

# THE GRAIN GROWERS' GUIDE

ORGANIZATION · EDUCATION · CO-OPERATION

## THE HIGHEST PATRIOTISM

THE UNITED FARMERS OF ALBERTA ARE TO BE CONGRATULATED ON THE HIGH CONCEPTION OF PATRIOTISM WHICH LED THEM TO DECLARE THEIR CONVICTION THAT LASTING PEACE CAN ONLY BE ASSURED AFTER THE PRESENT WAR BY MAGNANIMITY ON THE PART OF THE VICTORS, AND THE DESTRUCTION OF MILITARISM IN ALL COUNTRIES, ENTAILING GENERAL DISARMAMENT. THERE ARE MEN OF INFLUENCE AND A SECTION OF THE PRESS WHICH WILL SEEK TO MAINTAIN PEACE BY PLACING THE VANQUISHED FOE UNDER A BURDEN OF DEBT AND DOUBLING OUR OWN NAVAL AND MILITARY STRENGTH. SUCH PROPOSALS ARE TRAITOROUS. THIS WAR IS TO DESTROY MILITARISM, NOT TO TRANSFER THAT EVIL FROM GERMANY TO THE BRITISH EMPIRE.

JANUARY 27, 1915

WINNIPEG

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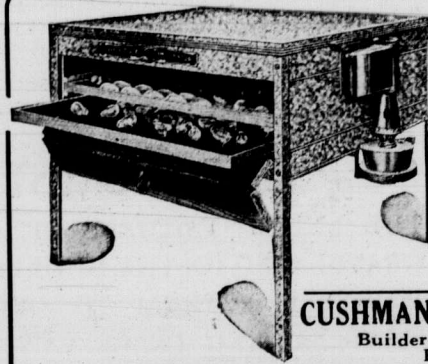
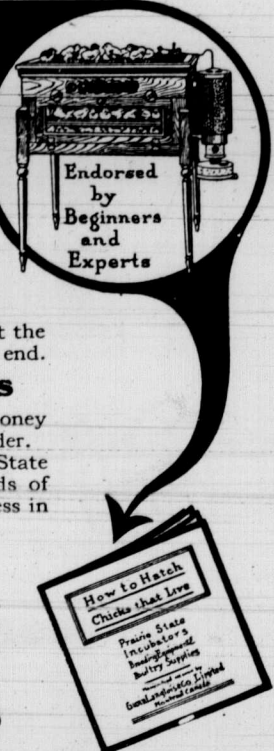
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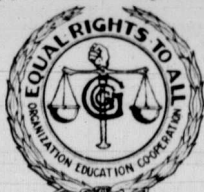
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THE GRAIN GROWERS' GUIDE

"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.



The Guide is the only paper in Canada that is absolutely owned and controlled by the organized farmers—entirely independent, and not one dollar of political, capitalistic or special interest money is invested in it.

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WINNIPEG

U.F.A. CONDEMNS INTERLOCKING DIRECTORATES

The following resolution held over from last year was brought before the Edmonton convention by delegates from Wheatland Centre Union:

"Whereas there is cumulative evidence from many sources, both in our country and in the United States, of the evil effects of a few men controlling the large financial and commercial institutions by being officers and directors in many companies; and

"Whereas in the States this practice has become so general that they are trying to abolish it by statute, and in this country has grown to such an alarming extent as to cause our official organ, the Grain Growers' Guide, to make a vigorous fight against it; and

"Whereas we believe that this is a practice which is wrong in principle and should be abolished;

"Therefore, be it resolved, that we declare ourselves as unalterably opposed to the principle of interlocking directorates wherever it exists, be it in our own and affiliated organizations, or in the large monied institutions of the country, and would respectfully suggest that all locals and our executive board take action towards suppressing this practice;

"And be it further resolved that we strongly commend the Grain Growers' Guide for the firm stand they have taken in opposition to it."

The discussion of this resolution took place at Tuesday evening's session. Members of the board took very little part in the discussion, but Vice-President Rice Sheppard and Director J. Quinsey spoke briefly, saying they were quite willing to leave the matter in the hands of the convention.

Man's Job

Rice Jones said the Veteran local, to which he belonged, had thoroughly discussed the resolution and its delegates had been instructed to support it. One of their reasons was that many of the outlying unions never received a visit from the officials of the provincial organization and they believed the reason was that the directors had so much to do they had not time to travel in the country. The time might come when it would be dangerous to make it possible for a small number of men to dominate the different branches of the work of the organized farmers. They believed that when a man was an officer of the U. F. A. or the Co-operative Elevator Company, he had a full sized man's job. W. J. Jackman was also in sympathy with the principle involved, but did not want to see anything done which would prevent the organization making use of able men. He moved as an amendment to insert the words "in commercial undertakings," after the words "interlocking directorates." The U. F. A. was not a commercial undertaking and therefore, under his amended form, it would still be possible for a man to be elected to office in the U. F. A. and the Co-operative Elevator Company, but not in the latter and some other business organization.

W. Bates supported the original motion, pointing out the evil that would be done if in the future any unprincipled clique should gain control of the farmers' organization thru interlocking directorates. H. Sorensen also supported, urging that the U. F. A. should be true to the principles which it advocated for others. James Miner supported the motion. J. H. Lamb said ordinary commercial companies had interlocking directorates be-



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cause it made them more effective. If that was so, why should not the farmers have interlocking directorates, and thus increase their own efficiency?

The amendment was disposed of by a motion to lay it on the table. The question was then vigorously demanded and the resolution was carried by a large majority.

#### BANK OF COMMERCE REPORT

The annual meeting of the Canadian Bank of Commerce, held at Toronto a few days ago, was, as in former years, the occasion of a valuable review of the business situation in Canada by Sir Edmund Walker, the president of that institution. Sir Edmund, while realizing the awful effects of the war, sees reason why the people of Canada should congratulate themselves on the manner in which the country has stood up under the strain. The balance sheet presented to the shareholders is evidence of the sound position of the bank and, of the conservative character of its business. The net profits for the year were \$2,668,233.29. This was a decrease of \$324,717 compared with the previous year, but it was sufficient to pay a dividend of 10 per cent. and a bonus of 2 per cent., amounting to \$1,800,000, beside appropriating \$80,000 for the pension fund, subscribing \$55,000 to the Patriotic Fund and carrying forward to the credit of profit and loss \$1,117,763.27, as against \$384,529.98 a year ago.

#### THE SASKATCHEWAN SURTAX

The Land Values Taxation League, of Winnipeg, at a recent meeting unanimously passed the following resolution: "That this meeting of the Land Values

Taxation League conveys its congratulations to the government of Saskatchewan for having recognized the justice of taxing land monopoly rather than industry, and inasmuch as a tax on idle lands can obviously work no injury to those who desire land for use, trusts that the present agitation by land speculating companies to have the surtax on idle lands removed will result in no change being made except toward a fuller and simpler mode of land value taxation."

#### U.F.A. DIRECTORS MEET

A meeting of the newly elected Board of Directors of the United Farmers of Alberta was held in Edmonton on Friday, January 21, and lasted all day. All of the new officers were present, and the following committees were appointed:

Legislative Committee—H. W. Wood, chairman; Rice Sheppard, D. W. Warner, H. G. Vickery and S. S. Dunham.

