source." This local is prepared to take the pledge and guarantees to purchase thru the central office at least 100 pounds.

EDWIN J. HOLMES,
 Sec. Hay Creek Local.

NEW AVEBURY LOCAL

Central Secretary:—On April 1, the farmers of Averbury met at the Community Hall of Averbury, to organize a Grain Growers' Association. The meeting was a great success. The association organized, officers were elected and many suggestions were made concerning the work. Thirteen joined at the meeting, but fully that many more will join before the next meeting. Enclosed is a money order for \$6.50, 50 cents from each member for membership in and services of the central association. The following officers were appointed: President, Thompson Ballagh; vice-president, J. R. Smythe; secretary-treasurer, Roy H. Good; directors, Messrs. Thos. Duncan, Vet. Borders, Hans Madsen.

ROY H. GOOD,
 Sec., Averbury Local.

ENTHUSIASM AT PONTEIX

Central Secretary:—President Maharg and F. L. Craigen, district director, favored us on March 16 with addresses on live topics of interest to the farmers. Another organization meeting was advertised for March 25 for this district, and the response was good. W. J. Vandergrift, D.S., was elected chairman, and E. K. Lane secretary, and the local was started with 28 members, with the prospect of having as many more. The officers elected were L. Bonville, president; Angus McKay, vice-president, and E. K. Lane, secretary. A board of five directors was also appointed. We intend to work hand in hand with other locals in the neighborhood and buy co-operatively.

E. K. LANE,
 Sec., Ponteix Ass'n.

SUCCESSFUL BOX SOCIAL

Central Secretary:—The Round Plain Local Grain Growers' held a dance and box social in aid of the Red Cross Fund, at which we raised \$225.55. I am forwarding same to you to put in the right channel. Please insert a notice in The Guide.

D. F. M. RAE, Sec.

SEEDING WELL ADVANCED

Starting off with eleven members about four months ago, Heisler-Local Union, No. 368, has been growing slowly but surely ever since, until now they have a membership of forty on the roll, all of whom are paid up. They have been doing co-operative purchasing on a small scale, having purchased such articles as formalin, gopher poison, etc. The members are trying hard to get a branch of the Alberta Farmers' Co-operative Elevator in the district, but so far have been unsuccessful, as the farmers north of the railway line do not seem to want it, altho those south of the line are strongly in favor of it. Seeding in the district is going along merrily. Mr. Hansen, secretary, states that at the time of writing, April 22, wheat was about half in. Some of the farmers had finished seeding wheat and had started plowing for the oat crop.

GOOD PROGRESS AT BARNWELL

Wm. F. Lajaron, secretary of Barnwell Union, No. 486, reports that their union is in good condition financially and otherwise. They hold regular monthly meetings at which there is usually a good attendance. He states that the members think a good deal of their U.F.A. and appreciate the work the central officers are doing. They have arranged to observe the U.F.A. Sunday.

WOMEN'S LOCALS ACTIVE

The following report has come to hand from Mrs. R. W. Barrett, Mirror, provincial secretary of the United Farm Women of Alberta: The Duhamel United Farm Women have been busy as usual. An excellent community spirit was shown on Red-Cross day, February 29, when the merchants and the willing workers of the church added their contribution to that of the U.F.W.A. and the total \$42.50 was sent as a common fund to the Red Cross. On March 9 a splendid meeting was reported and the interest of the members in the work of the association was shown by an order for thirty copies of the annual report, which is the next best thing to being present at the convention. On the 24th, a successful concert and play was given by the members of the U.F.W.A. and the sum of \$35.90 was raised. Such energy deserves commendation.

RECORD BREAKING MEETING

Nanton U.F.W.A. is a record-breaker for a start. Twenty paid-up members on organization day, March 25, and many more expected within the course of a few meetings. The organizer was Mrs. J. W. Campbell, of Cayley, assisted by four other enthusiastic Cayley members, Mrs. Howard, Mrs. Widdup, Mrs. Keller and Miss Stirling. This new organization is known as the Sun Prairie U.F.W.A., of which Mrs. Peterson is president and Mrs. Ransom secretary. We expect great things from this Sun Prairie Club.

NEW LAWSDALE LOCAL

Lawsdale Local Union No. 175 was organized on March 16, starting off with twenty-four members. C. M. Greenlee was elected president, and Henry Horn secretary-treasurer. The union hopes to secure several more members in the near future.

ACME COOKING COMPETITION

Acme society is very progressive. The meetings are held the first Saturday of each month, and there are twenty members enrolled. Acme was represented by three delegates at the convention, and at the February meeting, these delegates did the best they could to bring the convention to those who were unable to be present. They have decided to have a cooking and fancy-work contest for which prizes will be awarded to girls between the ages of eight and thirteen, fourteen and eighteen, whose parents are paid-up members of either the U.F.W.A. or the U.F.A. This splendid idea of interesting the girls we heartily endorse. The program for the April meeting has

Alberta

This Section of The Guide is conducted officially for the United Farmers of Alberta by P. P. Woodbridge, Secretary, Calgary, Alberta, to whom all communications for this page should be sent.

among other interesting items, Mrs. Parby's paper "Woman's Place in the Nation," and Mrs. Spencer's "Making the Most of Farm Life," read by one of the members.

NEW WAINWRIGHT LOCAL

On March 5 a U.F.W.A. as organized at Wainwright by our enthusiastic vice-president, Mrs. H. E. Spencer. A membership of six was increased to nine at the first regular meeting when the officers for the year were elected. The program consisted of a paper on "Hot Beds," read by Mrs. Bean, a letter from the provincial president, and the paper "Aims and Objects of the Women's Auxiliaries." At the next meeting two papers are to be given, one on poultry and another on perennials. This sturdy infant organization is very welcome. Miss Pecknold is secretary and Mrs. Dawson president.

CONCERT FOR RED CROSS

D. S. Roberts, secretary of Horsehaven Union No. 460 reports that a concert and sale of work was held in the schoolhouse on March 23, given by the United Farm Women of Alberta, Horsehaven branch, in aid of the Red Cross Fund. The school house was crowded. They had an address on Red Cross work, also an address from J. W. Wood, director, after which they had a splendid program of songs, recitations, etc. At the conclusion of this program, the work donated by the ladies was auctioned off, and brought good prices. After this they sat down to a real good supper provided by the ladies. When supper was over, the floor was cleared and a few hours were spent in dancing. The sum of \$93.35 was turned over to the Red Cross fund.

H. W. Wood, president of the U.F.A., and J. W. Wood, director for Battle River constituency, visited Czar on March 23 also, but on account of the social at Horsehaven, the attendance was not as good as it might have been. However, those present enjoyed the addresses given very much, and it is hoped that they will help considerably in getting the farmers to pull together. When this meeting was over, J. W. Wood consented to come over to Horsehaven and give an address at the social.

GOPHER DAY SOCIAL

On Friday evening, April 14, the Kebo Local Union, No. 110, held a very successful gopher day social in the Kebo school house. The school house was full to overflowing with a merry crowd. The children were especially happy, as they had brought in altogether between 4,000 and 5,000 gophers' tails, for which they were rewarded in cash at one cent per tail. A. Ronney, president, took the chair, and the crowd enjoyed listening to the excellent program provided by members and friends. The school children also took a very creditable part in the program, after which a social hour was spent, during which refreshments were handed round. Afterwards the still merry crowd tripped the light fantastic until the "wee wee" hours. A party of Nobleford friends interested in Red Cross work motored out from Nobleford and made an appeal for the Red Cross, which resulted in the sum of \$12.60 being contributed.

SPLENDID SOCIAL AT DEWBERRY

M. H. Anderson, secretary of Dewberry Union, No. 98, reports as follows: I think that the entertainment given by this local on March 31, in aid of the Red Cross Fund, is worth mentioning in The Guide. The committee worked energetically and secured most of the local talent anywhere within reach. The concert program consisted of music, songs, comedy, dialogues and recitations, all of which were much appreciated. Dunc Skertchley made a great hit as a comedian, while James Milligan's singing

and playing were in great favor as usual. McNaught brothers, with humorous and patriotic songs, etc., were also very popular, as well as Skinner brothers and others. At the close of the concert boxes were sold by E. H. Moore, auctioneer of Islay, and realized quite a sum. Lunch and ice cream were also provided, and after all these good things were disposed of, dancing commenced and lasted until five o'clock. Altogether the attendance was the best, the entertainment most attractive, the spirit of enjoyment the greatest, and the financial proceeds the most satisfactory in all the history of our social events. The sum of \$140 was contributed to the Red Cross Fund as a result.

SMALL BUT LIVELY

R. M. Johnstone, secretary of Kirkpatrick Local, No. 651, reports that altho the local is small this spring it is alive and full of business. They have bought one barrel of machine oil already this year, which was ordered in the winter at forty cents a gallon, making a saving to the members of about twenty cents on the gallon. They have also purchased a barrel of formaldehyde, plow shares, axle grease and groceries, on all of which they have saved considerably. A car of split cedar fence posts has also been purchased, and a carload of binder twine is on order. On February 25, after a regular meeting, a social evening was held. The members played different games until supper was served, then the floor was cleared and they wound up with dancing which lasted until daylight.

WAR RELIEF FUNDS

Belgian Relief Fund	
Previously acknowledged	\$3,028.65
High River Union No. 159	10.00
	\$3,038.65
Red Cross Fund	
Previously acknowledged	\$2,246.58
Horsehaven No. 460	93.35
Midway No. 395	32.50
	\$2,372.43
U.F.A. Patriotic Fund	
Previously acknowledged	\$1,702.20
Midway No. 395	14.00
	\$1,716.20
Canadian Patriotic Fund	
Previously acknowledged	\$1,215.50
Sullivan Lake Union No. 312	51.60
	\$1,267.10
Polish Relief Fund	
Previously acknowledged	\$67.00
In our last report, the sum of \$12, donated by the Silver Lake Local No. 195, was credited to the Belgian Relief Fund instead of the Red Cross. However, this has now been rectified.	

WHY THEY ALL LAUGHED

It was after dinner. As often happens on such occasions, conversation became retrospective. "Yes," said a famous barrister, who was one of the party, "well do I remember my first brief. It was a rotten little case, and my client a real bad lot. However I managed to get him off all right; and he ought to be mighty grateful to me, because, being a man of good family, he would have been utterly ruined had he been convicted." Later in the evening a multi-millionaire joined the party—a friend of the host, who proceeded to introduce the new-comer to his other guests. "Ah!" said the man of gold bags, as he shook the barrister by the hand, "I do not need to be introduced to this gentleman. I met him long ago. In fact, I was his first client and gave him a start in life."

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Sidelights at Gimli Camp

Where over a thousand poor children each year are given the joys of a real summer holiday

By Rev. Dr. Maclean

Fun and frolic were rampant at the railway station when one hundred and eighty-five boys were bound for Gimli Fresh Air Camp, and the eager for a swim in Lake Winnipeg, they could not forego a splendid lunch which a genial gentleman of Winnipeg, whose acts of kindness are numerous and done by stealth, had sent to the train, for it was supper time, and two hours or more would elapse before the solid and sumptuous repast would be eaten in the mansion by the beach. Under the care of half a dozen gentlemen they sped away, and before the songs and laughter had passed, the contingent was marching down the road at Gimli, where with a loud "hurrah," they announced their arrival. After a short breathing spell, permission was granted for a swim in the lake, very soon dotted with variegated bathing suits. The scene was worthy of an artist, and with supper and song, heavy eyelids closed very quickly as tired limbs were snugly enshroued among fresh, clean sheets.

For the past eight years, contingents of mothers and babies and boys and girls of many nationalities and various creeds from among the poor of the city of Winnipeg have been going to the Fresh Air Camp for a ten days' outing, which includes three months in the summer, until as many as twelve hundred or more persons, not including the nu-

merous volunteer workers, have enjoyed the privileges and benefits of this great institution during a single summer. One mile south of the village lies the encampment, consisting of five acres, well wooded and fenced, one large general building, a hospital, gymnasium and wash house. The general building is of two stories, with dining room capable of seating two hundred young folks, sitting room and small dining room for the workers, two single bed rooms, kitchen and pantries, while the upper story is divided into dormitories, each holding several single cots; the gymnasium is of two stories, the upper full of dormitories, and the lower, a large hall, used for games in stormy weather, and at other times as a place of resort for the bathers to dress and undress. The hospital has two rooms, a single story. The wash house is a small building on the edge of the beach. All are wide enough apart to be safe from fire, while interspersed are trees, swings, grassy lawns and spaces for games. When the contingents are too large to house them in the dormitories there is a large tent with a floor which can be requisitioned for that purpose.

their turn in washing and wiping dishes and sweeping floors, the wood pile being reserved as a means of punishment for the boys. There is perfect freedom and commendable rivalry between the boy squads, each having its own camp yell, and as the squads vie with one another in maintaining order, performing camp duties and upholding the honor of the squad, there is good training for the future. During the day, without a moment being lost, the boys have their various sports, the girls changing the routine with sewing classes, making quilts and useful ornaments as they sit in groups on the grassy lawn. A daily bulletin is posted outside the main door and beside it a large nature lesson study, such as the spider or bear, or astronomy, having pictures with printed matter which can be learned in ten minutes and impressions made upon the imagination and memory which will not easily be forgotten.

Ten days of energetic frolic is an invitation to any healthy boy and girl, and the boys are in dead earnest in their sports, making up for lost time in the city, where many of them are too busy selling newspapers or doing odd jobs after school hours to help the family make a scant living, to find time for fun. And what sport these youngsters have; laughter that would transform



Happy children and workers at the Gimli Fresh Air Camp

merous volunteer workers, have enjoyed the privileges and benefits of this great institution during a single summer.

One mile south of the village lies the encampment, consisting of five acres, well wooded and fenced, one large general building, a hospital, gymnasium and wash house. The general building is of two stories, with dining room capable of seating two hundred young folks, sitting room and small dining room for the workers, two single bed rooms, kitchen and pantries, while the upper story is divided into dormitories, each holding several single cots; the gymnasium is of two stories, the upper full of dormitories, and the lower, a large hall, used for games in stormy weather, and at other times as a place of resort for the bathers to dress and undress. The hospital has two rooms, a single story. The wash house is a small building on the edge of the beach. All are wide enough apart to be safe from fire, while interspersed are trees, swings, grassy lawns and spaces for games. When the contingents are too large to house them in the dormitories there is a large tent with a floor which can be requisitioned for that purpose.

A Day's Program

When the bell rings the young folk are soon ready, and when breakfast is over the program of duties and sports for the day is read out, every boy, girl and mother having a share in making the camp a success. There is splendid discipline, which is beneficial for the young folks, as the boys and girls take

the miser into a philanthropist; squad yells and the Gimli song which banish discontent, making the old man young with a new endeavor, and appetites that would bring joy to the most fastidious cook. Pills, powders, balams and ointments are at a discount, and a dollar or so would buy up the contents of the medicine chest, for there are regular hours, good food, plenty of sleep, warm clothing, lots of bathing and wit and humor a la mode.

On the sandy beach the young folks make sand castles, tunnels, fortresses and draw plans. The bathers go out under the guidance of two of the workers into the excellent swimming surf which stretches three hundred yards into the lake. Games of football, baseball and basketball fill up part of the afternoon, while the older girls ramble in the woods studying nature and gathering wild flowers, or sit on the grass in groups singing songs, sewing and telling stories, and in the evening there is great fun sitting around a huge bonfire on the beach, concerts in the dining room, exhibitions of work and entertainments of various kinds.

There is food in abundance, fresh and clean, well cooked and dainty; and there are no dyspeptics, as shown by the fact that the boys' contingent without any effort at dinner managed to get rid of one hundred loaves, seventy-five quarts of soup and nine puddings, one for each long table, and each of them equal to six large pudding dishes.

The permanent workers of this great benevolent institution for the poor ten-

sist of the head deaconess, Miss Howe, with two or three deaconesses to assist her, one man to superintend the heavy work, two cooks and three general maids, while a dozen or so voluntary workers came out with every contingent—gentlemen for the boys, and ladies with the girls—drawn from several institutions in the city and province, with a trained nurse usually to care for any who may become sick. Public school teachers, students and others give their services free and enjoy the outing themselves. A morning walk in groups under the guidance of a teacher fills up Sunday forenoon, with Sunday school in the afternoon, while a young folks' service in the evening, with an address by some minister camping in the vicinity, brings rest and inspiration after the strenuous days of the week.

The contingents vary from one hundred and fifty to two hundred, spending ten days at the camp, and they are divided according to age and sex. All of them pass a medical examination and no diseased persons are allowed to accompany those in good health. Fresh laundered clothes are supplied. The management is kept busy between the departure and arrival of each contingent, two days being given to airing mattresses, pillows and blankets, washing hundreds of sheets and pillow cases and garments, for there is no leisure to attend to these necessary duties when the camp is in full swing.