Pork Packing Committee—D. Buckingham, chairman; H. G. Vickery, P. S. Austin, Geo. Long and G. W. Buchanan.

Market and Transportation Committee—Rice Sheppard, chairman; E. E. Sparkes, J. A. Bishop, W. D. Trego, P. S. Austin, G. W. Buchanan, D. Buckingham and S. S. Dunham.

Labor Committee—H. W. Wood, chairman; Geo. Long, S. S. Dunham and J. A. Bishop.

Executive and Alberta Section of Canadian Council of Agriculture—Jas. Speakman, chairman; H. W. Wood, S. S. Dunham, Rice Sheppard, W. D. Trego, and P. P. Woodbridge.

The President was made an ex officio member of all committees.

P. P. Woodbridge was re-appointed secretary-treasurer for the ensuing year.

A resolution was passed providing that the Board of Directors meet at least once every three months, and the Executive every month if possible.

An informal meeting of the U.F.A. board was held in the afternoon, at which the majority of the board of the Alberta Farmers' Co-operative Elevator Co. were present and arrangements were

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made for the continuation of such meetings with a view to the establishment of a closer understanding between the two organizations.

A committee of the executive was appointed to attend the annual meeting of the Saskatchewan Grain Growers' Association and the Canadian Council of Agriculture.

After a lengthy discussion on organization each director was given control of and made responsible for the organization work in his own district, with the President as Provincial Organizer in a supervisory capacity.

The various resolutions passed at the convention and referred to the Board of Directors were dealt with, and a committee appointed to stay over and take some of the matters up with the provincial government the following day. The meeting adjourned at 10.30 p.m.

#### ALBERTA WOMEN'S PARLIAMENT

The following were present at the U.F.A. Women's Convention at Edmonton: Mrs. Frank S. James, Ponoka; Mrs. F. J. Bullock, Ponoka; Mrs. Bird R. Headley, Ponoka; Mrs. A. E. Rodgers, Stavely; Mrs. James Kinley, Lacombe; Mrs. Mame Earle, Aeme; Mrs. J. A. Dair, Aeme; Mrs. Dora East, Lea Park; Mrs. E. Ward, Lea Park;

Mrs. A. E. Saunders, St. Albert; Miss Mary Maloney, Miss Anna Flynn, Mrs. H. Michelot, Miss A. Leonard, Mrs. W. L. Veness, Mrs. P. Sinclair, Mrs. W. McCullough, Mrs. Ed. Poirier, Mrs. C. O'Connor, Mrs. A. S. McColgan, Provost; Miss Jean C. Reed, Alix; Mrs. R. W. Barritt, Alix; Mrs. Jno. Nisbit, Enslough; Mrs. C. A. Fawcett, Consort; Mrs. Cecil Rice-Jones, Veteran; Mrs. J. P. Bibby, Consort; Mrs. Wm. Halsall, Killam; Mrs. John Fortune, Hindville; Mrs. Gus E. A. Malchow, Stavely; Mrs. G. Malchow Balfour, Stavely; Mrs. D. W. Warner, Edmonton; Mrs. Th. Reist, Didsbury; Mrs. J. N. Coman, Quebec; Mrs. Edna A. Rossman, Edgerton; Mrs. M. Bloxham, Berstley; Mrs. Jos. A. Zender, Eye Hill; Mrs. H. C. McDaniel, Whitla; Mrs. O. S. Young, Lacombe; Mrs. M. B. Mabee, Carbon; Alice M. Hart, Carbon; Mrs. Sam Swift, Viking; Mrs. Ida L. Swift, Viking; Mrs. G. C. Hobbs, Czar; Miss Bessie Hobbs, Czar; Mrs. A. Betts, Cowley; Mrs. Robert Welsh, Lundbreck; Mrs. J. L. Patton, Lundbreck; Mrs. M. Cleland, Cowley; Mrs. Donald McIvor, Cowley; Mrs. F. H. Buchanan-White, Cowley; Mrs. H. W. Love, Irma; Mrs. J. G. Clark, Clark Manor; Mrs. Fred Sedgwick, Killam; Mrs. J. M. Hobbs, Peckham; Mrs. J. E. Disney, Peckham; Mrs. Chris. White, Red Deer; Mrs. John Hiles, Halkirk; Mrs. Irving, Smithson.

#### U.F.A. OFFICERS AND DIRECTORS FOR 1915



BACK ROW, LEFT TO RIGHT—GEO. LONG, NAMAQ; J. A. BISHOP, BEDDINGTON; D. BUCKINGHAM, STETTNER. SECOND ROW—G. W. BUCHANAN, COWLEY; E. E. SPARKS, JENNER; P. P. WOODBRIDGE, CALGARY, SECRETARY-TREASURER; P. S. AUSTIN, RANFURLY; H. G. VICKERY, STROME. FRONT ROW—W. D. TREGO, GLEICHEN, FOURTH VICE-PRESIDENT; S. S. DUNHAM, LETHBRIDGE, SECOND VICE-PRESIDENT; D. W. WARNER, EDMONTON, HONORARY PRESIDENT; JAMES SPEAKMAN, PENHOLD, PRESIDENT; H. W. WOOD, CARSTAIRS, FIRST VICE-PRESIDENT; RICE SHEPPARD, EDMONTON, THIRD VICE-PRESIDENT.

# The Grain Growers' Guide

Winnipeg, Wednesday, January 27th, 1915

## THE U.F.A. CONVENTION

It is indicative of the steady growth of well informed public opinion among the farmers of Alberta, as well as the other two Prairie Provinces, that there were more than six hundred farmers in attendance at the annual convention of the United Farmers of Alberta, held at Edmonton last week. Every corner of the province was represented and there were a large number of men who had never attended one of the central conventions before. Quite a number of those who took part in the discussions made their first appearance before a large audience and in the future it is safe to predict that some of them will be numbered among the leading farmers in the organization.

The death of President Tregillus was keenly felt by all the delegates present, all of whom realized the great work he had done for the organization, and to many of whom he was a warm personal friend. The convention fittingly recognized the splendid efforts of the deceased president and he will long be remembered by the farmers of his province for whom he labored.

Three days' discussions centred around problems which vitally affect the farmers throughout the province and decisions were arrived at which will tend steadily to improve conditions. On the question of taxation the delegates were unanimously of the opinion that the best method of raising the revenues necessary for the government of the country was by the taxation of land values, as it would bear equitably upon all classes in the country, be cheap and easy to collect and could not be evaded. The convention also declared in favor of supplementing the taxation of land values by an income tax which would compel those who have accumulated riches through special privilege to pay a part of their incomes into the public treasury for the benefit of the people as a whole. On the temperance question the convention stood shoulder to shoulder with the sister associations to the east and declared heartily in favor of the abolition of the liquor traffic. As there is to be a referendum under the Direct Legislation Act, on the question of provincial prohibition, on July 21, the United Farmers of Alberta have an opportunity to do some excellent work for the cause which they advocate before that date. A powerful temperance organization is now being completed throughout the whole province to educate public opinion before the election is so that there will be no doubt that the province going dry when the people have an opportunity to express their opinion upon that question alone. The farmers in each rural community will be the biggest factor in deciding the question and it is to the interest of every man and woman who has the interests of the province at heart to see that the liquor traffic is ended for once and all.