So well managed is the institution that there is no friction, everything runs along as a well oiled machine in perfect order. Still there must be occasional anxiety regarding the expense, and only by faith in God and the people is it possible to carry on efficiently such good work so that there may be no debt at the close of the camp. Some idea of the cost of this institution may be learned from the railway fares of one thousand to twelve hundred people to and from the city of Winnipeg to Gimli, the bread bill amounting to one hundred and twenty-five dollars per month, with milk to be bought and the many contingent expenses.

Numerous churches, Sunday schools and individuals in the city and throught the provinces of Manitoba and Saskatchewan are so deeply interested in what is being done by the Fresh Air Camp that they send in eggs, butter, flour, vegetables and even home-made bread, long distances being covered by these provisions, while money orders, registered letters and checks come in to help pay the railway fares, purchase bread and milk and meet the varied expenses of the camp.

More Funds Required

This is one of the great institutions of the West, and were it possible there might be erected other buildings to house larger contingents, while the work could be enlarged to take in aged folks and others who would receive great benefits from ten days by the lake. Even now there are more applications for boys and girls, and mothers and babies and sick folks to be taken out than can be entertained, because there is not sufficient room to accommodate all who desire to go, and more funds are required to meet the expense, which increases from year to year. All checks and money orders should be made payable to Miss Howe, Deaconess Home, 85 George Street, Winnipeg. As visitors come and go, inspecting the camp, studying the work and watching the young folks sporting in the water or playing on the sand and discover no mark of denominationalism in this philanthropic institution, they go away with a new vision of life, and but a few days pass before the evidence of their interest is seen in a check for the good work being done. As I write I hear the howling of the huskies at the fisherman's cottage in the woods, but above the din there comes the Gimli song and yell from the boys who have just finished supper, and as I sit by my tent door on the shore of the lake on the last day of a five weeks' vacation, where every day found me in the camp among the boys and girls, I am thinking of the great orphanages of Muller at Bristol, and of Spurgeons, in London, and I count the Fresh Air Camp as great in prophecy, tho not in extent, while there lies hidden in the eternal years the permanent value in the character of these young lives who shall soon become citizens of the West.



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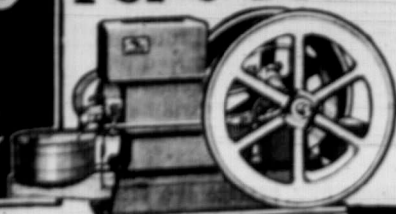
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The Community

The Rail Fence as a Factor in Public Life and its Prairie Substitute

By J. S. Woodsworth



J. S. Woodsworth

In a recent address on the country school in non-English speaking communities in Saskatchewan, Dr. Oliver, in comparing our new prairie settlements with the older districts of Ontario, said: "And one other thing I must never forget, that was the free discussion on public matters, not always too enlightened or free from prejudice, but still a discussion unrestrained and serious on the part of neighbors at thrashing times, at the post office, at school meetings, but most of all, in clumps of two or three sitting on the line fence. Ontario owes much of its public life to the rail fence. It remains to be seen what Saskatchewan can evolve from barb wire."

The rail fence as a factor in public life and its prairie substitute is one of those brilliant flashes that open up a whole field of thought. I remember studying the plan of an ancient city and noting how all the main thoroughfares radiated from the principal gate. "All traffic had to go in and out thru the gate, the gate became the key to the whole life of the city. Then I looked at the map of a modern city. How different the arrangement of the streets! Were they arranged according to any rational principle? What should be the plan of a modern city? Someone suggested that the gates of the city were still the key to the city's plan. "But the modern city has no gates." "Oh, yes," he replied, "the railway stations are the gates of the modern city." And again we had in our possession a key that explained much of the life of the city. Many of our most complicated problems become comparatively easy if referred to their lowest terms. Many complicated processes can be understood by noting what function they are really performing and studying the corresponding organs and movements in the simpler forms or in the earlier stages of development.

Rail Fence and Social Development

Future historians in tracing the evolution of the highly developed "social-centre" will doubtless find the germ in the "rail fence." They will trace the development in some such fashion as this. The rail fence was on the line. There you met your neighbor on neutral ground. Further, it was a good place to lean on, an opportunity for an informal neighborly discussion. There you have the fundamentals of a social-centre—an opportunity for meeting on neutral ground for informal neighborly discussion.

In the West, the historian will continue, the barb wire fence took the place of the rail fence. Barb wire seems to be good for defence in war time. But it does not stimulate neighborly relations. In short, it isn't comfortable to sit on or lean on. Then mosquitoes in summer and forty below in winter complicated the situation. The Western farmers really wanted to be neighborly, but they didn't know how to do it without the rail fence. At last a happy inspiration came to some one—why not the school house? At first the idea was laughed at. The school house didn't look one bit like the rail fence. But the experiment was tried and it worked. It was a neutral meeting place. With a little modification of the building and seating it became a comfortable place for informal neighborly discussion.

Woman's Influence

From this time on there was a very rapid development of the social-centre idea. In those days the future historian will note the women began to make their influence felt. They hadn't been able to sit on the rail fence, but they took their places in the comfortable chairs at the social centre. That made a change in the character of the rail fence conversation. You couldn't read a book on the rail fence, but you had a good reference library at the social centre. The Jew's harp supplied the only music on the rail fence. A piano was installed at the social centre. And so the social

centre, like the chambered nautilus, kept ever growing and enlarging and adding increased accommodation for its multiplying activities.

At last appears fully the developed rural social centre. There is a graded school that has facilities for developing the latest possibilities of the varying types of boys and girls. There is provision for continuation classes of all kinds. There is a hall for the transaction of public business. Various co-

operative associations hold their meetings here. There are club rooms which form the centre for the social life of the entire district. One corner of the demonstration farm has been developed into a beautiful park. The residence of the community secretary and the district nurse adjoin that of the school teacher and agricultural expert. A wonderfully interesting and attractive spot is this social centre—the prairie's substitute for old Ontario's rail fence.

How About the Church?

What about the co-operating church at the social centre? Well, I had to leave that out. The church union scheme does not seem to be progressing very favorably, and anyway that takes in only two or three of the churches. In drawing my picture I didn't know just where to put in five or six different churches. Anyway, they didn't seem to harmonize with the rest of the landscape. Perhaps the various denominations will hold their meetings at different hours or in different halls at the social centre. Perhaps much of the work that is now done by the various denominations will be done more efficiently by the community secretary and the school teacher. Perhaps religion will become not a thing apart, but a force that permeates and vitalizes all other activities. Who can tell what will be the outcome of the new social and religious era on which we are entering?

Replace the Bar

"Substitutes for the Saloon"—this is another line of study that should occupy the attention of citizens of Western Canada. Here is another plea for the social centre and a plea for better homes and better lodgings. The useful functions of the bar-room and the licensed hotel must be transferred to other institutions. "Banish-the-Bar" by all means, but if we wish to keep it banished or to prevent something worse taking its place we must organize a "Replace-the-Bar" movement.

The Moral Equivalent of War" is another phrase that suggests itself in this connection. War, the greatest of all social evils, can be ended not by denunciation, but by a new and mighty passion for humanity that calls forth the deepest devotion and the most heroic service. The patriotism which is essentially selfish or which expresses itself in hostility to others must yield to a patriotism that accepts the coming idea of greatness. "Whoever would become great among you shall be your servant and whoever would be first among you shall be the bond-servant of all."

But such teaching is dangerous in war time—"Rule Britannia, Britons, never shall be slaves."

GRAIN GROWERS' AT THE FRONT

Western Canada's grain growers are pretty well represented in the Battalions, Engineering Corps, etc., of the allied armies in the big war now raging in Europe. Hundreds of those who have donned the khaki are members of one or more of the different farmers' organizations. The Grain Growers' Grain Co. Ltd. has definite and reliable information with reference to 71 of its shareholders who have answered the call for men to fight for liberty and justice. Following are the names and last Western addresses:

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The New Era Rope Machine makes any size rope up to 1 1/2 in. in diameter and length at two-thirds the cost of rope now bought. Spins a broken rope to its original strength. Sold on Money Back Guarantee—30 day trial. Satisfaction or your money refunded. Write for booklet. Price now \$5.98. Express prepaid. Agents wanted everywhere. 2,500 sold in four years. G. H. GRAY SALES CO. Milwaukee, Wis. Plowarth Building

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers.

Sask.; John Brown, Carman, Man.; William Cameron, Rapid City, Man.; Chas. Alex. Cardwell, Cowley, Alta.; Geoffrey A. G. Carson, Wapella, Sask.; G. L. Challouer, Kelowna, B.C.; Louis Charre, Notre Dame de Lourdes, Man.; Thos. Conlan, Moose Jaw, Sask.; Ernest Noel Cox, Lundbreck, Sask.; Wm. A. Davidson, Beresford, Man.; Wilfred E. Dipple, Colonsay, Sask.; John Richard Doubleday, Kelloe, Man.; Richard Dowse, Baring, Sask.; John Esslement, Oakner, Man.; David Fenton, Tezerton, Sask.; J. Findlay, Winnipeg; Ernest Flay, Goodlands, Man.; Geo. M. Ford, Broadview, Sask.; Roland Forissier, Pipestone, Man.; Murdock Fraser, Glenella, Man.; Clifford Bickele Gill, Pettapiece, Man.; Andrew Gordon, Beulah, Man.; Walter C. Gordon, Neepawa, Man.; W. Grainger, St. Claude, Man.; John L. Hammond, Rosetown, Sask.; Thomas Hampson, Baring, Sask.; Frank Harper, Gilbert Plains, Man.; Fred Hobbs, Rapid City, Man.; Ed. Alfred Jackson, Grand View, Man.; Percy Jordan, Dubuc, Sask.; Herbert J. B. Kimber, Grand Coulee, Sask.; Marshall Leech, Woodnorth, Man.; Robt. Hiram McCormick, Maryfield, Sask.; Francis L. McKeon, Tantaloo, Sask.; W. Mabon, Rokeby, Sask.; Percy Mackley, Battleford, Sask.; C. D. Mathias, Lloydminster, Sask.; Wm. G. Matthewson, Auburnton, Sask.; Watson Middleton, Leross, Sask.; Louis A. De Montbel, St. Rose du Lac, Man.; Wm. P. Morris, Danbury, Sask.; Wm. E. Neate, Lauder, Man.; Jas. Fred Neville, Wapella, Sask.; Wm. Patterson, Elm Grove, Man.; T. N. Pearson, Togo, Sask.; H. J. Peck, Pratt, Man.; Sydney Richardson, Winnipeg; Eric Anderson Robertson, Merid, Sask.; Chas. F. Roope, Comox, B.C.; Carl Hubert Sanders, Rapid City, Man.; Robt. Mills Simpson, Winnipeg; Ed. Sisney, Isabella, Man.; Howell Smith, Regina, Sask.; Geo. B. Stanton, Grandview, Man.; John A. Stewart, Rapid City, Man.; Jos. Tullifer, Ituna, Sask.; Robt. Oliver Thompson, Ituna, Sask.; Stephen Tindall, Crandall, Man.; Herbert H. Valens, Brandon, Man.; Carl Von Mackenson, Port Kells, B.C.; Robert Watson, Morden, Man.; Lewis E. Wells, Estevan, Sask.; Chas. Wickstead, Gladstone, Man.; Albert E. Williams, Oak Bluff, Man.; Archibald Williams, Wilts, England.

Company Employees

In addition The Grain Growers' Grain Co. Ltd. has lost 41 men from the office in Winnipeg, 23 from the Fort William branch and one from the Calgary branch. Several also have left the Company's Elevator Department. These last include 10 managers of elevators, namely: J. C. McLachlan and Robert M. Muir, of Margaret; Frank Harrison, of Stephentield; W. B. Taber, of Newdale; A. McKinnon, of Deepdale; W. S. Milton and J. S. Milton, of Sinehair; R. F. McVeety, of Kenville; H. C. Christie, of Oakville; and G. J. Tremorin, of St. Claude. The boys who have left the main office of the company invariably receive wrist watches from their fellow employees on taking their departure to join the colors. At the Christmas season well filled boxes were sent to those who had gone across the water. Some weeks ago when the company was distributing last year's dividend to shareholders it was found that among the addresses recently revised on their list were many who had enlisted for active service. When correct addresses of those at the front were on file, dividends were forwarded.

Letter from the Front

The following is a copy of a letter received by the secretary of the company from Corporal G. A. H. Carson, formerly of Wapella, Sask., now with the Ninth Field Company of Canadian Engineers:—"I received the money order for dividends yesterday. Thank you for sending same to me here, also for kind wishes and safe return. The boys are right in the Ypres-Hooge-St. Eloi salient, probably the 'dirtiest hole' on the whole British line, and with the famous Guards Corps are giving a good account of themselves, altho the casualty list is getting heavier. We expect the Germans to make a big break against this corner soon again and we hope and expect to be able to hold them. That accomplished will mark the end of the German offensive, we think." Corporal Carson's letter is dated April 8. Newspaper reports that have passed the censor since that time indicate that he was not far wrong in his guess that the Germans would make a big break.

Organized, Owned and Operated by Farmers

Live Stock Handled on Commission

Implements and other Farm Needs Supplied for Farmers direct from Factory

Grain Purchased on Track or Handled on Consignment

The Grain Growers' Grain Co. Ltd.

Branches at REGINA, SASK. CALGARY, ALTA. FORT WILLIAM, ONT.

Winnipeg - Manitoba

Agency at NEW WESTMINSTER British Columbia

A. STANLEY JONES North Battleford SASKATCHEWAN

The Original Small Threshing Machine

COMPLETE OUTFIT—8 h.p. Engine, 28 in. Separator All Fittings, Bolts and Truck with 16 ft. reach, Cash \$670.50 28 inch Separator alone, all fittings, Cash, \$317.00 24 inch Separator alone, all fittings, Cash, \$284.00



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Write for free Catalog and Time Terms

FREIGHT PAID IN MAN. OR SASK.

As used by Norman M. Ross, Superintendent of the Government Experimental Farms, Indian Head. Paul Gerlach, Alish, Winner of the World's Prize Wheat, 1915. W. S. Simpson, Panbrum, Winner of the World's Prize Flax, see prizes in my catalogue. John Hingworth, Roschiff, who came within three-quarters of a point of seager wheater in 1914. Also see Official Government Report on my machine, as given by the Government expert, all in my catalogue. Many improvements. Order early, most important.

GENERAL SALES AGENT FOR LA COMPAGNIE DESJARDINS

BONNIE BRAES Hatching Eggs-Baby Chicks

Alberta's Leading Stock and Poultry Farm

Alberta's Best Producing Strains of BRED-TO-LAY AND EXHIBITION STOCK

Barred, White and Buff Rocks; White and Buff Wyandottes; White and Buff Orpingtons; Single and Rose Comb Reds; Brown Leghorns; Indian Runner and Mammoth Pekin Ducks; Toulouse Geese and Bronze Turkeys.

My birds are better than ever, farm raised, and strong and vigorous. I have not sold any females this season and have selected the best of my breeding pens from one thousand hens. Included are my 1915 winners and trap-nest egg record females, 200-221 eggs. Every pullet on my farm is trap-nester, no guest-work; 224 trap-nests are used. If you want to produce egg layers, eggs from my bred-to-lay pens will do it. White Wyandottes, pen No. 6, are 221 egg hens. Sires of pen No. 1 are daughters of pen No. 6. The trap-nest egg record of 16 pullets, Dec. 1st to 21st: Band No. 1 laid 25 eggs; No. 4, 24; No. 14, 24; No. 24, 24; No. 7, 22; No. 22, 21; No. 6, 21; No. 9, 21; No. 14, 20; and No. 12, 19. Total for month, 222 eggs. These were sold for \$10.50. Cost of feed \$1.25, and profit, \$9.25.

I can spare a few more cockerels closely related to these females. These cockerels are from hens with egg records of from 175 to 221.

My pens are now mated up and I am booking orders for eggs and baby chicks from these champion matings. Order early to avoid disappointment. Write me your wants. Satisfaction guaranteed or money refunded.

ALLAN R. GILLIES

CLOVER BAR BONNIE BRAES ALBERTA Mention The Grain Growers' Guide in answering this Ad.

Clydesdales, Hackneys Shorthorns, Yorkshires

I have a fresh importation of Clydesdale and Hackney Stallions from Scotland, will reach Carberry the end of February, all high-class horses. Have also a few Canadian-bred and others from former importations; also a few mares, mostly imported, and in foal. For sale. All Shorthorn Bulls over a year old sold, except one imported 3-year-old; but some fine calves under the year, and females of all ages for sale. Some fine Yorkshire Sows left, all from imported stock and of the best breeding; most of the Sows due to farrow in Spring. Others younger not bred. I am selling out the whole lot and it is not often an opportunity occurs to get such a selection.