The farm women of Alberta attended the women's convention held in Edmonton in goodly numbers for the beginning, and organized themselves into the Women's Auxiliary of the U.F.A. The men's convention cordially invited the women to take part in the work of the organization and voted them a grant of money for organization work during the next year. There is no one act that

the organized farmers will feel more proud of in the future than that they have encouraged and assisted the women of the farm homes to take an interest in public questions, organize for educational work and thus become greater factors in moulding the affairs of the province and country in which they live. The men's conventions have repeatedly declared in favor of woman suffrage and are now giving a tangible expression of their belief in the cause which they have advocated. As the women in each of the local communities throughout the three Prairie Provinces develop their organizations and take a more active part in the educational work the effect will certainly be a great uplift in the moral and intellectual life of the community. It will also put an end to the already weakening forces of the anti-suffrage movement. The women will show that they are as capable as the men and the franchise cannot much longer be withheld from them.

## REAL EDUCATIONAL WORK

Some of those who are not of the farmers' organizations have attempted to ridicule the organizations because of some of the resolutions which are brought before the annual conventions for discussion. It is true that some of the resolutions which are brought before these conventions are far from what they ought to be. But it must be remembered that the farmers' organizations are democratic to a degree which is almost unknown in other organizations and certainly never dreamed of in legislative halls in Canada. All that is necessary in order to bring a resolution before the annual convention is to have it endorsed by a local branch of the association. There is no doubt but that there are resolutions passed by some local branches that are not carefully considered, and which if their true meaning were realized would not be passed. But the annual convention is a safety valve for just such resolutions, and when delegates bring them before the convention there is always someone ready to show the weakness or danger in them and they are voted down or disposed of in a manner which shows that the body of men who compose the conventions are, as a whole, thoughtful, well balanced and far-seeing individuals. We would not for a moment encourage local branches to pass idle resolutions, but, in case they do pass them, the summary way in which they are handled by the convention will have a valuable educational effect upon the branch in which they originated. At the same time it must be remembered that some of the very best resolutions which have ever come before any of the conventions have originated in the brain of some man who, though he may live a long way from the big centres of population, is thinking and studying the big problems which confront our people. It is the duty of the convention to sift the wheat from the chaff in such cases and no one will dispute but that the legislative work performed by the conventions in the three days of their deliberations will compare very favorably with the legislative work of our legislative bodies. It is also beyond dispute that our legislative bodies might well follow the example of the farmers' conventions in studying the effect of their resolutions

upon the country as a whole before pressing for their enactment into statutes.

## THE SURTAX IN SASKATCHEWAN

The rural municipalities of Saskatchewan in the month of December collected a considerable portion of the taxes due to them for the year 1914. This is the first time that the surtax of \$10 a quarter section on vacant land has been collected and some of the municipal treasuries are in a particularly healthy condition as a result. One municipality of which we have heard collected over \$5,000, in addition to the ordinary taxes from non-resident speculators, and there are others, no doubt, which have benefited even more by the surtax. Of course, the speculators have been benefiting for years from the hardships and pioneer work of the settlers and have made handsome profits without doing anything to earn them, so no one is likely to shed many tears because they have been made to pay a little more taxes than those who are actually farming the land, contributing to the progress and development of the country and producing food for the Empire. The municipalities in which the Hudson's Bay Co. still owns land have, however, been unable to collect the surtax from that corporation. The Hudson's Bay Co., when it sold its original rights to the Dominion, retained one section and three-quarters in each township south of the Saskatchewan River, and still has something like 2,500 sections of vacant land in Saskatchewan. Under the surtax law the company is therefore liable for approximately \$100,000 a year. It has refused to pay this, claiming that a clause in its deed of surrender exempts it from payment of such a tax. The case will probably go to the Privy Council before being finally decided. In the meantime, of course, the municipalities will not be able to collect. Without the Hudson's Bay Co.'s contribution, however, very substantial and useful sums are being brought in by the surtax, and the question might be asked, what are the municipal councils going to do with it? The additional revenue secured from the speculators may, of course, be used to relieve the taxes of the resident rate-payers. This may be a wise policy in districts which were hit by the drought last year, or where money is exceptionally scarce, due to other special conditions. In the more prosperous districts, however, the additional revenues might well be used to provide facilities which are not now available, such, for instance, as free medical attendance, municipal hospitals and nurses, or free legal advice. One feature of the surtax is that it is in the most sparsely settled districts that it produces the largest revenues, provided, of course, the land is all in private hands and assessable. In a municipality of nine townships, having an average of fourteen vacant sections to a township, the surtax produces \$5,040, while if half the land was liable to the surtax \$6,480 would be produced by the extra tax levy of \$10 per quarter section. The possibilities which open up before a rural municipality with \$5,000 or \$6,000 a year to spend, in addition to the ordinary revenues raised in the past, are very pleasant to think about.

### ORDERS FROM OTTAWA

Ottawa despatches state that the political leaders have reached an agreement among themselves by which all by-elections now pending are to go by acclamation, each party being permitted to retain the seats which they held before the vacancy occurred. This arrangement has been made to avoid the strife and expense of election contests during the war and, under present circumstances, there is, perhaps, something to be said in favor of it. It is a remarkable thing, however, that it should be at Ottawa that this arrangement is made, and not at Terrebonne, Jacques Cartier, London, Waterloo and Prince Albert, the constituencies in which members have to be elected. The generally accepted theory is that Canada is governed by a parliament chosen by, and representative of, the people. In this instance, and the same thing has happened before, the people of Prince Albert, Waterloo, London and the other places are allowed no voice whatever in the choice of their member, or to be more correct, the election practically takes place in the nominating convention of the party which is to receive the acclamation. Anyone who has been in a party nominating convention to choose a man for a "safe" seat knows what that means. There is no law against bribery, either with money, liquor or promises of patronage, at a party convention, and when there is no hard fought, expensive and doubtful election contest to follow, the conditions surrounding the convention are not such, to say the least, as to favor the selection of a man of high ideals. It may, of course, be said that the opposite party is not bound by law to accept disarrangements and permit its opponents to have a walk-over. But the fact that

they do submit to the orders sent out from Ottawa shows how absolutely the party machines dominate at election time. Democracy is in grave danger when the men in charge of the political machines at Ottawa, can dictate to the voters thousands of miles away.

A good suggestion was made by one of the delegates at Brandon when he urged that the benefits secured by the organized farmers be set forth in a manner that would convince other farmers of the need of joining with their fellows in pushing ahead the work. A mighty attractive pamphlet could be produced showing in a few words a large number of benefits secured by the organization, which have brought dollars and cents into the pockets of every farmer in Western Canada. These outsiders must be brought inside. Those of the farmers themselves who stay outside are the biggest handicap the organization has to face, and they can be brought in if they can be shown.

In the olden days in Canada it was the men who sacrificed their personal interests to the common good who were held up as examples to our children; today the honors and titles largely go to those who have been most successful in skinning the public. With this as the leading form of hero worship in our country what can we expect of the generations to come?

When the farmers get together in their conventions they only ask that they be given a square deal with all other classes in the framing of legislation. They have never asked that other classes be compelled to pay a part of their earnings into the farmers' pockets merely for the privilege of remaining in the country.

The reduction in the commission on oats which was secured by the organized farmers will mean a saving of from \$6.00 to \$7.00 to every farmer who ships a carload of oats henceforth, yet there are some farmers who say that they cannot afford to pay \$1.00 membership fee to the organization which secured this benefit.

"Skinning the Farmer" is a game which has been very popular in Canada for some years past. But the process is becoming a little harder all the time and soon those who have profited by this occupation will have to seek for more useful employment.

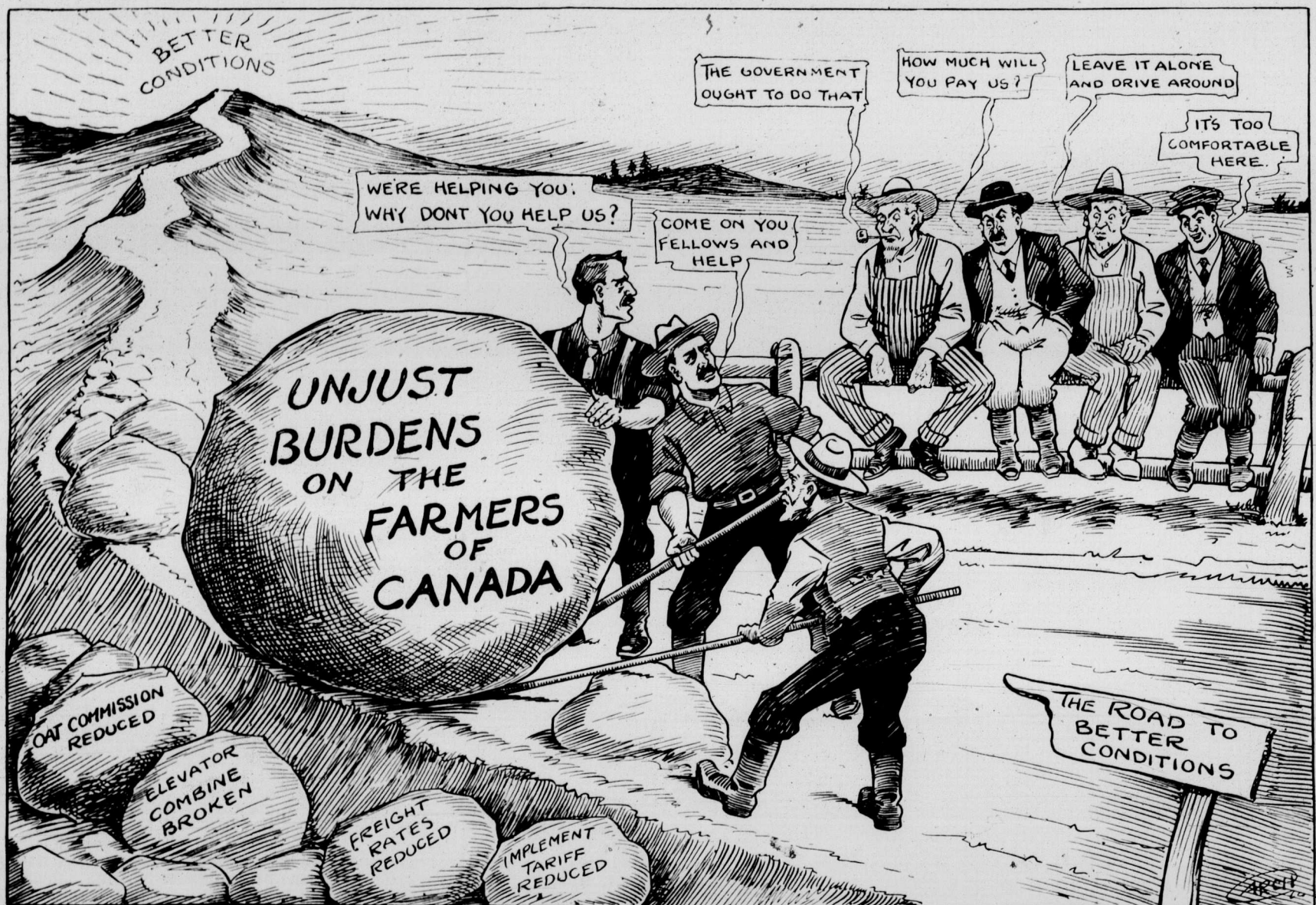
If every local farmers' and farm women's association in the three Prairie Provinces would devote a part of their attention to improving the rural school there is no one movement which would bring such an uplift to the country as a whole.

Alberta's booze bill last year was \$12,000,000. If the prohibition plebiscite carries next July there will be a big saving to the pocket books as well as to the morals of the Alberta people.

Delegates to the provincial conventions should take back to their local associations some of the enthusiasm which is generated at the big meetings.

A broader outlook, a bigger membership, and greater accomplishments—these are the evidences furnished by the conventions of the progress of the organized farmers.

We spend a great deal of time educating our horses; why not be equally careful in the education of our children.



WHY PROGRESS IS SLOW.

# U.F.A. Directors' Report

Business Activities of the Alberta Farmers Reviewed for the Past Year

It is with the deepest regret and genuine sorrow that it should fall upon us to report to this convention the sudden death of our esteemed President, Mr. W. J. Tregillus, who passed away on Thursday morning, November 12, from typhoid fever, at the age of 56 years.

Mr. Tregillus had just returned from the important conference with the Canadian Manufacturers' Association at Winnipeg, arriving home on the Sunday morning previously. His work at Winnipeg had been of a very strenuous nature and while on his return he complained of feeling unwell, it was not felt that anything serious was the matter until his removal to the Hospital a few hours before his death. The sad news, therefore, came as a great shock to us all.

We believe that this convention and our members generally will concur with us in saying that, in the death of Mr. W. J. Tregillus, who has been associated with the work of the farmers' organizations so long, and who has so ably filled the position of our President for the past three years, we have sustained a loss which our Association will feel for many years to come.

Believing that it would meet with your approval, your directors have had an "In Memoriam" folder printed for distribution to members of our Association as we felt that this perhaps would be the best means by which we could convey to relatives and friends the esteem in which we held one who had been our co-worker for so long. It is hoped that some of these folders will be in the hands of our secretary for distribution to delegates to this convention.

### Committees

In the year which has just closed there have been held four meetings of the full board and five meetings of the executive committee.

At the board meeting immediately following the last convention, various committees were appointed to look after certain work, and of these the legislative, pork packing, and market and transportation committees will report separately, as will also the members of the Canadian Council of Agriculture. The past year has been a very busy one and many important problems have had to be met by your board, requiring immediate and vigorous action.