JOHN GRAHAM, CARBERRY, MAN.

Branch Stable at Three Hills, Alberta.

Advertisers in The Guide

are in position to give good service to you and your family. The Guide will not knowingly carry the advertising of any unreliable concern. In writing to the advertiser, be sure to mention that you saw the announcement in The Guide, Winnipeg. It will insure good service.

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
 JOHN AIRD, General Manager H. V. F. JONES, Assistant General Manager
 V. O. BROWN, Superintendent of Central Western Branches

CAPITAL \$15,000,000 RESERVE FUND \$13,500,000

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

Before the Hail Storms Arrive

Every prudent farmer will protect himself against loss by securing a Policy of Insurance issued by

The Excess Insurance Co.

Limited, of London, England

Agents in every Town. Ask one of them for rates and terms or write to

A STRONG BRITISH CONCERN whose claim to your confidence has been proved by Three Decades Satisfactory Service. Assets amounting to over \$5,000,000 are your guarantee.

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General Agents for Alberta, Saskatchewan, Manitoba. P.O. Box 1090, Moose Jaw, Sask. P.O. Box 499, Calgary, Alberta

THE GREAT SECRET

Hail Insurance Policy is

Our FAIR and QUICK ADJUSTMENTS and IMMEDIATE CASH PAYMENTS

Our Assets Total \$27,900,000. Consult our local agent for rates and ask to see letters from satisfied clients. Agents Wanted.

NOVA SCOTIA FIRE UNDERWRITERS Of the Home Insurance Company
 WINNIPEG FIRE UNDERWRITERS
 BILFOLY-MILLER INSURANCE AGENCIES LTD., General Agents (for Alberta) P.O. Box 1225, CALGARY

Hail Insurance

Insure with the

Great North Insurance Co.

A home company for grain growers in Alberta and Saskatchewan

Fair Adjustments and Prompt Payments

WE ALSO WRITE FIRE AND LIVESTOCK INSURANCE

Write us for any Information. Agents Wanted.

Head Office ODDFELLOWS' BLOCK, CALGARY, ALTA.

Provincial Agents for Saskatchewan:

EMPIRE FINANCIERS LTD., 307 Darke Bldg., Regina, Sask.

MONEY TO LOAN!

on first mortgages on improved farm lands at current rate. Loans promptly negotiated. Charges reasonable. Correspondence invited.

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WINNIPEG REGINA EDMONTON

THE SASKATOON MUTUAL FIRE INSURANCE CO.

Owned and operated by Saskatchewan farmers. Insures farm property, rural schools, and churches.

Strictly Co-operative

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Head Office - SASKATOON, Sask.

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THE Weyburn Security Bank

Head Office: Weyburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People
 H. O. POWELL - General Manager

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

FARM FINANCING

Bankers and Mortgage Managers Welcome Complaints and Will Provide Remedy

The Canadian Council of Agriculture will hold two conferences in July of very great importance to Western farmers generally. The first conference will be with the Western Bankers' Association, comprising the superintendents or western managers of each of the chartered banks, the purpose being to decide upon a policy which will give better and more satisfactory credit to the farmers on short time loans and also on livestock loans, and on the other hand will provide for the banks better security upon the loans made. The other conference will be with the Mortgage Loans Association comprising the managers of all the mortgage and insurance companies engaged in loaning money to farmers on the security of their farms. It is the purpose of this last conference, in fact of both conferences, to clear away all the difficulties and misunderstandings existing between the farmers, the mortgage companies and the banks. Both the bankers and the mortgage companies have expressed the request that the farmers' representatives bring to the conference what ever complaints they may have against the treatment accorded to individual farmers or farmers' associations by banks or by mortgage companies.

Prepare Your Case

There have been in the past few years many complaints made by farmers against both banks and loan companies. Now is the time when these complaints will be taken-up with the managers of the companies against whom the complaints are made. Every farmer who has a complaint against a mortgage company or bank should prepare it in the next two or three weeks and send it to The Grain Growers' Guide. We have heard of cases where bank managers have refused to loan money to local groups of farmers to purchase binder twine and other commodities by car lots unless they put the order thru the local dealer. We have heard that local bank managers sometimes are acting as agents for mortgage companies, fire, life and hail insurance companies, and have insisted on farmers taking out their policies in these companies before receiving a loan. We have heard of farmers being forced to repay their loan to the bank and by so doing were compelled to sacrifice some of their stock. Numerous other complaints against banks have also been received.

Difficulties to be Cleared

Against mortgage companies we have received complaints that the legal and other charges for placing these mortgages are very high and that some companies also make a considerable charge for renewing mortgages. There have also been complaints that when a farmer wants to pay up his mortgage he has been charged a heavy bonus for the privilege of paying it off. We want the farmers to prepare their complaints on any and every phase of the bank and mortgage question and forward them to The Grain Growers' Guide. These complaints should be carefully prepared and contain all the facts of the case. The farmer should be careful that his own conduct with the bank and the loan company has been satisfactory. High rates of interest by either mortgage companies or banks are also subjects to be discussed and these complaints are also requested from the farmers. The farmers may write freely on these questions and should give the name of the company or bank and the correspondence and documents in support of their complaints. All letters of complaint must be signed by the farmers writing them, but the names will not be divulged to the banking or mortgage companies. The farmers' confidence in every case will be respected. These complaints must reach The Guide office not later than June 10, and as much sooner as possible. These letters must deal with the complaints in question only, and not with any other subject whatever, and should be addressed to G. F. Chipman, editor, Grain Growers' Guide, Winnipeg.

Money to Loan

on improved farm property

Lowest

Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

323 Main Street
 WINNIPEG

TORONTO MONTREAL
 EDMONTON REGINA
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MONEY TO LOAN

On Improved Farm Property at Lowest Current Rates. No Delays. Apply:
 The Great-West Life Assurance Co.

WINNIPEG MANITOBA

MONEY TO LOAN!

in moderate amounts on improved occupied farm property
 PROMPT CURRENT ATTENTION RATES

Full Particulars from

UNION TRUST COMPANY LIMITED

REGINA, Sask. 101 WINNIPEG, Man.

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special FARMERS' POLICY

These is your letter. For our Local Agent or write for his address to: CARSON & WILLIAMS BROS. LIMITED UNION BANK BUILDING, WINNIPEG, MAN.

MONEY TO LOAN

on improved City and Farm Property at current interest rates. Direct applications from borrowers accepted. Agents wanted at places where not represented.

NETHERLANDS Mortgage Co. of Canada

Electric Railway Chambers, WINNIPEG

TURNING PHOTOGRAPHY INTO MONEY

The West is full of amateur photographers who, after a certain hit-and-miss fashion, take more or less successful photographs. Many of these, in the natural course of events, find their way into the office of The Guide, but unfortunately the great majority of them find their way back to the photographer without ever having been used as illustrations, and that in spite of the fact that there is nothing so valuable to a farm paper as really good illustrations of farm life.

Because The Guide feels that there is here a great waste of opportunity it is making an attempt to unite these two forces for their mutual helpfulness.

A Proper Choice of Subjects

In order to do this it is necessary, at the outset, for the amateur to become acquainted with the qualities which make a photograph acceptable for reproduction. Too often the subject is of purely personal and not of general interest, such as a bare barn or house, or a child standing out in the yard. Perhaps an example or two will make this point clearer. Many of you are familiar with the two illustrations of his own home on the Experimental Farm at Indian Head, shown by Mr. Norman Ross in one of his lectures on forestry. The first of these illustrations, showing a plain square house set up on a hill, is utterly uninteresting in itself, but considered in conjunction with the second picture, showing how in only five years time this bare house has been surrounded with vines, shrubbery and trees, it suddenly becomes most interesting, because immediately the photographs lose their personal element and acquire a general application. So with the child picture. The child of one of our subscribers merely standing out by the side of the house is only interesting to the parents of the child and their friends, while the picture of a child snipped in any one of the thousand quaint positions or situations into which children naturally find their way is of general interest.

Clearness of Outline

The second requisite for successful illustrations is that the pictures must be well taken. The amateur will do well to make a careful study of the literature supplied by the makers of photographic materials and of any books on the subject which may be available. It is work which demands care and accuracy at every stage of the process in order to achieve the sharp clear-cut lines essential for reproduction.

For The Guide's own particular purposes, pictures illustrating the beautification of the school or home grounds, of school gardens, of children in interesting and natural poses, of livestock and also sets of pictures illustrating such farm activities as butter-making, rug-making, growing seed grain or transplanting plants from the house or hot-bed to garden, with similar subjects will be especially acceptable.

The Competition

The Guide is offering forty dollars in cash to be awarded for photographs as follows: For the best set of from five to eight photographs \$15 will be paid, and for the second best set the prize will be \$10. For individual studies the prizes will be as follows: First, \$8; second, \$5; and third, \$2. In addition to this any photographs retained to be used will be paid for at the rate of from 25 cents to \$1 apiece, depending upon their merits, and any sets similarly retained will be paid for from \$1 up.

In size photographs should not be smaller than the Brownie No. 2 size (2 1/4 by 3 1/4). Prints are best for our purpose made with a glossy finish. The only restriction imposed in this competition is that all photographs must be exclusive to The Guide, and must not have either been previously sent on approval or published in any paper in Western Canada. Any photographs not successful in obtaining a prize will be returned if accompanied with sufficient stamps to cover postage. Otherwise all photographs sent in for competition will be considered the property of The Guide. This competition closes on August 1, after which date judging will be done and the results published as quickly as possible. All photographs for competition should be addressed to the Editor, Grain Growers' Guide, Winnipeg.

Your Questions Answered

DANCING IN SCHOOL HOUSE

What action would you take with a school board or trustee that refuses the use of the school for social meetings when dancing was part of the program? Previous to this winter our association has held dances and other entertainments in the school at which the same trustees have taken part. There was always good order maintained and no damage done to school property and the school was always cleaned. Application was made recently for the use of school for a concert and dance, proceeds to be for the Red Cross, but they would not grant it. J. H. R., Crestwynd, Sask.

This question is no doubt of quite general interest throught the West, and while we do not see any good reason why the trustees should refuse to permit dancing in the school, we would be glad to receive communications on the question of using school rooms for general entertainment. Have any other rural districts had difficulty with their school boards over this question?

DUTY ON CATALOGS

I sent to a big mail order house in Chicago for their free catalog. It weighs 5 lbs. and the customs agent at Brandon insists on charging me 15 cents per lb. or 75 cents duty. Can he legally do so?—H. L. F., Harding, Man.

Item 178 in the Tariff Schedule provides that the duty on catalogs and price lists is 15 cents per lb. Therefore the customs agent was performing his proper duty in charging you what he did. This is really a part of the protective tariff in order to keep out the advertisements of competing firms in foreign countries.

CONTROL OF PLANT LICE

Last year our Manitoba maple trees were very thickly covered with a dark green insect. It was so bad in some places that the trees were completely killed. Can you give me a remedy whereby this insect can be controlled?

In reply to your query Mr. Norman Criddle, Field Officer for the Dominion Department of Agriculture, suggests the following: The insect referred to is almost surely that known as the Negundo Plant Louse, "Chaitophorus Negundinus," an insect that was extremely abundant last year and caused very great injury to our maple trees throught the Prairie Provinces. As plant lice obtain their food by sucking they are not destroyed by the usual poisoned spray, but instead a contact spray must be used. I would therefore suggest that your correspondent use one of the following sprays: Kerosene emulsion; dissolve one half pound of hard soap in one gallon of boiling water, then add, away from the fire, two gallons of coal oil. This makes a stock solution which will keep some time. Before using dilute with about ten parts more water and churn as before. Spray directly upon the plant lice. Tobacco solutions are also highly recommended for destroying plant lice. Of these "Black Leaf 40" and "Nikoteen" have both proved very effective. Soap should be added at about one pound to 40 gallons of the solutions. These sprays should be used as soon as the plant lice appear which will be when the trees commence to leaf out. There will probably be only a few of these insects to begin with, but unless checked by natural enemies they multiply very rapidly and by mid-summer may completely cover the leaves.

COLLECTING SCHOOL TAXES

What are the powers of a municipality for collecting school taxes on patented or unpatented land in school districts?

By statute any goods on the land charged with taxes may be taken by distress and sold.

NO PREFERENCE FOR LOADING

Q.—Is it true that before the war British steamers had preference over German and other foreign steamers when loading at American ports.

A.—This question was placed before Messrs. Munn & Jenkins, freight brokers, of New York, and their answer is as follows: "No such preference was shown. All steamers, regardless of nationality, would be loaded in their order of readiness. In fact we do not see how this question could arise as steamers generally would be loaded by their respective agents in different berths. In case several steamers were waiting to load from same grain elevator they would have to take their turn in the order of arrival or readiness."



Will your district be next?

This thought has occurred to you many times when reading of the enormous damage done by hail storms—and it has worried YOU

Canada Hail Insurance Policy

Now is the time to insure, and not wish you had when your crop is destroyed. Our rates are low. Our policy gilt-edged. Our reputation is of the highest.

Investigate just what our protection means to YOU. Full information from our Branch Recording Offices: P.O. Box 366, Regina; P.O. Box 232, Calgary, or our local agents.

CARSON & WILLIAMS BROTHERS LIMITED

UNION BANK BUILDING, WINNIPEG

Branches: Regina, Calgary, Edmonton, Saskatoon, Winnipeg, and other cities.



F. J. Dixon

M.L.A.

F. J. Dixon, Independent Progressive member of the Manitoba Legislature, has had a wide and varied experience in platform speaking on behalf of the cause of democracy. He has appeared before Forums, Church Synods, Young Men's Clubs, Grain Growers' Conventions, Business Organizations, Women's Clubs, Picnics and Street-corner meetings. During the early part of the year he was busy with his legislative duties, but he is now anxious to secure as many engagements as possible. Mr. Dixon's main themes are Free Trade, The Single Tax, Direct Legislation and Women in Politics. He has, however, a number of addresses of a more general character such as "A Review of the 1915 Session of the Manitoba Legislature," "How to Get Rich Without Working," "The Bread and Butter Question," and "Things Worth While."

The following clippings give some idea of how Mr. Dixon's work is appreciated by those who hear him:—

"The People's Forum opened its 1915-1916 season last night. The first speaker of the season was Mr. F. J. Dixon, M.L.A. It would be well for Canada if there were more like him in the legislative halls of the Dominion, for in his address, given in a clear and ringing voice, he pointed out the way for a true democracy and a greater fulfillment of the hopes of the people."—The Citizen, Ottawa.

"I have heard every speech made before the City Club of Chicago by our platform men including Herbert Bigelow, Louis F. Post, Henry George, Jr., and Francis Neilson, in the last four years. Your address to the club on 'Social Tendencies in Western Canada' was very effective. It made a great and, I am sure, lasting impression which will help in our fight in Chicago."—Stanley Bowman, The Public, Chicago.

"Mr. Dixon is a brilliant speaker and one who thoroughly understands the handling of this delicate question (Woman Suffrage)."—The Bradford Courier, Bradford, Ont.

"Mr. Frederick J. Dixon treated a meeting of Reform Club members and friends to an entertaining and enlightening exposition last night on that form of progressive legislation known as Direct Legislation."—The Montreal Herald.

Many more quotations might be given, but these indicate Mr. Dixon's reputation. If you wish to secure him to address a meeting or meetings in your neighborhood, write for further information to

WINONA FLETT DIXON

422 Chambers of Commerce

WINNIPEG, MAN.

PEASE "ECONOMY" BOILERS AND RADIATORS



The Old Couple

The old couple were visiting their son and as they sat in the den, the room was filled with welcome warmth from the radiator behind them. The old man remarked to his grey-haired wife, "This is a mighty nice house John has here." "Yes," replied the old lady, "and it is powerful comfortable too. You would never know it was winter when you are inside this house." "Well," said the old gentleman, "Jack tells me he spent a lot of time investigating, before he put in this hot water heating system. I used to be prejudiced against these new-fangled notions, but Jack has convinced me of the value of a PEASE "ECONOMY" BOILER. Just think how comfortable our old home would be if we had one - John says that a PEASE "ECONOMY" BOILER costs comparatively little to instal, and will last as long as the house will stand. He says that his coal bills are far less than with his old boiler, in fact, he has proved to his own satisfaction that a PEASE "ECONOMY" BOILER actually 'Pays for itself by the coal it saves.'"

Write to-day for free booklet.
PEASE WESTERN FOUNDRY LIMITED
 Midland Street, WINNIPEG
 Also at Toronto, Ont.; Hamilton, Ont.; Vancouver, B.C.

Co-operative Credit Associations

Continued from Page 7

smallest consideration in the problem of rural short-term credits. When farmers have cut out the wastage of interest and had debts which now figure so largely in the cost of what they buy on credit, they will incidentally have placed themselves in a position to enforce a remedy for the excessive costs of distribution now reflected by too many storekeepers, too many implement agents, and—last but not least—too many collecting agents.

With a pooling of assets and an exercise of control over debt assumption, many more farmers would be able to obtain all their credit from the bank than is now the case, and I cannot imagine any single factor which would contribute so much to accelerate our progress towards a cash basis than the organization of co-operative credit associations on truly co-operative principles.

Promote Efficient Farming Methods

A function of co-operative association would necessarily be to promote efficient farming methods. I question whether any class of the community, including the farmers' leaders, has forced on its attention quite so sharply as it is forced on bank managers, the largeness of the percentage of farmers whose financial difficulties are traceable to poor farming methods. Bankers have been derided again and again for trying to teach the farmers how to farm, and if our systematic efforts to convey to struggling new settlers the best information obtainable from recognized agricultural authorities respecting the fundamental principles of prairie tillage can be fairly described as "trying to teach farmers how to farm," then we must plead guilty.

One of the greatest difficulties which bankers meet is to determine how far it is safe to go in, according to financial backing to men comparatively new to farming conditions on the prairies. There are the men who know what methods are necessary to safe farming in a country of limited rainfall, but who cannot resist the temptation to seed poorly prepared land, gambling on a favorable season; then there are the men who are intelligent and industrious but lacking in knowledge of the tillage methods best suited to the prairies; and finally there are the men who lack the cardinal qualities necessary to success where success is dependent on the initiative of the individual.

A co-operative credit association would immediately find that in dealing with applications for admission to the association it would be obliged to give consideration not only to the general character of the applicant but also to the question of his farming ability. A deficiency in his present methods would not necessarily be a bar to credit from the association, but intelligence, industry and a readiness and desire to adopt methods approved by the directors of the association would be essentials to credit.

The influence of co-operative credit associations could not fail to accomplish more than that of any other agency in promoting efficiency of farming methods.

Limit the Area of Operations

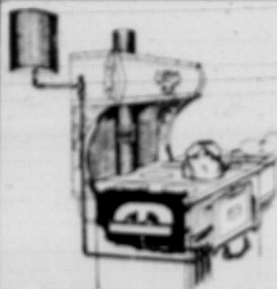
Each association should operate in a limited area. A co-operative credit association should be organized with a view to provide for the legitimate borrowing requirements of all the desiring farmers in a limited area, not some farmers here and there over a large area. An association formed for the benefit only of selected credit risks in a municipality and leaving out a great many industrious struggling men would serve no purpose worthy of the time and effort of the farmers' leaders. It might bring cheaper money to a small number of men to whom the saving would be of no great consequence, but it would render it more difficult for others to borrow at all.

Let there be no misunderstanding at the outset on this one point: That the organization of a credit association would involve the assumption of responsibility for the credit requirements of all farmers deserving of credit in the district in which the association is

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operated. To illustrate my point: If in a community of twenty quarter-section farmers, all in pretty much the same financial position, fifteen of them formed an association, pooling their assets in order to get credit, what would be the predicament of the five not admitted to membership? The presumption would be of course that they did not enjoy the confidence of their neighbors, and it would be quite unlikely that they could then obtain banking credit anywhere. This is not an argument against co-operative credit associations; quite the contrary. That incompetent and undeserving men should obtain credit is in the long run neither in their own interest nor that of the community at large and in the final result would merely mean economic waste. It would indeed be one of the best features of the operations of such associations that they would shut off credit from men not entitled to it, besides ensuring a sufficiency of credit to good men, and at the same time effectually checking the tendency of some to take more credit than is good for them.

It means, however, that a co-operative credit association would be responsible for seeing that every farmer in the association's district got a "square deal," and in order to render this possible the area within which any association operated should be restricted to boundaries within which it would be possible for the members to have some knowledge of the personal character and farming methods of their associates. Particularly would it be desirable that the directors or members of the credit committee, while selected with a view to having a well distributed representation from each section of the association's district, should be within reach of each other. For a farmer to place his assets at risk for the credit of other farmers, say forty miles away, would be obviously unwise.

Limited Initial Charter Membership

A limited selected charter membership should form the basis of early organization. This is a point on which it would appear to be desirable to lay emphasis at this early stage, in view of the probability that action is likely to be taken soon by the farmers' associations to formulate a concrete proposal for the organization of co-operative credit associations. It is usual in forming associations of the general character of that now proposed, to call a general meeting and invite applications for membership, but in the present case I think this should be avoided. It would be advisable to provide so that organization could be completed by a comparatively small number of men known to be of high character and possessed of a good knowledge of efficient farming methods, and this selection should be made preferably so as to provide representation for each section of the district to be served. Six or eight charter members would probably be sufficient.

Thereafter applications for membership should be considered on the basis of a thorough investigation of the applicant's standing, in which connection confidential reports—on a standard form—from reputable neighbors would be desirable. As soon as the membership attained representative proportions, all necessary confidential reports would be obtainable from members, and considerations of self protection would ensure such reports being trustworthy.

Limited Liability—Reserve Fund

It is unnecessary here to discuss details closely, but there are a few fundamental points on which it would be advantageous for the farmers' leaders to reach an agreement at the beginning.

It would not be necessary nor desirable to require each member to assume an unlimited liability for the debts of his associates, and the simplest method of fixing the limitation of liability would be by incorporating each association as a joint stock company, the liability of each shareholder being limited to the amount of his stock subscription.

The minimum subscription might be, say, \$100, and it would appear to be an equitable arrangement to have the amount of the stock subscription bear some defined proportion to the amount of credit required by the subscriber.

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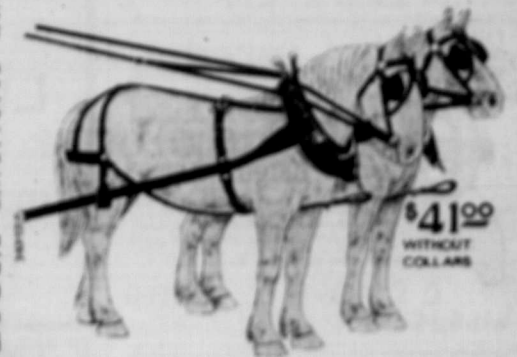
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And so on. Not more than 5 per cent. would require to be paid in cash—to provide a fund for working purposes.

The creation of a reserve fund would be necessary as a matter of sound finance, to provide against the possibility of an occasional loss and to strengthen the credit of the association. It might be assumed that the association would be able to borrow at 7 per cent. at the start, and I would advocate an additional charge of 2 per cent. by the association for the creation of a reserve fund, say until this fund reached 10 per cent. of the total borrowings, after which the members could be given the benefit of the rate enjoyed by the association. As the reserve fund would be the property of the members of the association, and as most of the members would be placed by the association in a position to buy for cash and so effect considerable savings, there should be no ground for demand at an additional charge of 2 per cent. until the association was established in a sound financial position.

Feasibility Depends on Farmers

It is an obvious deduction from the foregoing that I believe not only that the principle of co-operative credit associations properly applied is sound, but that in any farming community in which a full measure of credit co-operation could be brought about the benefits accruing therefrom would be enormous. Whether, however, the project is in a broad sense feasible at this stage of our development depends on human elements respecting which I do not profess to be competent to form a judgment.

So far as the banks are concerned I have no hesitation in stating, as my opinion, that they would be found ready to further any form of co-operative effort on the part of the farmers which would be calculated to promote the prosperity of agriculture. The human elements to which I refer relate to the farmers' side of the question. The project is quite feasible if our farmers generally have the disposition and will to make it so—if they are ready to co-operate with each other in the degree which I have indicated would be necessary.

Keeping in mind the heterogeneous character of our population, I should expect to find that in some districts co-operative associations could now be readily organized and successfully conducted, while in other districts it would be useless to make the effort until the success of the plan had been effectively demonstrated elsewhere.

There is just one point, however, on which a word of warning to our farmer friends would appear not out of place, and that is that the districts in which the test is first made should be carefully selected, and that new districts in which the quality of the settlers has not been demonstrated to each other should be avoided. If the co-operative credit association should prove to be generally acceptable to our varied nationalities of farmers—based on the principles of: A pooling of assets, floating debts limited to the association and all purchases for cash, restriction of land buying, and, incidentally, enforced adoption of the best farming methods—then it is safe to say that we would be in sight of a solution of all our problems connected with short term rural credits. The "if" is a big one, and the answer to the question involved rests with the farmers themselves. In any case, the working out of their salvation—as with all other classes of the community—is in their own hands.

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By M. C. Herner, Professor of Poultry Husbandry, Manitoba Agricultural College

The turkey is a native of America, and is a direct descendant of the common wild turkey which is still found in the south and even as far north as the mountainous district of Pennsylvania. The turkey was unknown to Europeans until after the discovery of America. After this it was rapidly distributed throughout Europe. Modern European stocks appear to have been derived mostly from early importations, while American stocks usually came from domesticated wild stock. Even now turkey raisers resort to introducing wild blood at regular intervals in order to maintain the vigor and vitality of the flock.

Turkeys are generally considered as of one breed with a number of color varieties. We have not the variations in size and superficial shape characteristics that we have in chickens or even ducks and geese. No attempt has been made to manipulate color patterns further than by selection and improvement of the original. The bronze variety is the most popular, and practically all farm flocks of turkeys are of this breed or a mongrelized offshoot of them. The bronze is the heaviest of all varieties. The cockerels should weigh about 25 pounds, the yearling cocks about 30 to 33 pounds, and the adult tom upwards of 36 to 40 pounds. In some instances heavier weights are obtained. The pullets should weigh about 15 pounds and the hens about 20 pounds. The Narragansett—deriving its name from Narragansett Bay—is next in weight, with the buff, slate and black varieties about equal. The White Holland is also about the same in weight. The bronze is heavier boned than any of the others.

The western country is probably in a better position than any other for engaging in large scale turkey production. Unlimited range is available on almost any farm and turkeys can practically pick up their own living from waste grain on any farm after they are two months old.

Shortage of Turkeys

The season just past gave us a very small crop of turkeys compared to that of the previous season for the same reason that other poultry was short also. As a result prices were very high and turkeys were an unknown luxury in many homes. The available supply of last season is practically all exhausted, and the wise farmer will govern himself accordingly for this season's turkey crop. We urge our farmers to go in strong for turkeys this season. Never before has the visible supply of turkeys or the supply of turkeys carried over in cold storage been so low as it is now. Two seasons ago one firm alone carried \$60,000 worth of turkeys over winter in storage. Last year's supply of turkeys was short throughout Canada and comparatively little has been carried over in storage, hence of necessity prices must be good this fall.

To raise turkeys successfully requires more skill than in raising chickens, especially the first month or so of their lives. They are somewhat tender and delicate the first few weeks and will not stand much in the way of dampness or neglect in proper feeding. As they get bigger and older they get more robust and disease resistant, but even then they cannot throw off disease to

quite the same extent as some other fowl. Roup and blackhead are likely to appear in any flock of turkeys at any time with almost no apparent cause for it. Often this is due to too much inbreeding and weakening the vigor and vitality in this way. Farmers would do well to avoid inbreeding in turkeys as much as possible. Decrease in size, vigor and vitality and a decrease in disease resistant powers are the direct results of inbreeding. Crooked and distorted breast bones are also in many cases attributed to the practice of close inbreeding.



PROFESSOR HERNER

Turkeys usually commence laying after a few weeks of warm weather in the spring. Suitable places for nests should be provided where the females can be in seclusion. In this way they are not so apt to go and steal their nests, and knowing where the nests are the eggs can be gathered every day, thus preventing any chilling at night time. It is best to set the eggs under hens, as a turkey will lay two clutches of eggs if properly handled.

If farmers could be induced to secure a real good gobbler to do for six or so farmers' flocks it were better than the present system of each farmer buying a cheaper one of inferior type and quality. One service of the male fertilizes an entire clutch of eggs, hence if a gobbler was left in one farmer's yard for a few days he could then be taken on to the next and so on, thus doing away with the cost of each farmer purchasing a new gobbler every year or two.

Set Eggs Under Hens

It is usually best to set the first clutch of eggs under hens. The hens should be set away from the hen house in some dark place in another building. In this way there will be less trouble with lice and red mites. A few ordinary hen's eggs should be placed under the hen first, and after she is quieted down and stays on the eggs the turkey eggs should be put under her and the others removed. Also dust her well with insect powder. The nest can be made out of any old box. Fill in with a few inches of earth and put straw or chaff on top of this, rousing it out nicely. The hen should be taken off the nest every morning to feed, water and dust. In handling setting hens it is always best to be regular and systematic in taking them off the nests.

A hen that has stolen her nest makes an excellent sitter for hatching turkey eggs. Usually such a hen is in a secluded place with but little interference by anybody. A hen laying in a stolen nest every day or so can be induced to go broody by leaving a few eggs in the nest. Where a number of hens are set at one time it is best to have all the boxes as near alike as possible, so that a hen will have but little preference for one or the other nest. This prevents two hens from trying to get on the same nest and also prevents fighting and broken eggs. Nine to eleven eggs are plenty for any ordinary sized hen.

Care of the Poults

At hatching time or just previous the hens should be dusted again for lice. Allow the hens to remain on the nest until all eggs are hatched, and see to



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BRED-TO-LAY BUFF ORPINGTON, BARRED
Rock and White Wyandotte eggs. \$1.50 per 15,
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Wyandotte, \$1 per setting. Our stock are all
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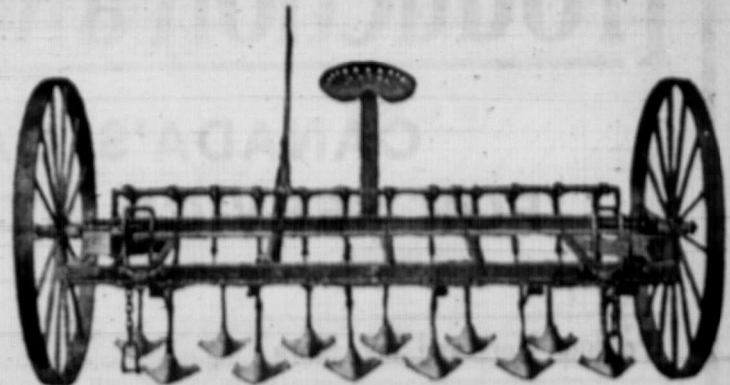
STRAWBERRIES IN MANITOBA

A. P. Stevenson, Dunston, Man., gives the following as last year's experience with strawberries. The strawberry crop was poor and the berries that were gathered were misshapen and small. The June varieties grown were Senator Dunlop, Belwood, Maggie and Hansen's Crossbreds. The dry weather in the early part of the season was the cause of the poor crop, as there is no fruit that grows that depends so much on moisture as the strawberry. The only failure we have ever experienced in growing this fruit in Manitoba has been from the lack of rain in the early part of the season. If we had any means of irrigating our plants we are confident a good crop of berries could be grown every year. The everbearing strawberry is being more extensively planted every year, especially in Minnesota. We have been growing this variety for a number of years and with increasing satisfaction. The plants are hardier than the common variety and will bear a good crop the same year they are planted out. The kinds mostly grown are the American and Progressive. The fruit is of excellent quality, sweeter than the common kinds and will bear fruit from July until the first heavy frost in October. Our crop of Everbearing Strawberries was light during the early part of the season, but later when the rains came the crop was very good. Having strawberries and cream in October is rather a pleasant experience. From seed of the American everbearing variety we grew a large number of plants two years ago. Like all seedlings the plants varied very much in fruit and foliage. Out of the lot six plants were selected, the balance destroyed as being no improvement; the selected plants were true Everbearers, equal in every respect to the named varieties and gave us a fine crop last season until the plants were killed late in October.

Fruit Same - Fall

From the fruit breeding farm in Minnesota we received last spring a number of plants of their best Everbearing Strawberry Seedling No. 1617. They are a complete success with us. In August the first berries were picked and we kept on picking until the frost killed the stalks. It seems a greater advantage to grow the Everbearing than the June bearing varieties. The Everbearing planted in spring will grow a good crop in the fall of same year. More of this fine fruit should be grown in the West than there is at the present time, and the quality and flavor of the strawberry we can grow in Manitoba is equal to that of the best imported varieties. All like strawberries. Then why not grow more of them?

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The main frame of the International No. 2 is of angle steel, more than strong enough to keep the teeth at their work in all conditions of ground. The teeth follow the unevenness of ground, being independent of each other. They cannot twist out of position and strong springs protect them. One easy-working lever and rock shaft controls the cultivator. Note the steel wheels and axles—only the International has them.

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In war-time do not waste time and energy on unimportant and unprofitable work. Economize labour. Put off unproductive work till after the war, and, if possible, help in producing something needed now. Let us not waste labour. Canada needs it all. If possible help to feed the Allies. Make your backyard a productive garden. Cultivate it with a will. Make your labour count for as much as possible.