### Sample Markets

The question of sample markets is perhaps one which should be dealt with by the market and transportation committee. It may be mentioned in passing, however, that your Directors have reason to believe that at least one attempt was to have been made to introduce the sample market in spite of the fact that the farmers' organizations had seen no cause to change their former opinions so often expressed in regard to same. Fortunately news of the proposed movement reached us in time and the three Provincial Associations promptly took the matter up with the Dominion government and the board of grain commissioners and the movement failed to develop. The matter is, however, one in regard to which we must ever be on guard.

### Municipal Stockyards

Your directors regret that the outlook for union stockyards and public-owned abattoirs, both in Calgary and Edmonton, which looked so promising last year, is now far from satisfactory, and in Calgary the by-law for the purchase of the franchise at present held by the Alberta Stockyards Company, was defeated by the ratepayers. The principal cause for this may probably be traced to the financial stringency which was greatly aggravated by the outbreak of war.

There is no doubt that the livestock market question and the problem as to how same can best be handled is a very serious matter, partly on account of the obvious fact that under normal conditions and a continuance of the present rapid growth of mixed farming, the facilities at present in sight are totally inadequate if the farmer is to get a square deal, and partly because whatever policy is adopted in an effort to solve the problem, a very large amount of money will be

involved. It, therefore, behooves us to study the question very carefully and use every effort to secure the benefit of the practical experience of others so that our decision may be sound and in line with modern requirements. Your directors understand that stockyard companies have either been formed or are in course of formation at both Calgary and Edmonton, and will seek to place stock among farmers. We would suggest that any such advances be treated with caution until such time as your board have passed on same.

### Hail Insurance

Your board note with pleasure the success achieved by the Rural Muni-

As usual your board were approached from various quarters by private Hail Insurance Companies for an endorsement of their policy, but so far our investigations have not warranted us in meeting such requests. On the contrary, we find that in a few instances this year at least, we would have been warranted in warning our unions, but the hail insurance business is so uncertain that it is almost impossible to make any forecasts in regard to any company. At times, even the strongest companies will meet with such losses that difficulties arise in making settlement, while others less sound financially, have only a small percentage of losses and pull thru successfully.

Your board is informed by the secretary

give a fairly definite opinion as to the advisability or otherwise of insuring with stated companies.

### Government Owned Steamships

Your board were approached in May last by the Dominion Millers' Association, re endorsing their suggestion for a Dominion government owned line of steamships for the purpose of reducing ocean freight rates on the Atlantic. The reasons why your board did not endorse the proposal have already been set forth fairly fully in the columns of the Grain Growers' Guide, and as there is a resolution on the program dealing with the same matter, there is no need to go into it again at this present moment.

### Grain Growers' Guide

Your directors also took up with the management of the Grain Growers' Guide this last summer the matter of the space which was allowed the Alberta section. We found The Guide very willing to meet us in every possible way. It is anticipated that Mr. Chipman will be present at this convention and some time before we close the proceedings, we hope he will be able to give you a short address and some interesting and illuminating facts in regard to the business of running a paper like our official paper, The Guide.

### The Dried Out Districts

Your board regret sincerely the unfortunate conditions prevalent in certain sections of our province and in Saskatchewan. As soon as it was seen that some distress was inevitable, representatives of the Central Office met with officials of the Dominion and Provincial Governments, also the C.P.R., and we believe that the arrangements for granting relief and assistance by all three parties resulted very largely from the representations made to them on behalf of your board at that time. We have found the officials in charge of this work willing to meet our requests more than half way and we were able to secure later in the fall some important extensions to the original plans. Doubtless even more could have been done had our unions advised us as to what was needed more promptly.

It was hoped at one time that something could be done to assist settlers in dried out districts by the transfer of livestock to more favored sections, but this unfortunately proved almost a complete failure for several reasons, some of which are beyond our control. Our efforts would, however, seem to have had at least one good result in that for the most part, it put a stop to the work of the speculator, who had taken advantage of conditions, to buy up stock for little or nothing.

### Pre-Emptions

Your board has also given a great deal of attention this year to the pre-emption questions and two resolutions re this question will come before this convention later. It is unfortunate that in spite of the fact that the last convention, by a practically unanimous resolution, instructed the board to take the matter up with the Dominion government on behalf of the Association, some of our unions continued to send in petitions and counter-petitions direct to Ottawa with the result that we found ourselves in an impossible position and had to withdraw with the best grace possible our claim that we were acting for the U.F.A. as a whole. Two resolutions, representing the views of your board, are on the program for your consideration at this convention.

### Election of Directors

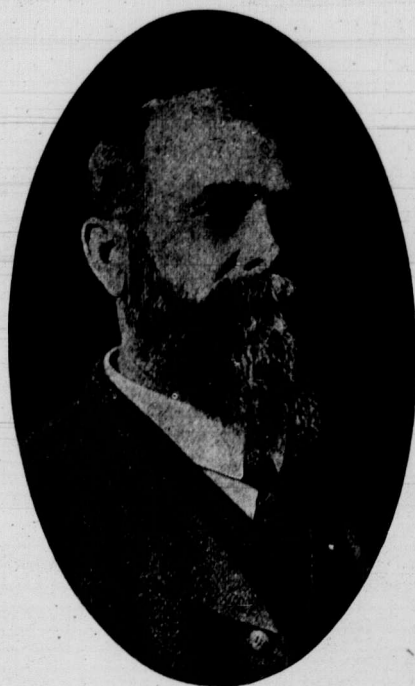
In accordance with the instructions of the last convention, your board has evolved a plan for the election of directors, details of which have already been submitted to you, and which we believe will almost, if not entirely, eliminate the difficulties and confusion arising from the previous hap-hazard methods.

### Oil Leases

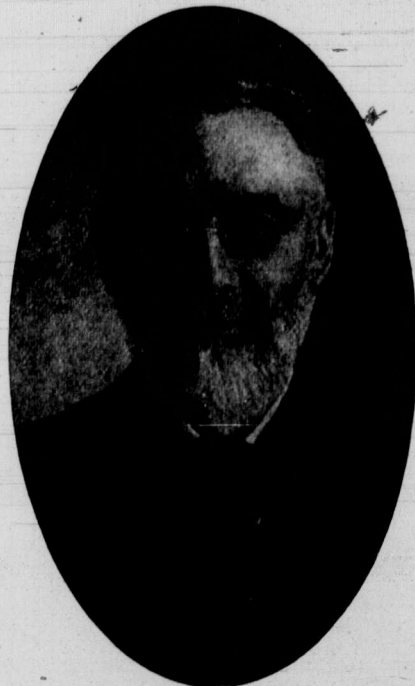
Early in the year your directors at the time of the outbreak of the oil boom

Continued on Page 23

## U.F.A. Vice-Presidents for 1914



D. W. WARNER  
First Vice-President, Edmonton



JAS. SPEAKMAN  
Second Vice-President, Penhold



ED. CARSWELL  
Third Vice-President, Red Deer



RICE SHEPPARD  
Fourth Vice-President, South Edmonton

icipal or Co-operative system of Hail Insurance and hope to see this plan largely extended within the next few years. There are doubtless a number of details which will have to be improved on and doubtless will be, as the system continues to develop and grow financially safer and stronger. Meanwhile, the principle is a sound one and our members, wherever possible, should find it to their advantage to give the scheme a fair trial.

that many complaints have been coming in recently and we would suggest that our unions use their organization to better purpose in matters of this kind. The secretary has on hand at the Central Office reports from the Government Insurance Departments, both Dominion and Provincial, and if these reports were backed up by statements from our unions as to the general experience of farmers in their districts with the various line companies we would be in a position to

# U.F.A. Secretary's Report

P. P. Woodbridge, Secretary of the United Farmers of Alberta, presented the following reports to the Edmonton Convention

I take pleasure in submitting to you herewith my report as secretary for the year 1914. This year I have thought it advisable to submit for your consideration three separate reports, one as your secretary, one as your treasurer, and the third will take the form of a few suggestions and comments prompted by my personal experience in the local unions and observations and notes I have been able to make while engaged in my work at the Central office.