Do Not Waste Materials

There should be no waste in war-time. Canada could pay the annual interest on her war expenditure out of what we waste on our farms, in our factories, in our homes. Every pound of food saved from waste is as good as a pound of increased production. The way for a nation to save is for every individual to save. France is strong to-day because of thrift in time of peace. The men and women of Great Britain are not only "doing" but are learning to "do without."

Spend Your Money Wisely

Practise economy in the home by eliminating luxuries. Wasting our dollars here weakens our strength at the Front. Your savings will help Canada to finance the war. Save your money for the next Dominion War issue. There can be no better investment.

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Continued from Page 8

50 per cent. efficient report for the trustees and ratepayers, evidently careless of the fact that his visit is all that stands between the parents and the conduct of the school, and so inefficiency, and common and sometimes vulgar teachers are quite a common occurrence. Let the inspectors understand that fine words on a platform will not take the place of actual work done in the public schools. Surely they will not deny that the rural schools have generally developed into an institute—and a poor one—to teach children certain words and to memorize certain facts, in other words to receive so much paper and ink administered by a person called teacher.

The citizenship portion of schooldom, the child-house theory, the cultural department, is as far removed from the average country school in Saskatchewan as if it had never existed. It is in the books and in the courses of study, but it remains there and you cannot but blame someone for it. It does not come into the rural school and heaven and broaden and sweeten the school life; and thousands of our country children have gone thru school and are now going thru the rural schools of this province who have no kind thoughts and no reverence for the school days as we used to have in Ontario when the old schoolmaster held sway, and where the little ones felt as much cared for in public school as they were in Sunday school, and where real friendships and character were formed, associations held dear for life, and principles and standards of life attained that put a foundation under a boy's or girl's feet.

The paper and ink! And the agriculture and household science! Mere words in the Saskatchewan rural school—so much more of a bore.

Educators, waken up! Our boys and girls are growing up in schools which instead of being character builders are character prostitutes, hundreds of them. Are there a hundred which are not? You commence special prayers for your boys and girls when you send them in innocence out on the tempest of life to the rural school, to fight their own battles and to speak deliberately. How can a child of seven fight its own battles with hordes of big rough children without supervision and tender care and kindness on the part of the one who is supposed to have charge? How great a majority of our schools are influenced 75 per cent. by the older and generally the rougher and bullier ones. Oh, get us back the old schoolmasters and get them quick; let us feel safe when we send our children that the tone of the school is right. Give us someone who will create that tone. Nowadays there is just the natural tone which grows. If good—good; if bad—bad; if pure—pure; if low—low. Don't let the inspectors or anyone try to deceive us. Our rural schools are a total failure, except as far as paper and ink are concerned. If they are anything else, in some cases it is owing to home training and not to school training.

Now, Mr. Editor, I am sure I have shot quite a few dogs and expect thru your columns to have offended some of my Guide reader neighbors. One who will find fault is the farmer who is sending his oldest son this winter to the school because he's a kind of good-for-nothing at home, knowing that he is a bully at school and that as the teacher is young and he himself a trustee, the bully will have it his own way. There are 500 of them running schools in Saskatchewan this winter, notwithstanding the public school inspectors to the contrary. They are not looking for that kind of thing. The report will be first rate, and the fact—six or seven little children are bullied into staying at home in each school. But the parents don't want to shoot the dog and make bad friends, and so they wait and learn a little at home until conditions naturally grow different.

Now, Mr. Editor, this will sound strong to some of our educational idealists who write verses about the romantic rural school in Saskatchewan, but if they will wipe some of the conceit of out their eyes and get down to business they will find before them a most



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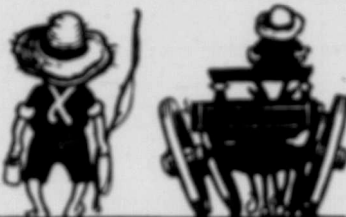
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BRANCHES IN ALL CITIES

important field for usefulness and a great opportunity and crying need for not only reform but effort. If the educational system will provide the old schoolmaster, there is no doubt in my mind the school board will supply good salaries and permanent positions.

Like W.T.F. I would like to know what other farmers think of this matter.

Sask. ROVER.

THE QUESTION OF LABOR

Editor, Guide:—This year to most farmers labor seems to be a very serious question, but it is a good thing for the country it is so, and will be long remembered by all as a lesson for the future. Before I go further I wish to ask all who read this: Are you farming, or are you stealing? If you are farming the labor question does not affect you the same as the other man. He is withholding more than his rights and enslaves others in his greed. These are the ones that cause nine-tenths of all the troubles, and the sooner labor is scarce the quicker will farming get straightened up again. The man that is building a home is the man that is farming. He keeps well within his resources, he looks before he leaps, and does not try to grab the world with other people's money. He is anxious to see neighbors settle around him, and the settlement and country are better for this kind. He is his own laborer and master selfishness does not rule him, and if at busy times extra labor is needed he generally finds his man, and the man gets a fair chance of justice. But these others who are cropping land for the sake of the dollar and trying to crop more land than their resources allow, putting their children to drive outfits when they should be at school, making slaves of their wives and themselves, and thinks that a hired man is no better than a horse and treats him the same; to these men labor is always a serious question and always will be, and believe me they themselves are much more a serious question to their neighbors and a larger trouble to the country. This, I think, is the root of all the troubles on the labor question and a good many others, too.

RICHARD AMIES.

TAX TRANSITORY FARM LABORER

Editor, Guide:—During the last two or three weeks, no doubt, hundreds of farmers have been trying to secure labor for the season, and are being "held up" for, to put it mildly, unduly high wages. It is hardly possible to look at a man now for less than \$45 per month, and lots are asking \$50 and \$55. Furthermore, a lot of these "floating" laborers are aliens—Poles, Austrians—mid Europeans of one sort or another, consequent upon practically all of the British element having enlisted. It seems hard that the Britishers of all sorts should be giving up their positions and that the benefit of the shortage of labor thus created should be reaped to such an extent by a lot who might be fighting on the other side if they could get there.

We have heard a lot from time to time of war taxes to come. We all expect them. We know that the vast expenditure now going on has to be met somehow, and we are all prepared to "do our bit." But, to come to the point of my letter, I have nowhere seen a hint of any tax to be put on these transitory laborers, who used to get \$30 and \$35 per month and are now asking \$45 and \$50 or more and won't take less. It is quite probable that this point has not been overlooked, but then, it may have been, and if so I would respectfully call the attention of the various governments to the matter. It seems to me that every farmer should have to report the amount of labor employed by him—for simplicity, say, to the municipal secretary—and the emolument accruing, and he should be required to deduct a stated percentage from the wages of the laborer, for a war tax, before paying him off. Possibly some better plan can be evolved, but the matter should not be overlooked, as the authorities are even going to send out some of the interned aliens to get some of these high wages.

W. G. PALMER.

Kedleston, Sask.



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Warner and Wife

By Rex T. Stout

Continued from Last Week

"I'm glad to know it," continued Mrs. Warner. "That you're a fighter. I mean. Because it will make it all the more interesting. You have to fight me now."

Mr. Warner blinked three times before he could find his tongue.

"Fight you?" he exclaimed finally, quite as tho' he had been informed that he was about to charge on the German army.

"Yes. That is what I wanted to talk to you about. My dear Timmie, you are to represent the city in the Hobbup Suit."

"The city? Me? What—why—"

He was staggered out of coherence.

"Exactly. The city and you. You are to handle the case for the city of Granton."

Mr. Warner was blinking at the rate of fifty times a second.

"My dear Lora," said he—and you may believe he was strongly agitated when he called his wife his dear Lora—"my dear Lora, I haven't the slightest idea what you are talking about."

Mrs. Warner began her explanation. "It's very simple," she declared. "In fact, there's nothing more to say. As you know, I am retained for the rail way company. You will represent the city. We will be opponents. It is my own idea."

"But why?" He was still bewildered.

"Silly! Don't you see it will put an end to all these absurd rumors about my being—what old Hamlin says?"

"Oh!" said Mr. Warner, suddenly comprehending.

"They can't very well say we are in partnership when we are opposed to each other," continued his wife. "It will work out beautifully. The only difficulty is to get the brief for you. But you ought to be able to manage it. Mayor Shosson is still a good friend of your's, isn't he?"

Mr. Warner nodded.

"Then it shouldn't be so difficult. Besides, they know very well there isn't a chance in the world of winning, so they won't care who handles the case. If necessary, you could offer your services without fee. You had better see the mayor in the morning."

"But—"

"Well?"

"Would it be professionally correct?"

"Correct? How?"

"For us to take retainers in opposition."

"Good Heavens! Why not?"

"I don't know. I thought perhaps—I suppose it would be all right." He hesitated for a minute, then added diffidently. "Naturally, you know, I don't like to take a hopeless case."

"I know. I thought of that. But nobody expects you to win. Everyone knows you can't win."

"True." The little man walked across to a window and stood looking out on the night. This for perhaps ten seconds; then he returned to the chair and sat down, not on the arm, but in the seat. He looked up at his wife and found her regarding him expectantly; he kept his eyes steadfast, noting her fresh velvety skin, her pretty parted lips, her mass of glorious brown hair. Then he looked away, blinked and sighed.

"I'll see Mayor Shosson in the morning," he said.

Lora sprang up from the divan, ran to his chair and threw her arms about his neck. "You're a dear, Timmie!" she cried.

When he got to his room ten minutes later his face was still flushed with the remembrance of her kiss.

III.

At ten o'clock the following morning Timothy D. Warner called on Mayor Shosson at the city hall, and was shown at once into the private office.

Mayor Shosson, a square-jawed, athletic-looking man of thirty-two or three, had been carried into office by a wave of liberal sentiment that had swept the city at the last election.

He had been a factory hand, had

risen to the position of superintendent, and some five years before had started a factory of his own with capital borrowed from one Timothy D. Warner. He had paid back the money, but it will be seen that he considered himself still in debt.

"Pretty busy?" inquired Mr. Warner, dropping into a chair. "There's a crowd outside. I supposed I'd have to wait."

"Beggars, most of 'em," commented the mayor. "I'm never too busy to see you, Mr. Warner. Thank God, I haven't reached the point yet where I forget my friends. I've discovered that most people have. How's everything?"

Mr. Warner replied in a somewhat doubtful tone that everything was all right. Then, because what he had to say tasted badly in his mouth, he got it out at once, without preamble.

"Jim, I want to represent the city in the Hobbup suit."

The mayor whistled in mild surprise; but before he had time to put it into words his visitor continued:

"I know it's a great deal to ask, and I'd rather bite my tongue off. But—that is—I have a personal reason. I ask it as a favor. It isn't as tho' you were endangering your case, because every one says you haven't any."

Some inward thought had brought a grin to the mayor's face.

"Isn't Mrs. Warner representing Nelson?" he asked curiously.

The other replied simply: "Yes."

"Then—would it be professional?"

"I think so. We are not partners, you know."

There was a pause, while the mayor gazed thoughtfully at a paper-weight on his desk.

"I don't see why you shouldn't have it," he said finally. "Gray, the city attorney, could appoint you as temporary assistant and give you the assignment. He'd be glad of the chance, for I'm afraid they're right when they say we haven't a case. It's a pity, too. The people are entitled to that money and they ought to have it. I know they say we are trying to make political capital, and maybe we are, but it's a just claim for all that."

"Then do you think—shall I see Gray?"

"Yes. Wait a minute." The mayor looked at his watch. "He ought to be in now. Come on—we'll go round there together."

Thus it happened that at two o'clock that afternoon Mr. Warner entered his office on Main Street with a huge bundle of papers under his arm and a worried frown on his brow. The papers he had got from City Attorney Gray, who had evidently been glad to get rid of them; the frown came from a certain new-found perplexity that was destined to give him many uncomfortable hours in the immediate future.

Mr. Warner's trained legal mind had shown him at a glance that Mayor Shosson was indisputably correct in his contention that the city's case was a just one. Also, that it was as hopeless as it was just. But the curious thing was that, finding himself thus accidentally the leader of a lost cause, he felt suddenly freed from his immemorial timidity and diffidence. Instead, he felt a new instinct stirring within him—a glorious, breath-taking instinct—the instinct to fight.

He sat down at his desk, untied the bundle of papers, and read over the clause in the franchise that was the center of dispute.

Article 14.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 15.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 16.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 17.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 18.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 19.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 20.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

Article 21.—It is further agreed that whenever the net profits of the party of the first part for any fiscal year, beginning on the first day of July and ending on the thirtieth day of June following, shall be shown to be in excess of eight per centum of the amount of capital stock as stated in the papers of incorporation, the party of the second part shall receive an amount not less than fifty per centum of such excess, to be paid within sixty days from the expiration of the fiscal year in which such excess was realized. (Net profits defined below.) Furthermore,

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that the party of the second part, thru its representatives, shall at all times have access to the books, papers and accounts of the party of the first part, in order to determine such excess.

"Not a chance," Mr. Warner muttered to himself. "We can't win. It's as simple as A B C. That part of the railway which runs to Vinewood Park, being without the city limits, is not covered by the franchise, and the city can't collect a cent on its profits. And yet it's the city people that use it and they're certainly entitled to their share. The man that signed this franchise for the city was either a crook or a brainless fool!"

He read on thru the articles to the end, including the stipulation for fines for violation of franchise and the conditions of revocation. Then he returned to Article 14, and read it over several times, shaking his head dismally. Then suddenly he stopped short, uttered a sharp exclamation, and glanced up at a calendar on the wall.

"August 30," he observed, while his eyes shone with excitement. "I wonder—but they wouldn't be such fools. They're too sharp for that. Any way—"

He turned to the telephone. A short wait—then:

"Hello! Mayor Slosson! This is Mr. Warner. Warner. I want to see you for a minute. Will you be in? I'll run right over. Yes. Something important."

These were the sentences—short, snappy—of a man of ability and decision in action. Mr. Warner had not talked like that for fifteen years. Some such thought crossed his mind as he ran out to hail a Main Street car. He felt dazed and intoxicated, but thoroughly alive.

His interview with Mayor Slosson was a short one. As soon as they were alone in the private office he fired a question:

"Jim, has the Granton Electric Railway Company sent the city a check for its share of the excess profits last year?"

The mayor looked surprised. "Why no, of course not," he replied. "That's what they won't do. We claimed thirty thousand"—the mayor looked at a paper on his desk—"-\$31,254.65 for our share, including the profits on the Vinewood Park line, and they refused to pay it."

"I know," said Mr. Warner impatiently, "but have they paid the ten thousand they admit they owe?"

"No."

"Are you sure?"

"Positive."

"Have they offered it?"

The mayor thought a moment. "I don't know," he said finally. "I think not. Metraif, at the city treasurer's office, could tell you. Why? Is it important?"

"Rather," said the lawyer dryly.

"Well, here's the telephone."

But Mr. Warner was already half-way to the door. "No telephone for this," he declared. "It has too many leaks. I'll go and see Metraif. And listen, Jim, don't breathe a word of what I've asked you. Not a word to anybody."

And he was gone before the astonished mayor could frame a reply.

Metraif, at the city treasurer's office, proved to be a thin, sorrowful-looking young man with an immense white brow and a mass of coal-black hair. When Mr. Warner had explained his errand, after swearing the young man to the strictest secrecy, he turned to a large book and examined its pages tentatively, after which he turned over one by one the contents of a bulging letter file. Then he turned to the lawyer:

"They have never sent a check, Mr. Warner. I was sure of it, anyway, but I thought I'd better look it up. On July 29 we wrote demanding the payment of \$31,254.65. They returned a refusal and a denial of the obligation on July 23. On the twenty-fourth we replied that if the amount were not paid by the end of the month we would bring suit. On the twenty-fifth they told us to go ahead. The correspondence, with our copies, can be placed at your disposal at any time."

"Who signed the letters?" Mr. Warner's eyes positively glittered.

"John Henry Nelson, the secretary"

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of the company--old man Nelson's son," replied the young man.

Mr. Warner returned to his office. His eyes shone more than ever, but the frown had deepened. His perplexity was great and intolerably painful, and it entirely overshadowed his elation.

He knew one thing for certain--he could not face his wife with defiance in his heart and get away with it. At least, not at home. The fighting in stilet had done valiant work within him in the past hour, but he had not reached so sublime a height as that.

So, lacking the firmness of moderation, he adopted the only course left to a desperate man. He burned his bridges. In other words, he went to a Main Street restaurant and ate two mutton chops and some fried potatoes; and on his way back to the office he stopped at a furniture store and made certain purchases, stipulating that they be delivered within the hour.

Ten minutes later he stood before his desk regarding the telephone that stood upon it with an expression of fearsome dread. He was saying to himself, "I am about to perform the bravest act of my life--that is, I hope I am."

He coughed twice for courage, whistled aloud, pressed his lips firmly together and stretched out a trembling hand toward the receiver. As he did so the bell rang violently. He jumped backward half way across the office, knocking over a chair and bumping his head on the chandelier.

But it was only Mayor Blosson calling up to ask if he had seen Metcalf. Mr. Warner replied that he had.

"What did he have to say? Had they sent the check? What's the game, Mr. Warner?"

"I can't tell you over the telephone," replied the lawyer, and hung up with a bang.

After a wait of a few seconds he took the receiver down again and gave the operator the number of his own home.

"Hello!"

Mr. Warner recognized the voice of Higgins, the maid. He requested in a firm tone that Mrs. Warner be called to the phone.

"Who is it wants to speak to her?" came the voice of Higgins.

"Mr. Warner."

"Who?"

"Mr. Warner!"

"I can't hear you."

"Her husband--Timmie!" shouted the unhappy man.

"Oh--wait a minute!"

And then, in much less than a minute, came a well known voice, clear and pleasant:

"Hello! Timmie!"

"Good evening, my dear," said Mr. Warner.

"It would be a better one if you would come home to dinner." There was a smile in the voice. "Where on earth are you? It's nearly seven o'clock."

Mr. Warner took his courage between his teeth. "I'm at the office. I'm going to sleep here. I'm having a rest sent in. I want to know if you could send Higgins or somebody over with my bag--a comb and brush--my things, you know."

"My dear Timmie!" Mr. Warner could feel her astonishment and incredulity oozing thru the wire. "Are you crazy? Come home at once."

"No. I'm going to sleep here."

"In the name of goodness, why?"

"Because I don't think it would be exactly right for us to--that is, live together--while we--while this case--the Holiday Suit, you know, I'm retained for the city. I saw the mayor this morning. I'm going to stay here till the case is decided."

"My dear Timmie"--his wife's voice was becoming deliberate--"of all the silly notions you've ever had, this is certainly the silliest! What possible difference does that make?"

"It makes lots of difference. Will you send the bag?"

"No. I won't! Come home!"

"Will you send it?"

"No!"

"Then I'll do without it," declared Mr. Warner with strange calmness; and again he hung up with a bang. Never in all his life, before that day, had he hung up with a bang even once.

(To be continued next week)

15

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Farm Women's Clubs

NOTE.—Any woman in Saskatchewan who feels that she would like to have a Woman's Section of the Grain Growers' Association in her district, should communicate with the provincial secretary, Miss Erma Stocking, Delisle, Sask.
Any Alberta woman who would like a Woman's Section of the United Farmers in her district should write to Mrs. E. M. Barrett, Mirror, Alta., who is the women's provincial secretary for Alberta.

CHOICE HOUSE PLANTS Read by Mrs. James Henry before Keeler W.G.G.A.

Pretty house plants are very cheery and it is not at all difficult to have nice plants if you can give them plenty of light, fresh air and proper care. It is better to have one or two nice ones than a lot of poor ones.

The best kinds for all the year round are geraniums, tea roses, fuchsia, chrysanthemums and ferns; but if a person can't keep them in the windows all winter on account of frost, it is scarcely worth while trying geraniums, chrysanthemums and ferns. Tuberos-rooted begonias are beautiful and are so easily grown, and they always die down in the fall and can be laid away with the pot laid on its side. Just bring out again in the spring and give plenty of water and they bloom better every year, with large flowers like the top of a tea cup. Other summer flowering bulbs are gloxinias and cyclamen, which also have beautiful flowers all summer.

Another kind of plant I like is the primula, which can be started from seed. They are something like the baby primrose, but much nicer as the flowers are larger and such pretty colors.

I make the soil the same for all the plants, except roses, which take a lighter soil, as follows: One pail of garden soil, quarter pail of rotted manure, quarter pail of sand. Mix this up well.

Plants should not be watered too much, but should not get dry enough to wilt the leaves.

They should not be watered till the soil looks dry on top, when they should then have a good watering, till the water runs out of the bottom of the pot.

Every spring and fall the old wood should be cut off geraniums as the young wood blooms much better and has nicer leaves, and the young wood will not flourish as long as the old wood takes the strength from the root. They should be re-potted once a year, in the spring is the best. If large plants are required, start young plants in small pots and when they fill that with roots lift them carefully, without disturbing the roots, into a very large pot, a wooden pail is best. Don't mind if the plant does look small in the pail for they soon grow, and a plant can not grow if the roots are crowded, altho if given plenty of water they will bloom all the time in small pots.

Sometimes the leaves die on plants and buds form but don't open out. This may be caused from coal gas. There might not be enough that you could smell it and yet it would be enough to turn the plant leaves brown; but if your plant doesn't seem to be doing well, when it is neither coal gas nor for want of water, try Sterlingworth's Plant Tablets. They are not a fertilizer, but a sort of a tonic. I have tried them and they certainly put life into a puny plant.

Anyone who can keep plants all winter would enjoy a collection of flowering bulbs, hyacinths, narcissus, tulips, fresas and several other kinds.

When you get them in the fall plant them in light soil, give them a good watering and put them away in the cellar in a dark place till they show a good growth.

Some take longer to start than others, so in that way they last through the winter and you always have a nice plant for the centre of the table.

MESSAGE TO DISTRICT 16

As I have not yet received the names and post office addresses of the secretaries in my district I can not write to the locals so thought it might help some to make it known thru our page in The Guide that I am at the service of any person in my district wanting help in organizing. I will be pleased to answer any number of letters from interested parties. Will send on request our year book which contains the history of our section and all the help any person needs for organizing, with many helpful suggestions for carrying on the work.

I will be free to visit any part of my district within the next two months, but of course must depend for my ex-

penses on the local or section sending for me.

Any person who feels there is an opening in their neighborhood for a women's section will help me greatly if they will let me know of it.

Like most farm women I have a home and children to look after and can do very little in this work without your help.

IRENE THOMPSON,
Netherhill, Sask. Director District 14.

A QUESTION BOX

A very interesting meeting was held by the Ballinora Grain Growers which the provincial secretary had the good fortune to attend. A question box was introduced which added greatly to the interest and educational value of the meeting. Each wrote a question on a slip of paper, which was then taken to the chairman's desk where it was mingled with the papers sent in by the other members. The president then called the names of the members in turn, who went to the front, drew a question and answered it to the best of their ability. Questions ranged from grave to gay, bringing answers that varied from how to best improve the community educationally to the solution of the problem confronting the bachelors who badly needed housekeepers.

An address was given by the provincial secretary, "Serving Our Country Thru Our Work in the Community."

A women's section of the Ballinora was organized with Mrs. Way as president, secretary, Mrs. Nathan Medd.

U.S. HONORS SHAKESPEARE

As the anniversary of Shakespeare's death falls on the twenty-third of April, which is our Easter Sunday, the thirtieth of April has been selected as the day on which every clergyman in the country will be urged to preach a Ter-Centennial sermon. Many publishing houses in New York City have ready simple yet charming plays that are especially good for schools. Phonographic records that reproduce the best music for the folk-dances are ready.

North and South Carolina, by an enactment of their State legislature, require every school within their borders to have some form of remembrance.

Some communities have already given plays, others are preparing, and in different sections the celebrations will continue through the summer and autumn.

New York will give her Shakespeare Masque, written by Percy Mackaye, late in May. It will be produced out-of-doors at night. The masque will be a symbolic drama setting forth the art of the theatre in all ages. Its prologue, three acts and epilogue will be performed by eminent professional actors, and in the interludes community groups will take part in pantomime, dance and choral song. These community groups will consist of more than two thousand members. All nationalities in that cosmopolitan city will be represented in the cast.

Boston will have groups of strolling players who will pass from street to street and, as in the Elizabethan Period, give one-act plays.

Beginning June first and continuing to the tenth of that month, St. Louis will give "As You Like It," with Margaret Anglin as star, and great numbers of the inhabitants of the city will take part in the community folk-dances and pageantry.

San Francisco is building a permanent outdoor stage and will give the place of honor to a bust of Shakespeare. So far as is known, there is no bust of Shakespeare west of the Mississippi River, and California proposes to be the first thus to honor him.

The Congressional Library at Washington, and public libraries throughout the country, have compiled reading lists and arranged exhibits of books and prints.

The music committees expect to enlist the co-operation of musical organizations, orchestras, choral societies, chorus and musical clubs, and schools, and are offering programs of music associated with the music and art of Shakespeare. Among musicians interested are Mr. Straneky of the Philharmonic, and Dr. Damrosch of the New York Symphony.—Delinator.

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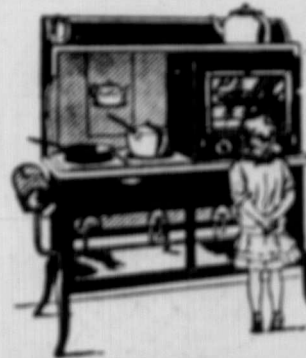
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The Care and Feeding of Children

By Dr. Emmett Holt, M.D.

This book is regarded by children's doctors as the best and most reliable that is printed. The author is a specialist in the care and feeding of children, and after long years of experience has written this book for the use of parents. It is written in question and answer form, so that practically any question a mother would wish to ask about her child is given and answered in the book.

Dr. Holt deals with the child from the time it is born until it is several years old. He goes very fully into the question of feeding those children whose mothers cannot nurse them, of clothing children and of their care in sickness as well as in health. The book is the standard book on this subject, and is written in such simple form that any mother can understand it all.

In every home where there are children this is an invaluable book to have, and if its instructions are carefully followed it will raise the standard of health and strength among the children now growing up in our country.

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Young Canada Club

By DIXIE PATTON

THREE MORE PRIZES

This is the easiest contest yet, in a way. All you are asked to do is to take a pen and paper and write down what you think about war, that is do you think war, not this war, but just war itself, is a good thing or a bad thing, and why?

I want you not to ask anybody else what they think about it, and so, in this case, you do not need to have your teacher or parent certify that the letter is your own work. I want to know what you think about it, your very own self. Most of you have been reading the papers pretty carefully since the war began, and so know what happens in war. Some of you have brothers at the front, and get letters from them, so you know a good deal about it. What then, do you think of it all?

For the three best letters prizes will be given of jolly bright story books, which we hope you will want to read, not once but many times over.

The contest is open to all boys and girls under seventeen years. The letters must reach The Guide office not later than June 1, and be addressed clearly to Dixie Patton, Grain Growers' Guide, Winnipeg, Man.

DIXIE PATTON

A GOOD CITIZEN

Bessie Clyde came running up the steps leading to the verandah, startling her mother, who exclaimed, "Why, Bess, whatever is the matter?"

"Oh, mother," panted the child, "I want to ask you something very important."

"Well, what is it?" asked her mother. "You know that a man, Mr. Lacey, was killed on the railroad last week. Well he left a wife and two children. Mrs. Lacey takes in washing, but there are not many people who will give her any, besides she cannot do very much as the children are so small and she has to take care of them. I want to know, mother, if you will let me go with Daisy and mind them for her. Do let me go, mother, I should like it so much."

Mrs. Clyde looked at her daughter in surprise.

"Why do you want to do this?" she asked.

"Because," replied Bess, "if I was hungry and had to go without my supper (as Mrs. Lacey says the children have to do sometimes) I would like some kind little girl to help me."

"All right, dear, you shall do it if you like and we will give her our washing to do instead of sending it to the Chinese laundry," said her mother.

"Oh, I am glad," cried Bess, kissing her mother, then away she ran to tell the good news to Daisy.

Every day Bessie and her friend took care of the children while Mrs. Lacey did the washing. This and many other things showed that Bess was not always thinking of herself.

AUDREY WILLIAMS, Holsfield, Man. Age 13.

A GOOD CITIZEN

Once there were two neighbors who liked each other. Owing to some poor crops one of them got poor. He had a little debt to pay and it costed some money. The other neighbor had a little girl about nine years old. She was very sympathetic. Whenever she got time she would go over to the other neighbor's and would help them with their garden, help to gather wild fruit for jelly and help the woman to set the table and other things at thrifling time. When she got money to buy candies she would always keep some for the neighbor's children. So the little girl's help did some good. The neighbor began to get a little richer each year until one year he bought the little girl a new winter watch for her help. The little girl grew up to be a good kind woman.

JOHN HAMILTON, Age 12 years.

A GOOD CITIZEN

Once upon a time, in one of our largest cities, a little girl was born, called Eva Wilson. Her father and mother were very poor and could not afford to get their little daughter rich clothes or fine toys, and as she grew older she had to help her mother take care of her brothers and sisters and did not have much time for

play. But she was always happy and cheerful and her mother often said as she watched her little girl, "Whatever would we do without Eva!"

When daddy came in tired and cold Eva always had his slippers and paper ready; when granny lost her specs Eva found them; when brother Tom tore his clothes Eva mended them, and when baby was cross who should mind her but Eva? Then there was the old woman across the way to whom she used to read; she brought bits of posies to poor blind Jimmy, and minded Mrs. Brown's children when that lady was ill, together with dozens of other things.

Her mother died when she was eighteen, and the Eva had planned to be married soon she waited four years until her sister could take her place. The man she married was as poor as herself, yet with her own children to care for she always contrived to help those worse off than she was. She left many noble sons and daughters and when after seventy-six long years of ceaseless toil for others she lay in her quiet grave, at rest at last. On the simple stone above her head were carved the following words, "A Good Citizen."

NOREEN SULLIVAN, Age 13.

LEARNING CONTENTMENT

A little girl used to get very cranky. Nothing pleased her, until one day she found herself caught up in an aeroplane and a little old witch took her over the tree-tops, houses and churches. At last they settled down in front of a nice red brick cottage situated in a lovely meadow. A neat girl opened the door and showed them round the rooms. In one of these rooms several girls were cutting out pieces of cloth, all one shape and size to form patterns for quilts. In another room, several blind girls were doing basket work. In another, some were learning to cook and utilize all the scraps of meat, vegetables and gravies that quite a few people throw away, not knowing what a nice foundation they make for soups. Rugs were also being made from old rags that people thought were no good, but which helped to keep a poor old couple's feet warm in cold weather. When the little girl saw all this, how lousy folks could be to help others, she told the little old witch she would never be cranky any more, but always try to make others happy.

Then the little old woman whose name was "Content" set her down by her own door and lo! the little girl found herself in bed. It had all been a dream, but it taught her a lesson and she grew up to be a bright useful woman and was loved by everybody, especially the old folks.

DOHA TUCKER, Age 12.

A PRAIRIE FIRE

Last spring we had a bad prairie fire. My mother was driving up to school for me. I live three miles and a quarter from school. My mother had got half a mile from home when all at once she smelt some smoke. She looked back and saw the fire and was pretty badly frightened. I had started to walk and got about a mile when I met my mother. We were going on to see if we could get past the fire before it got to the trail but it beat us. Then we saw a man running to fight the fire. We turned to meet him. He wanted a match to back fire it but we had none. We had to stop at a place up west all night. It burnt a stack of our hay and came within a rod of our barn. My father had a hard time to keep it from the barn. It burnt ten miles or more, and lasted two days and one night. I learned to ride horseback afterwards and rode to school all last summer.

STEPHEN F. STRATTON, Clearfield, Sask. Age 9.

NOT ENOUGH

Little Tommy was very late for Sunday school.

"Tommy," said the parson, "how is it you are so late this afternoon?"

"Well, sir," said the boy, "I wanted to go fishing, but my father wouldn't let me."

"I am very glad to hear it, Tommy," said the parson, "and, of course, your father told you why it was wrong to go fishing on Sunday?"

"Yes, sir, he did; he said 'there wasn't enough bait for two.'"



A handy book on home decoration (With furnished rooms in colors)

Think of the time saved in worry and experimenting. Think of the possibility of avoiding serious mistakes. Some of the sub-headings show just how practical this book is: "The Influence of Color"; "Light and Shade"; "Harmony in Colors—How to get the Right Effect"; "Value of Conventional Designs"; "Plain Tinting"; "Color Values."

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Sanitary Wall Tints

If you are going to decorate a room or your whole home, enclose 15 cents in coin or stamps and get a copy of "Home's Healthful and Beautiful." It gives many a useful hint for the treatment of bedroom, living-room, dining-room, bath, parlor, including even the kitchen.

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Express paid. Send for printed instructions. JOHN CALDWELL, VIRIDEN, MAN.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Physical Defects of Children

It is the duty of parents to recognize and correct these defects in time

Among the common defects of school children adenoids is one of extreme importance. If neglected during childhood its attendant evils cannot be remedied later.

Adenoid tissue is normally found in the upper part of the child's throat (nasopharynx); the tonsils are also formed of the same kind of tissue. The child, however, is said to have adenoids when this tissue has enlarged and is producing effects such as obstruction to breathing. Adenoids may or may not be accompanied by enlarged tonsils.