It is with pleasure that I am able to report once more in this, my second year of office, another substantial increase, both in the number of local unions and in our total membership, tho as will be shown later a closer analysis of the situation will cause us to somewhat modify our earlier enthusiasm. During the year more than 100 new unions have been formed with a total paid up membership up to December 31 of approximately 2,500 men. (These figures take no account of transfers). Our total membership fully paid up has only increased by some 1,600 men, which would indicate a falling off in our old unions of nearly 900. These figures constitute a serious loss and the cause and remedy for same must receive our very careful consideration, if our Association is to continue to make progress in the future. I shall attempt to deal with this matter further before the convention closes.

The past year has been an exceedingly busy one at the Central office, as to a certain extent is indicated by our mailing records which show an increase of some \$40 in the postage account in spite of the fact that the cost of issuing circulars and parcels was somewhat less. This means that our staff has this year been called upon to attend to about 2,000 more letters than in 1913, a very considerable increase. This increase may, I think, be considered a healthy sign, and one which we trust will continue. It has been more than gratifying in many cases during the past year to receive so many letters from presidents and other officers of our locals showing a genuine desire to do their level best to keep the interest in their union strictly up to par. I am convinced that in the future greater efforts than ever will be required to do this, and that the Central office will have to develop and improve on organization work with the end in view of encouraging and aiding such laudable efforts by our local officers. Some of our unions have developed in a truly remarkable manner, notably the Cowley and Veteran branches. The former, with nearly 250 members, its own monthly bulletin (paid for by the advertisers therein), its semi-annual tales and regular course of lectures to say nothing of many other features, is a union of which we may rightly be proud. A few words must also be said here of our District Association, consisting of unions clustered around a common shipping point. Prominent among these groups are the Ponoka, Crossfield, Consort and Manville District Associations with several others running very close. At least two of these, the first mentioned, are rapidly developing the marketing of livestock and farm products by their own organization, thus keeping the profits at home for the development of their own farms and giving a practical illustration of the possibilities of "Self-help" to which we are apt to pay too little attention. I am more than ever convinced that it should be one of our most important duties as an Association to standardize and further develop such organizations, which are the surest means to a full realization of that good old aim of agricultural co-operation the world over—Better Farming, Better Business, Better Living.

## Central Office Used

I need not worry you with a repetition of the regular work done by the Central office. Let it suffice to say that we have handled even more than the usual number of troubles, legal, financial and otherwise, which have been referred to us by our members. We have tried to make our Central office a centre to which our

members can look at all times for reliable advice or assistance. Our chief regret is that in so many cases the information is forthcoming too late to render effective aid. Almost every day the truth is thrust upon us that not all the legislation in the world can save a man from his own foolishness and that the only true preventative is organization, education and co-operation thru the unions of the United Farmers of Alberta.

On two occasions during the year I have been fortunate enough to be able to visit Winnipeg, once in connection with meeting of The Grain Growers' Grain Company, and the conference with the Canadian Manufacturers' Association, on the latter occasion being accompanied by and returning with our late president, Mr. W. J. Tregillus, whose sudden and lamented death so shortly after our arrival home came as such a shock to us all. In December, at the kind invitation of the executive of the Saskatchewan Grain Growers' Association, I attended the annual meeting of district No. 14 of that Association at Swift



P. P. WOODBRIDGE  
Secretary, U.F.A.

Current, a privilege which I very much enjoyed. Whenever I am able to make such trips I take the opportunity of visiting the headquarters of our various farmers' organizations with a view to getting new ideas for the forwarding of our work. The latter part of this year has really been the first opportunity of that kind which has presented itself, and while at present there has been no time to develop many of the ideas picked up in this way, I feel that the future will show these trips to have been very beneficial. Some of these ideas I hope to bring before you during the course of this convention, particularly those derived from my attendance at the district convention at Swift Current. I would like to take this opportunity of thanking the officials and staff of the various organizations for their patience and courtesy in rendering me such valuable assistance and lending themselves so readily to the inquisitiveness of my nature.

I am glad to report that after some considerable difficulty we have recently been able to put the finishing touches to the winding up proceedings of the old Canadian Society of Equity, Ltd., in which so many of our members were interested and the unfortunate history of which has proved so serious an obstacle to organization in some districts. Those of you present who were so unlucky as to be shareholders in that company and met their liabilities have probably received within the last few days, or will

do so on your return home, a cheque which represents the full amount of the rebate due you after all debts had been paid, and marks, let us hope, the final laying to rest of that miserable affair.

## Secretary's Appeal

In conclusion, I would like to say a few words in regard to our work as members of the United Farmers of Alberta. As many of you are aware prior to my advent to the Central office, I had been engaged in practical farming nearly all my life, which includes a number of years in Great Britain, as well as Ontario and Western Canada. I first became associated with the United Farmers of Alberta early in 1910 as local secretary of Okotoks Local Union, No. 166, now defunct, tho some of its children still remain. Tho at first the work did not appeal to me, as I advanced it gradually became more and more interesting, until today I feel that no matter how humble the capacity there are few deeds whereby a man can best serve his brother man than by engaging in the work of our United Farmers of Alberta. Such service as ours is not one-sided either, as those of you who knew me in the old days can testify. By advancing our Association we cannot help but advance ourselves. If we use our opportunities rightly our work is its own reward, tho we may not receive recognition at the immediate time. I have been disappointed sometimes that we have not more young men prominent at our conventions, tho I have begun to think that our system must perhaps be blamed for this. My advice to such as may be hanging back, however, is "Come In." I will tell you candidly that during the last three years I could have found on the farm much happiness and freedom from anxiety which has been denied me in my work with the United Farmers of Alberta, but pleasure should not be our only aim in life, and neither happiness nor freedom from anxiety will make real men. We have a duty to our neighbor that is not met by choosing the easiest path. Give the best that is in you to your Association and you will find in building up our United Farmers of Alberta, and with it your country, a happiness that cannot be surpassed in any other way.

## REPORT OF THE TREASURER

The following is my report for the twelve months ending December 31, 1914: I have this year printed with our annual reports the financial statement as approved by our auditors. I am glad to say that the improvement which I was able to show last year has been continued and this year we have a total balance on hand of \$1,325.60, which is, I believe, easily the largest we have ever been able to show. In addition we have nearly trebled the amount spent on organization work, which has cost \$1,152.18, as against \$435.35 for 1913. Our increase in expenditure was \$1,485.29, which is shown by organization, \$716.73; officers' expenses, \$125.13; office assistance, \$599.50; and a few other items.

In regard to the increase in office assistance, I believe that this item, even if the figure given were final, would be small in comparison to the work done, but to arrive at an accurate record one must first deduct the earnings of our multigraph department, amounting to \$497.19, which when subtracted from the total amount charged against this item brings the net total paid out in office assistance to very little more than last year, or the year before, when our Association was only one half its present size. The multigraph earnings are entirely outside of our own work, which if paid for on the regular basis would have cost us an additional \$500 at least.

## Satisfactory Balance

I would like to say further that with the exception of two or three small accounts, amounting in all to probably around \$100, the invoices for which I was unable to secure in time, the balance of \$1,325.60 on hand represents the actual

surplus in our treasury. Rightly or wrongly, it has been the custom in the past to carry over certain accounts from one year to another. The amount of such liabilities was very largely decreased last year, and we have succeeded in reducing it still further in the present statement. It will probably be impossible to eliminate this feature entirely, owing to the fact that not infrequently accounts, particularly for organizing and officers' expenses, over which we have little or no control at the Central office, are sent in from six to twelve months after incurred. On the other hand, we cannot give an accurate statement of our receipts and annual revenue until our secretaries learn to send in their dues, etc., either carefully itemized, or better still, between January 1 and December 31 of the year to which they should be credited. I know that some of our members think that perhaps I have been too insistent in my desire to have them live up to the terms of our constitution, but after all we are an educational organization and, personally, I believe that if our Association is to be a success and continue to advance we must teach ourselves the value of business principles and introduce them into all phases of our work.

I need hardly point out that with our Association we cannot very well show a profit and loss account and it will therefore be in order perhaps in closing this report to state that we have on hand and paid for, at the present moment, in the way of local union buttons, writing pads, etc., assets to the value of not less than \$450, which, under normal conditions, will be realized on before the close of this year without any corresponding expenditure being incurred. This amount might therefore quite properly be considered as a further addition to our total credit balance, making it even more satisfactory than the general statement shows.

## SUGGESTIONS ON ORGANIZATION

It has been borne in upon me very forcibly during the last two years that there is an ever increasing need for better organization and a better system, not only in regard to organizing new unions, but keeping a closer and more helpful connection with those unions which have already been organized. I am afraid that many of us do not realize our personal responsibility to those who perhaps we can best refer to as the rank and file. I am speaking, of course, of those of us who are placed in responsible positions, and it applies generally from the officers of the local unions upwards. I always like to look upon our Association as a family affair. I feel that I would like to be personally acquainted with all the local officers, particularly our local secretaries, so that I could show them a little of that side of the work which is calculated to arouse enthusiasm, and have them look upon the Central office from a little more of a personal point of view in so far as the advancement of the local is concerned. I know that there may be those who will differ with me in regard to that point, but I know that when a secretary of a local union myself, I not only looked upon each member of that local as mine, but spoke of them as my members, and in so doing I had no thought or desire in any way to minimize the importance of the other officers or to exaggerate the importance of my own position. It was my endeavor to make every officer in my local union to look upon the members as his members, and to take a personal interest in using his personal influence for the advancement of the whole union. I know that the result was that in my own case and a few others, we were able to throw into our work a vim and enthusiasm which would have been possible in no other way. I am sorry that with possibly a few exceptions, circumstances have not permitted of my exercising my ideas in this matter more fully at the Central office, but hope that the opportunity will yet be given me.

There are three things which occur to me as being of vital importance if



# The Mail Bag

## PROPOSED GRAIN GROWERS' BANK

Editor, Guide:—I am glad to see that my recent letter proposing the organization of a Grain Growers' bank is meeting with favor. I am also glad to see the interest taken by Prof. Michell, of Queen's University, and to answer his questions and to assure him that I propose nothing impractical nor unattainable right away, is the object of this letter.

I propose that the Grain Growers' Association should appoint a committee and proceed to solicit shares under the present Bank Act, that we should apply for a charter with a capital of one million dollars, that when half that amount is subscribed in hundred dollar shares, we deposit \$250,000 with the Dominion Government and apply for our charter. If not granted it would expose the fallacy of the Bank Act and sweep the government from power as an upholder of special privileges which they maintain they are not.

When we receive this and are ready for business our deposit will be returned to us, with the exception of \$5,000 which is retained by the government. I think we can get one million of shares subscribed inside of one year. We will then be allowed under the act to issue a million dollars of notes. We then would have about two million dollars of medium of exchange to put into circulation.

Where the co-operation would come in would be that we could secure the business of the Saskatchewan Co-operative Elevator Co., and thru their paying agent at over two hundred elevators get our notes in circulation—how to do this is one of the great problems of the chartered banks. Drawing interest on these liabilities to the people is where they get their great income, and the further and longer away from their bank the greater the interest they draw on same. Therefore, I maintain that by organizing a financial institution such as a bank by the producers, doubling our capital and getting interest on our debts we will get an immediate benefit and be able to show up the iniquitous system of Special Privilege, which is upheld by the present Bank Act. It is a boomerang, and is all right so long as it is guided to work only one way by the mighty captains of finance. But let us call upon it to work in the control and ownership of the producers, which we can do, beating the devil at his own game, and the mask will soon be torn off by the other fellows. Then, without an effort on our part, the whole nation will be right glad to inaugurate purely co-operative banks, and until this is done we, the producers, will draw the unjust returns allowed under the act, which will not matter so much as we will be taking it from ourselves, as we are in the Co-operative Elevator Co., and can use them as a common fund to strengthen the economic position while working towards justice and equity.

Again I say,

ADVANCE.

## CO-OPERATIVE COMPETITION

Editor, Guide:—I noticed in the Mail Bag a few days ago a letter signed by a Mr. Kennedy, which seemed to me to strike a vital cord. In my home district here I notice there is much confusion regarding the numerous organizations to which we owe loyalty. For myself I belong to two or more, properly three, organizations, the Co-operative Elevator, the Grain Growers' Association, and The Grain Growers' Grain Company Limited, and when it comes to selling my grain, I find it hard to decide which of my companies to sell to. Then when I come to buy supplies, I must choose between two concerns, the Association, and The Grain Growers' Grain Company Limited.

Now I fully realize the value of the Co-operative Elevator to the farmers of this country, whether they are shareholders or not, and whether they sell to it or not. I also realize the advantage of having our good old Saskatchewan Association at last in a position to show

the most skeptical where he will benefit directly by being a member. Yet there comes up a question in my mind. We all know that a few short years ago The Grain Growers' Grain Company Limited was about our only hope. It was, as it still is, an interprovincial company doing for us all. With this vast country to serve, this company, thru our executive, laid very broad foundations, having no reason to doubt the patronage of the country generally, especially in the grain marketing business, which seems to be the chief source of revenue.

But what has happened? What have we done? Put a competitor in the field to cripple our own company, for I notice from the Company's annual statement that the Co-operative Elevator has caused a serious falling off of business from this province. Allowing that the same thing occurs in Alberta, where will this Company end up at finally, especially if we also compete with it in buying supplies? From whence will come the money to build upon these broad foundations?