Illustration No. 1 is the picture of a girl who has this defect. She is a girl of 12 years of age; she breathes thru her

mouth as seen in the print. The bridge of her nose is broad, her lips are thick. Illustration No. 2 shows a side view of the same child, in which her stoop shoulders can be seen. A boy in the same class is also suffering from neglected adenoids. He habitually keeps his mouth open, has thick lips, a prominent chin, irregular teeth and the bridge of his nose is broad. Another boy, with stoop shoulders and flat chest is 12 years old and has the chest formation of an old man. Both

these children, especially the boy, are poorly nourished and neither one of them speaks distinctly. The boy is in grade 2 and at times his reading is unintelligible. On looking into the mouth cavity his palate is seen to be high and narrow and his upper teeth irregular and crowded. As before stated, he is 12 years old and in grade 2. His teacher says he is an extremely dull pupil, incapable of attention and will have to repeat his grade during the coming term. When his class is called, frequently the whole class will be at the front of the room before he realizes what is being done. He is also very subject to colds, has catarrh and periods of deafness. The condition which these children present is largely due to neglected adenoids and tonsils and the seriousness of such neglect is evident. Improper breathing has made his chest like an old man's and this in itself is a grave menace to the child. His chest cannot expand properly and makes the boy liable to that well-known and generally dreaded disease, tuberculosis.

Changes in Mouth

The ordinary child, breathing thru his nose, with closed mouth, presses his tongue constantly upward against the palate, the pressure being particularly strong along the sides. By this means the palate is broadened and the arches bearing the teeth are spread apart. When the mouth is kept open, because the child cannot breathe freely thru his nose, the tongue drops away from the palate and thus the upper arch does not develop properly. Sketch A shows the narrow, undeveloped upper jaw of an adenoid case. B shows the lower jaw of the same child, while C shows the normal development of the upper arch. At a glance it is seen that the teeth of the upper and lower jaw cannot fit in an adenoid case, thus proper mastication of food is impossible.

Enlarged tonsils and adenoids have a marked effect on speech in some cases; wonderful improvement in distinctness

has been noted after their removal. The deafness mentioned above in the case of the boy is also in association with his throat trouble. Infection travels from the throat along the eustachian tube to the ear. Enlarged tonsils and adenoids also act as a door of entrance for germs into the glands of the neck. Heart trouble may also follow attacks of acute tonsillitis, the tonsils being the portal of entry.

Tho there are many causes for a condition of poor nourishment in children, adenoids are frequently associated with lowered general health. In cases where the tonsils have enlarged, the pits or crypts in the tonsillar and adenoid tissue afford a lodging place for decayed material, and bacteria empty their contents into the throat and are swallowed. If it were not for the acidity of the gastric juice the results would be serious. These pits or crypts are often largest in tonsils which have been enlarged and then have shrunk.

Lowered scholarship, such as these children presented, is an outcome of adenoids and tonsils. Tho the child suffering from adenoids may be of average ability when he first begins school work, yet if this defect is not remedied the boy is known as dull before he has passed thru many grades. Lack of ability to concentrate is seen even in comparatively mild cases.

No. 3 shows a small girl holding her book where she can see most easily. This little girl sits in the second front seat in her class-room. She squints (squint used in the sense of drawing together her forehead and eyelids) at the black-board every time she tries to read or see anything on it. She bends over in her seat when she writes and, as seen in the picture, she holds her book very close to her eyes when she reads. At times this little girl sees double. On account of the position in which this girl holds her book the ordinary teacher is likely to notice that the child does not see easily, and such a case is not as likely to be missed as one where the child does not show this defect by an unusual position. Such was the case with the boy in No. 4. He went without glasses for five years when he should have been wearing them, because nobody realized his need. His eyelids were red, he was troubled with headaches and general nervousness. It was only when nervousness became marked and the headaches so severe he had to leave the other boys during an attack, that his family decided there must be something wrong. The boy got glasses. His nervousness and headaches passed away, the redness of his eyelids disappeared. There was marked improvement in his development and general condition.

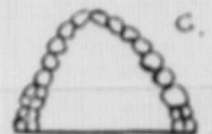
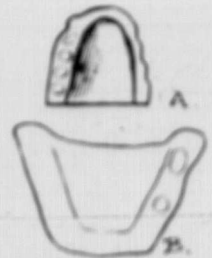
Eye strain and defective vision are causes of lowered scholarship. What are very frequently overlooked. Eye strain may be due merely to overuse or improper use of the eyes. It is also caused by lack of proper muscular balance and refractive error in eyes. For instance, a child may have hyperopia (long sightedness), but it may be that the muscles of the eye can overcome this and the child have normal vision. This is an important cause of eye strain as the muscles have always to work to overcome the defect. Such a condition is often unobserved because the child sees normally. Redness of the eyelids and headaches are usual guiding marks in this condition. When



No. 1



No. 2



Advertisement for Gold Standard Tea featuring an illustration of a woman and a box of tea. Text includes: 'A TEA that looks good, tastes better, and has the best possible soothing effect on tired nerves. Gold Standard Mfg. Co. WINNIPEG'.

Advertisement for Steam Plowing Coal. Text includes: 'Double Screened Lump \$2.00 per Ton Dobell Coal Co. of Tofield Ltd. Tofield - Alberta'.

Advertisement for Holland-Canada Mortgage Company. Text includes: 'Money To Loan ON Improved Farm Property LOWEST CURRENT RATES Appraisers Asked Where Not Represented'.

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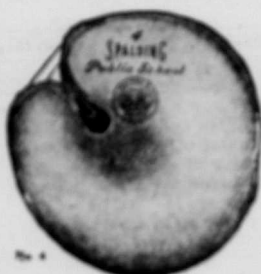
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The Grain Growers' Guide

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astigmatism is present things are seen on a slant, the child often complains of tails on the letters. Irritability and nervousness may accompany continued eye strain.

Strabismus or squint (squint, used for turning of eye internally or externally) is so evident that it needs no illustration, the most casual observer can notice it. A dainty little maiden of seven, who moved when her photo was being taken, is wearing glasses. Her eyes are perfectly straight. On being questioned she aptly said: "I'm seven years old. I've been wearing glasses two and a half years. My eyes used to be squinting all the time. I know a little girl of three who wears glasses." This child unconsciously told an important story. Her parents were sufficiently well informed to get her glasses in time to save her from the disfigurement of squint and the usual loss or dulling of vision in the squinting eye. The common squint is internal, that is, when the eye turns toward the nose. A squint may be caused by head injury and other causes, yet these are exceptional. Ninety-five per cent of the cases of squint are internal, due to hyperopia and its occurrence signifies neglected eye strain. The tendency to squint usually becomes manifest at three to five years, when the child begins to handle objects and look at them closely. The squint may be noticeable only at times and may often be seen in both eyes, finally it appears in one eye and remains. The eye which squints is usually the one with poorer vision, and vision becomes more and more dulled in the squinting eye for disuse. Squint does not cause headache or double vision, because nature allows one eye to fall into disuse to prevent these. If taken early, say at three, four or five years, the correction of the hyperopia, causing the squint, will correct the squint without difficulty. At six or seven years more vigorous measures are necessary, the child must be forced to use the squinting eye and a dark glass may have to be worn before the normal eye. In older children and adults vision cannot be improved, the optic nerve is undeveloped from disuse. Nothing but an operation can make the squinting eye straight in older children or adults, and such an operation will merely improve the facial appearance, vision cannot be restored. Defective vision or eye strain necessarily interferes with school progress.

The Teeth and Health

A girl was sent to a doctor complaining of "indigestion." The girl was eight years old. On examination of the teeth, a swelling, consisting of pus, was seen beside one tooth and the rest of the child's teeth were in such a condition that they were of very little use in mastication. The mouth condition was attended to and the indigestion completely disappeared. Few people understand that a child's first teeth are as important as his permanent set. The second teeth come in the sockets of the first and if these are taken out too soon the jaw and permanent teeth do not develop properly. A child's temporary teeth should be carefully cared for and kept clean. Food mixed with pus and not properly masticated is of necessity a cause of ill-health. When the covering of a tooth is broken, the tooth affords an easy path of entrance for germs. Germs such as the tubercle bacilli pass into the glands of the neck. The poor nutrition found in some of these cases overcomes the resistance and the disease germs work more effectively. Excellent results have followed the dental work done in schools. Authorities agree that it has given adequate results in the improved health of school children.

Tuberculosis Common in Children

It is worth remembering that children are especially susceptible to tuberculosis. It may affect bone, joint, lung or gland. The ordinary form in children is bone tuberculosis with involvement of a neighboring joint. The spine, the upper ends of the thigh and knee are the places usually affected. Half of the cases begin between the ages of three and five years. Stiffness and disinclination to use the affected part may be the only evidences of the disease during the early stage. Later the child has night cries, that is, awakens out of sleep with a cry of pain. Beginning hip disease often causes a pain in the knee; examination of the knee reveals nothing, consequently the seriousness of the beginning trouble is missed. Early recognition of tuberculosis is necessary, because when bone is destroyed cure can be accomplished only with deformity.

It has been possible in this article to touch only a very few of the physical defects of our children, the neglect of which is costing the state dear in both life and money. The boy in No. 4 is going to school in a Western city of 20,000 where there is no medical school inspection. Surely the state has a duty to perform in this direction.

ANNABEL McEWEN, M.D.

Town and Country Co-operation

Continued from Page 9

secured by a hypothecation of the unpaid portion of the subscribed stock of the company. This stock now stands hypothecated and the bank advances a line of credit against this amounting at times to \$10,000 or \$12,000 at 6 per cent. The company pays cash for its purchases and resells to the farmers for cash, part cash or usually of course all credit. The company has this clause in its memorandum of organization: "No profits or dividends shall be made or declared by the company in respect of any shares of its stock." Since the company cannot earn profits it must guarantee itself against losses, as losses in its early organization would have been disastrous to its further support and operation. Hence a margin is added to cover possible contingencies, losses, etc. This margin is not definite but is usually about 5 per cent. of the purchase price. Out of this is paid the cost of a man to bring stock to the yards, feed or care of stock while held there, etc.

The company takes the farmers' notes at one and a half or two years, renewable every six months, the interest at least to be paid each due date at 8 per cent. All payments are expected to be completed in two years. Sometimes more frequent renewals are necessary, depending on the man and the bank. The association endorses the farmer's note before it is accepted by the bank and the bank sends out all notices of due dates to the farmer, the work of renewing and responsibility for promptness of such falls on the company's treasurer, who happens to also be the town treasurer. The farmer also gives a chattel mortgage covering the stock and progeny, and cannot sell either without the consent of the directors of the company. So far it has never been necessary to take drastic action to foreclose on account of non-payment, and over half the value of the stock put out has been paid back, and payments are now coming in well.

Turn Over Part of Cream Checks

The farmers where possible also deliver approximately half the proceeds of cream checks from any creamery to which they send cream. These checks are endorsed by the company's treasurer and deducted from the note on the due date. It will, of course, be noticed that there is a difference of two per cent. in the rates of interest paid by the company and that paid by farmers. Eight per cent. is the prevailing rate here to individuals, so that the company does not reduce the interest rate any if furnishes credit to poor farmers. The concession of two per cent. is made by the bank on account of the volume



No. 3



No. 4

of business and its interest in livestock encouragement. There is another reason. In the early days of organization a misunderstanding arose regarding the endorsement of the farmers' notes. Business men were perfectly willing to take stock in such a company, and did so at first, under the belief that no endorsement of farmers' notes would be necessary. Apparently this was also the initial understanding between Mr. Greise and the bank, but after the notes began to come in the bank demanded additional security in the way of the company's endorsement. This necessitated a lot of explanation, and as a special commission the bank knocked off one per cent. discount, i.e., reduced the company's rate from 7 to 6 per cent., to give the company a working margin and enable the scheme to go ahead without hitches.

The Reserve Fund

Since shareholders are accepting a nominal risk and are receiving no interest or profit on their investment, a fair reserve fund for their safety seems perfectly defensible. The reserve fund to date has amounted to about \$400, and the disposal of this would only become an active question in case the company decided to wind up its operations. It might then be disbursed as a compensation to some men who lost animals thru unfortunate circumstances. For instance, two cattle were poisoned and two others lost. This is mentioned more as a possibility than a probability as there is no likelihood of the company carrying out any such action. This reserve fund and paid-up capital are at present used to carry all the farmers' notes possible, and beyond this amount all the notes must be endorsed by the company before they are discounted by the bank. Note again this, the stock holders get neither interest nor profit

feeding of stock was provided. The directors also wanted the beneficial effects to soak in and let some of the farmers who had already received stock from the association do some of the advertising, for the directors felt they had done their own share of fighting the feeling among farmers that the promoters had some ulterior motive in organizing the company. They preferred to let benefitted farmers become the new apostles of the gospel of extension. Then on top of all this was another reason, the Saskatchewan Exemptions Act. Early in 1915 further business was stopped pending adjustment of the legislation or exemptions on chattel mortgage security, and it might be added little or no further business is anticipated by the company under present chattel mortgage regulations. A considerable number of applications are on hand now for cattle, but nothing has been done to fill them. The Department of Agriculture suggested following the department's scheme of selling for one-quarter cash and lien notes for the balance. Discussion on this was pending for the next meeting, but it is unlikely anything along that line will be followed. So far security for cattle sold the farmer, i.e., chattel mortgage security, has been taken by the bank on not only the stock sold but frequently also on one or two or more head of stock already owned by the farmer. The bank seemed to regard lien note security as insufficient because it is impossible to take security on other stock belonging to the farmer thru lien notes. When one considers that after the first year the value of the stock and progeny far exceeds the original value, lien note security, it would seem, ought to be ample.

Troubles

Needless to say, everything hasn't

COUNTRY MERCHANT LETTERS

June 3 is the latest date we set, in our announcement on page seven of April 5 issue, for receiving letters on the Farmer-Merchant Competition. Our last competition brought out much valuable discussion on this question from both sides, for farmers' and merchants' letters were published alternately. Rural merchandising is one of our biggest problems, and there are many aspects yet untouched. Further discussion will clear up misunderstanding on the subject.

We want farmers to not only compete for these prizes by writing about their personal experiences, but we want them to tell their local merchant and get him to write as well. Letters from implement dealers dealing with the difficulties of country trade would be especially good. June 3 should see a large number of new letters on this subject in our office. Full particulars of this competition were given on page seven of April 5 issue, the same issue as contained the letters on our previous competition. Read this announcement over and then let us have your ideas on this problem. Remember all letters will be regarded as strictly confidential. In no case will a writer's name be divulged. Here are the prizes again:

- For the best letter a cash prize of \$5.00
- For the next two a prize each of 3.00
- For the next seven a prize each of 2.00

Write on one side of the paper only, and address all communications to:
THE EDITOR, GRAIN GROWERS' GUIDE, WINNIPEG, MAN.

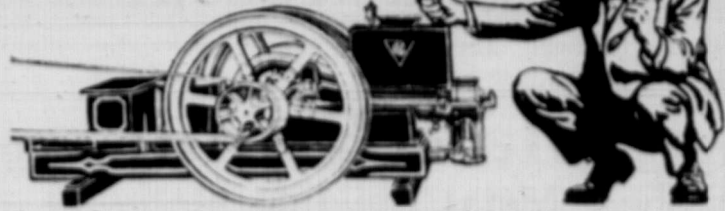
on their paid-up capital, the secretary who is also secretary of the Board of Trade, F. Wright, gets no remuneration, and the treasurer gets nothing. The scheme is a purely disinterested one to benefit the surrounding farmers and thru them to build up the district and the commercial business dependent for its enlargement on the progressiveness of the farming community.

Curtailement of Operations

It will have been noticed that operations here have rather dragged, some might say almost fizzled out during the past year. It has not been thru waning enthusiasm or lack of faith in both the necessity and efficiency of the scheme. The reasons have been very good and almost identical with those prevailing at Elfron. The Saskatchewan government buyer, who had previously done most of the buying, was not available, at least was not buying in the East. The directors felt they had put out enough stock to give the scheme a fair trial, so they wanted to exercise close observation of the results obtained. The whole thing was in the experimental stage and they preferred to see cash coming back before they loaded up with another bunch of farmers' paper. A large number of the more recent applications arriving were from homesteaders with very poor accommodation, and these had to be held until some better assurances of proper care and

been rosy all the time. When this scheme was started cattle were rapidly rising in price, and much of the stock was bought at good prices because cattle were not only rising but the stock was really superior stuff. Many of these farmers had never had any stock to speak of in Western Canada, and the difference between prices in 1914 at North Battleford and prices where they happened to be in the United States or Eastern Canada years ago was considerable. Here was a source of dissatisfaction, and of course some took advantage of it. The company was fortunate in being able to purchase much of its stock thru the government and have it tested for disease. Some dissatisfaction seems to have crept in even under these conditions, which shows plainly to new associations the necessity of most careful buying and testing for disease. Most of such dissatisfaction seems to have blown over, however, and the larger aspects of the scheme make it stand out in relief as one of the most successful examples of town and country co-operation ever attempted anywhere. The company intends proceeding as soon as it gets its security cleaned up. It is not wanting for applications and its scope is not limited by banking districts; in fact, other banks have begun to make inquiry into the scheme with the expressed intention of instituting something of a similar nature.

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The Brown Mouse

"The Brown Mouse," by Herbert Quick, an exhaustive review of which was recently published in The Guide, is attracting a great deal of attention in educational circles all over the continent. Hon. R. S. Thornton, Minister of Education for Manitoba, recently gave a copy of the book to Professor Vincent, President of the Minnesota Agricultural College, and received in return the following note:

"I am most grateful to you for sending me 'The Brown Mouse,' which I read last evening on the train. What a capital campaign document it is! I shall set about circulating this in Minnesota at once. It ought to be read as a play for production in town and country."

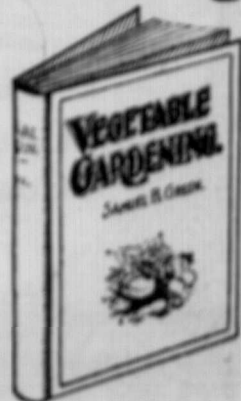
Any person interested in the rural school question and the development of better educational facilities for farm boys and girls should read this book "The Brown Mouse." Mailed to any address \$1.15 post paid. Book Department, Grain Growers' Guide, Winnipeg.

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By SAMUEL B. GREEN, Late Professor of Horticulture, University of Minnesota

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Metal on the Farm

There is scarcely any branch of building construction on the farm in which metal cannot be used to good advantage

There has been a radical development during the past few years in the number and quality of the materials used in building construction. Formerly, not so very long ago either, wood, stone, sand and lime and iron nails comprised the greater part of the building material used. While these are still employed great strides have been made along other lines. Particularly is this true of the introduction and use of metal in all forms of modern building construction. On the farm today there is scarcely any part of the buildings or equipment which cannot be supplied in metal form. To mention just a few uses, metal is used for roofing, siding, eavestroughing, doors, window sash, ceilings, ventilators, stalls and stanchions, ceiling supports, water bowls, hot troughs, water and stock tanks, granaries, grain tanks, oil tanks, barrels, culverts, septic tanks, etc. Metal is becoming more and more generally used on farms. This fact alone must indicate that metal construction has decided advantages and on inquiry it will be found that its practical uses are many and varied.

Value of Metal Construction

Buildings roofed and sided with metal are practically safe from any danger of fire coming from the outside, and, if properly grounded, all danger from lightning is done away with. In this connection, however, it is important that a few necessary precautions be complied with. In lightning protection probably the most important single consideration is the proper grounding of the system. A metal clad roof should have grounds at least at opposite corners and better still at each corner. An efficient ground will consist of a wire firmly attached to the metal roof and carried down the side of the building into the ground to a depth of at least eight feet. In a bulletin on "Lightning Control," by Prof. S. C. Lee, recently issued by the Extension Service of the Manitoba Department of Agriculture, summing up the question the following advice is given: "Let it be borne in mind that good mechanical construction is essential to permanency and safety. The aim should be to have rodding material that is thoroughly reliable and have it installed properly and substantially. Finally, thorough inspection should be made periodically and any defective part in the system promptly repaired. When this is done insurance companies will invariably give a reduction in rate on fire insurance risks, and this alone in a short time will pay for the extra first cost of the metal material used. Some of the advantages of metal have been mentioned, others are that it is strong, damp proof, easily handled by unskilled labor, vermin proof and durable. All these advantages are generally recognized, but the objection of increased first cost is often taken as the deciding factor when choosing the building material to be used on new construction.

Durability Versus First Cost

While first cost is a consideration which must of necessity be given due thought, it is quite possible that too much importance may be given to saving dollars and cents at first which would be more than counterbalanced by a comparative loss in the durability of the material as the years pass. Metal roofed and clad buildings will cost more to erect than those built entirely of wood, but once a metal clad building of any of the standard makes it put up it is there for practically all time to come and cost of upkeep is almost a negligible quantity. Next to durability the question of fire loss is important. Many cases can be cited of metal clad buildings being responsible for saving a fire spreading and wiping out an entire village or country town. This is an important point, and should be given due consideration when deciding on building material.

The matter of ventilation is often advanced when metal barns are spoken of and objection taken to the proneness of moisture to condense on the inside

of the metal surfaces and when heat from the stock or a change of weather occurs it melts, making the inside damp and wet. This condition should not occur if a proper and adequate ventilation system has been installed and it can generally be overcome in poorly constructed barns by increasing the size of the air outlets. Corrugated iron is about the cheapest common form of metal covering which can be used. It can be applied direct to the studs and rafters, doing away entirely with wood sheathing on the under side. Corrugated iron is of course galvanized, and put up according to the manufacturer's directions, will last a lifetime. Ordinary black sheet iron painted can be used to advantage for roofing and general outside work. Its first cost is very little more than wood, and if care is taken to keep it properly painted its lasting qualities are far superior.

Corrugated Iron Cheap

Where cheapness is the first consideration such as in buildings like implement sheds, garages, granaries, etc., corrugated iron without any sheathing is most commonly used. In barns and places where live stock of any kind is kept it is usual to use rough lumber sheathing making a warm construction. Nowadays in metal barn construction the use of steel trusses to do away with the heavy lumber framing is being advocated in some quarters. Considerable success has been credited to such construction and from the standpoint of making available the largest possible loft space this method has much to commend it.

The economy in installation of modern barn equipment is becoming to be more generally recognized. Every farmer who has had them knows the time and labor which can be saved by a hay fork or slings in the loft; a litter or feed carrier running on a track in the stable; a large galvanized iron tank located well up in the loft to supply a constant pressure of water in the bowls and gutters fitted to the metal stalls and stock stanchions in the stable below. Everyone knows the advantages of light, sanitation and cleanliness which can be had in a barn equipped in the fore-going manner and provided with metal column supports for the loft floor girders. Added satisfaction can be had in a modern barn by using steel window sash and metal doors.

Metal Out of Doors

Out of doors too metal has its undeniable uses. Corrugated metal stock tanks of any desired capacity can be had which under test have lived up to all conditions of winter cold and summer heat, rough usage from stock and the corroding influence of all kinds of weather. Metal grain, water and oil tanks have demonstrated their value on thousands of western farms. Metal culverts of the approved makes have proved their great superiority to the old wood box culvert, and metal hog troughs have made it unnecessary for the hired man to be constantly driving spikes into a couple of planks in a vain endeavor to keep ahead of the old sow's seeming appetite for wood.

In the house, also, metal can be put to a great many uses. Metal can be stamped into any manner of shape to suit the artistic sense of the most fastidious, so that when used as ceiling and wall covering it makes a lasting and beautiful room. As in the barn so in the house, metal doors and window sashes will do away entirely with the quite frequent annoyance of sticking or refusing to open, which wood construction seems heir to. Altogether there is scarcely a branch of building construction today in which metal in one form or another cannot be used to advantage. The chief consideration is to buy goods from a reliable manufacturer, one who has made a specialty of this particular building material. This done, buildings carefully made with metal construction cannot fail to give the owner lasting satisfaction.

Our Ottawa Letter

Twenty-three Millions Laid to C.N.R. and G.T.P.—Commission to Consider Nationalization of Railways
(By The Guide Special Correspondent)

Ottawa, May 5.—Parliament is at last on the home stretch. The beginning of early and Saturday sittings indicates that the process of extinguishing the national talking machine for the year is once more to be accomplished by the process of physical exhaustion for all persons connected therewith. It will probably be a fortnight yet before the end is reached. The features of the week have been the voting of the \$250,000,000 for war purposes, the introduction of supplementary estimates providing twenty-three million dollars in the way of loans for the C.N.R. and G.T.P. railways, and the rejection of a proposal made by the opposition to have the Meredith-Duff commission given wider powers in connection with the inquiry it is conducting into the Kyte charges. The railway "pill" has been sugar-coated by the announcement that an inquiry will be made by a commission into the condition of Canadian railways with a view to possible nationalization after the war is over. To what extent the government is in earnest is of course only a matter of conjecture, but the promise held out will probably have the effect of reducing the opposition within the government ranks to the vanishing point and of considerably lessening the volume of objection on the part of the opposition.

Detailed statements submitted by the railways in support of their demand for aid shows that the Canadian Northern has a floating indebtedness of \$92,450,883, a total bonded indebtedness of \$358,770,798 and fixed charges, exclusive of subsidiary company and land securities, now amounting to \$12,989,059 per year. Net earnings for the last fiscal year, with renewal and equipment accounts still to be considered, amounted to only \$7,088,160. The Grand Trunk Pacific statement shows a total interest payment to be met during this and next year of \$12,924,271, a total bonded indebtedness of \$193,251,104, with loss in operation of the mountain division for one year totalling \$1,200,000, and loss in operation of branch lines \$300,000. Against this there are net earnings of only \$600,000 on the prairie division and \$600,000 rental from the Lake Superior branch.

Loans to Railways

The announcement of the government in regard to railway assistance came somewhat as a surprise to the House on Tuesday afternoon in the form of supplementary estimates. One item in these estimates provides for a loan not exceeding \$15,000,000 to the Canadian Northern while another makes allowance for a loan of not more than \$8,000,000 to the Grand Trunk Pacific. It is practically the first time on record that loans to railways have been introduced in the form of estimates. Evidently the government decided to put forward this legislation in a form which would facilitate its passage thru the House. Had the proposed loans been based upon resolutions to be followed by bills there would have been the usual formal discussions by Parliament. As estimates, however, there will be no debate with the speaker in the chair and no division calling for the yeas and nays can be taken. The amount will be voted in committee of supply just in the same manner as the smallest of items and the only form of division which can be taken is by a standing vote, the names of the members not going down on the record. By adopting this method of securing the money for the railways the government avoids Parliamentary control of any kind. The expenditure of the \$23,000,000 rests with the Cabinet Council and not with Parliament, it being specifically stated in the explanatory note accompanying the items that "the disposition of the loan to be subject to the direction of the Governor-in-Council."

In both cases it is provided that the loan will bear interest payable half yearly at the rate of six per cent, and that the money will be used for expenditure made or to meet indebtedness incurred in paying interest upon securities. It may also be used to meet deficits in operations and for the purchase of rolling stock. The loan is to be secured by a mortgage upon the undertakings of the railways upon terms to be fixed by the Cabinet Council. The hopeful feature of the railway situation is to be found in the accompanying

announcement that \$150,000 is set apart "to provide for inquiry and report upon the railway situation of Canada." In this connection it is stated that the government will name a commission to make a study during the next few months of the conditions of all Canadian railways with a view to their possible nationalization sometime in the near future, probably after the war. Correspondence tabled in the House by Sir Thomas White shows that the board of directors of the Grand Trunk Pacific Railway are willing to be nationalized at any time. As a matter of fact Chairman Alfred W. Smithers in a letter to Sir Robert Borden, written on December 10 last, said, "We are now at the end of our tether with regard to Grand Trunk Pacific financing. I propose, as the only solution of our difficulties, that the government should take over the Grand Trunk Pacific Railway as from January 1 next with all its branch lines, together with its development company and other subsidiary companies." According to Mr. Smithers' letter the Grand Trunk Company is anxious to wash its hands of the G.T.P. altogether. He refers to a suggestion of the Prime Minister that the government loan the Grand Trunk Pacific a sum sufficient to enable the road to meet its fixed charges for five years and states that under present conditions he did not think the Grand Trunk Company would be justified "in entering into any arrangement which would involve the accumulation of further liabilities against that company's revenue."

He suggested instead that the government take over the G.T.P. and relieve the Grand Trunk of all liabilities respecting the same. Mr. Smithers stated that the first Grand Trunk Pacific payment for interest would be due on March 1. The amount would be \$1,000,000. There was no prospect of the company being able to meet this payment.

"It is an inexpressably bitter disappointment to the Board and myself," he said, "to have to think of giving up the G.T.P., but the board feels it is their duty to make every sacrifice to save the present investors in England." He added the expression of hope that with the development of the West the lines would in the end prove to be a profitable investment for the government. Apparently the government decided that the time was not opportune for taking over the G.T.P. and that it would be advisable to make a loan, meanwhile considering the question of the nationalization of all railways.

The Fuse Charges Probe

The development of the week in connection with the Meredith-Duff inquiry has been the discovery that the four manufacturing members of the shell committee had contractual functions and that they were regarded by the war office as contractors responsible for orders for shells placed in Canada. It had been maintained that they were simply the trusted agents of the British government. On the face of documents submitted by Mr. Hellmuth, the government counsel, the contractors would appear to have effected a saving of a good many millions of dollars as between prices for shells which the war office was willing to pay and what they actually cost. Col. Cantley and Col. Watts, two of the contracting members examined, claimed the legal right to keep these millions. It was the desire of the legal representatives of the opposition to delve further into the status of the shell committee that resulted in Chief Commissioner Meredith ruling that this was outside the scope of the Kyte charges into the fuse contracts. The result was an appeal to the House by Mr. Carvell, who said that the lawyer for the opposition should be allowed to cross-examine witnesses in regard to matters placed on the record by government counsel.

Hon. Arthur Meighen intimated that the opposition wanted to run away from its charges because the Liberals were not satisfied with developments so far. Mr. Carvell replied that the defence was being put in first and Mr. Meighen ought to wait until all the evidence is in before passing judgment. This is undoubtedly good advice for everybody to take, for the most interesting evidence has doubtless yet to be presented.

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Raising Turkeys
 Continued from Page 23

If that she does not get off until all are hatched. The hen with her brood should be placed on a grassy and dry spot, having plenty of sunshine. One hen can handle about twelve to fifteen little poults quite nicely. The first feed may consist of bread soaked in milk and mixed with hard boiled eggs, or even the bread alone will be all right. It may also be mixed with a little bran or shorts. Green food will not be necessary if they are on a green spot. Feed five times a day. Provide coarse sand or grit of some kind. The bread can gradually be changed to shorts and bran, equal parts, or corn chop can also be added. The eggs may sometimes cause looseness of the bowels, so care must be exercised in feeding them. Small wheat fed two or three times a day will also be greatly relished, and gives good variety in the ration. Milk should be given to drink. At about three to four weeks of age the hen should be allowed out of the coop during bright, warm and sunshiny days. Up to this time the coops should be moved every day or two. A close water should be kept for live. Drooping wings and dullness indicate this trouble. Look especially for the head lice and if present rub a drop of lard on the top of the head of each poult. For other lice a small drop of lard rubbed underneath each wing is a good remedy. If looseness of the bowels should appear, a small sprinkling of powdered charcoal should be added to their mash. This is a good digestion corrector at all times and helps to guard against bowel trouble. At four to six weeks of age but little more than grain needs to be fed, but where the poults do not range very far it is wise to continue the feeding of mash until they refuse to eat any. Feeding three times a day after they are two weeks of age is quite sufficient. Turkeys usually range over a considerable area during a day and will practically pick up their own living after they are six to eight weeks old. A feed of wheat at night time will usually induce them to come and roost close to the buildings. This may prevent losses later on.

One of the drawbacks to turkey raising in this country is the difficulty found in keeping coyotes away. Probably the best safeguard against this is closing up the coops each night and also having them fairly close to the buildings. After the poults look for a new roosting place they should be induced to select it close to the buildings again. Some strains of turkeys are naturally inclined to stay around the buildings all day, while other strains will stray and forage over an entire farm.

In the way of disease in turkeys there are two which are quite common. The first one likely to appear is a cold followed by ordinary roup. This is usually due to the poults running in the wet grass early in the morning or being out during or right after a rain. This should be guarded against as much as possible. After it once makes its appearance it will be a difficult matter to get rid of. Sneezing, watery discharge from the nostrils and frothy eyes are the first symptoms. As soon as these are noticed put a little coal oil in the drinking water—if water is used as a drink—and also inject a little into the nostrils of each poult affected. Rub carbolic tansoline in the eyes and surrounding tissue. If swellings appear they should be lanced, the pus pressed out and 2 per cent. carbolic acid solution applied once or twice a day.

Blackhead is another common complaint and may occur almost any time after they are two weeks old. Head draws back into the shoulders, drooping wings and diarrhoea are the symptoms. In wet or damp seasons this disease is usually worst. It cannot be cured, but as a preventive measure all soft feed fed should be given in troughs or pans. Even when the poults are small this should be done. These should be so fixed as to prevent the poults from getting on the food with their feet. The germs of this disease live in the ground, hence this precaution. As a matter of cleanliness it is always best anyway to feed soft foods in this manner.

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