For myself I do not fear the ultimate outcome. There is too much common sense running at large generally and too many good men at the heads of our companies to allow this crippling of one of our number, when there is nothing to gain and all to lose by such action.

A SASKATCHEWAN FARMER.

## THE TOBACCO TRUST

Editor, Guide:—Tobacco growing is, or rather was, an industry that has been cultivated extensively in the counties of Essex, Kent and Elgin for the past fifteen

leaf trade of Canada to import in any quantity cheap tobacco, produced by cheap labor from foreign countries, and our government holds this tobacco for the manufacturer for any length of time in government warehouses and allows it to be put on the market when our crop is short, thus preventing the Canadian grower from reaping any advantage whatever from the law of supply and demand.

A. M. FRASER.

Ont. Tobacco Growers' Ass'n, Blenheim, Ont.

## CO-OPERATIVE SOCIETIES

Editor, Guide:—Having read with interest a letter from Mr. Halsall re merchants and farmers, in issue of Dec. 23, in regard to co-operation, to my mind it would be a false impression for the merchant to form that farmers were trying to take his living from him. Any man is free to purchase his requirements in the best markets; also a number of farmers joined together have a perfect right to open a store even alongside the present storekeeper's, and as many farmers as find it to their advantage have also a perfect right to patronize the farmers' store, provided it be conducted in the proper co-operative principles. The profits from said society are divided amongst many, while from a store only one receives all. I have had all the experience and know all the difficulties that have to be overcome by all new societies. I was one of the founders of the Belfast Co-operative Society and was elected president for a number of years. This



"THE OLD HOMESTEAD," AT SHELLBROOK, SASK.

years. Hundreds of thousands of dollars have been expended in the building of barns that are of no other use than for curing tobacco, and these barns are now principally all empty because the prices paid for tobacco in the last two years was not sufficient to pay for the extra labor required to grow the crop. Competition in buying has been completely eliminated and the grower either takes the first and only price he is offered or he cannot sell his crop at all. Those who were known to have taken any part in forming our organization, and they are all responsible men and large growers, have still their 1913 crop of tobacco. Every species of discrimination has been practiced and every grower has been well instructed by experience that to even question the wisdom or policy of the tobacco trust partakes of the nature of crime.

These are the conditions our Association was formed to redress, and relief can only be obtained thru a re-adjustment of the Canadian tariff on tobacco. At present manufactured tobacco enjoys a protection in the way of a customs tariff, ranging from 55 cents to about four dollars a pound, while raw leaf or unmanufactured tobacco is free of customs duties. True, an additional excise duty of 28 cents a pound is levied on foreign leaf, but this is not levied until the tobacco is taken out of bonded warehouses to be manufactured. This enables the trust that controls the

Society commenced in a very small store. The committee assisted the manager in the evenings until sufficient members had been enrolled and capital raised to warrant them building a store of their own. When this was done a number of branches opened all over the city. The present building was then considered too small, and today one of the finest buildings in the city has been erected, with all requirements, such as a library, music hall, gymnasium, lecture hall, etc. A difficulty arose with local bakers so that all the supply of bread was stopped. This was speedily arranged for, by a sister society shipping a fresh supply every morning. Today, one of the finest equipped bakeries has been erected and they are doing an immense business. Such difficulties as have been mentioned must be looked for. Let no ill feeling arise, push steadily along always, keep co-operation before you; its motto is to encourage thrift and mutual benefit to all, and the uplifting of the masses.

Yours for co-operation,

SAMUEL J. PINK.

Neepawa, Man.

## COLLEGE Y.M.C.A.

The Young Men's Christian Association of the Manitoba Agricultural College wishes to present the following brief report of its work for the fall term, 1914.

The Association is sub-divided into three departments, viz., Bible study, mission study, and religious work. All

of these departments have been alert and have done efficient work. Bible study has been the strong feature, practically 90 per cent. of our men being enrolled in small group classes, meeting each Sunday at 9 a.m. This work is correlated in a normal class for group leaders led by Dr. Geo. F. Salton.

The Mission Study department has organized two groups of men, 25 in each, to study rural life in Western Canada. These groups are studying under competent leaders from the staff. Interest in the rural life movement has been greatly stimulated by a short conference on rural life held on November 27 and 29. At this conference the students were addressed on questions of rural life by Dr. T. Albert Moore and Rev. J. C. Robertson, of Toronto, and Inspector Best and J. S. Woodsworth, of Winnipeg. Also, under this department, a series of monthly addresses on foreign peoples is being given by Prof. V. W. Jackson.

The religious work committee takes charge of the regular association meeting held on Thursday evening. It also supports, as far as possible, the regular Sunday afternoon service, tho for this the responsibility is assumed by the staff. For all these meetings strong, instructive and inspiring speakers have been secured, including not only the College professors, but also leading professors and pastors from the city.

Another activity deserving of mention is the short informal song service and address provided on Sunday evening for those not able or not desiring to attend the city churches.

Thru these and other agencies our men are offered the best of religious education; they are brought face to face with fundamental life issues in all phases of experience, and the challenge of the highest manhood is held before them.

H. H. DENNISON.

Winnipeg.

## CO-OPERATIVE STORES

Editor, Guide:—Wm. Halsell in The Guide of December 23, on "Storekeepers and Co-operation," bewails the "bad feeling between the farmers and the merchant in town," because of co-operative buying by the farmers thru their own developed and financed institutions. While local merchants grumble at what the farmers are doing in the way of buying where they can buy the cheapest, does he not find more fault with the department stores for selling goods to all classes of people at a lower price than he does. Here are two supposed evils the merchant complains of and which are sapping the life blood out of his business. They are real causes for complaint from his standpoint. Is there not, however, a perfect remedy for both evils, a system of doing business that will keep the money at home, that the local merchant prates about so much, and at the same time break up the habit of patronizing catalog houses? Co-operative stores will do it. Can they be established in agricultural communities? We answer emphatically yes, for nearly two hundred have been organized in the States within the last six or seven years and most of them are doing well, paying a six per cent. dividend on paid up capital and from five to ten per cent. on purchases. Let us suppose a merchant having goods on his shelves that will invoice at \$5,000 or less and is willing to sell to a co-operative organization provided he is retained as manager, and who is willing to take what cash has been paid in and the notes guaranteed by the co-operative company to be paid over to him as fast as they are collected until he is fully paid, paying him an interest on his unpaid balance. The new company, with a stock of goods on hand, with the members of the company behind him and the prestige the merchant had among non-members, goes ahead with

Continued on Page 20

## NOTICE TO CORRESPONDENTS

This Department of The Guide is maintained especially for the purpose of providing a discussion ground for the readers where they may freely exchange views and derive from each other the benefits of experience and helpful suggestions. Every letter must be signed by the name of the writer, tho not necessarily for publication. The views of our correspondents are not of necessity those of The Guide.

# The Country Homemakers

CONDUCTED BY FRANCIS MARION BEYNON

## MILESTONES

"Milestones" is a play which has just visited Winnipeg and made a very great impression upon the theatre-going public.

It is quite unlike any other play that has ever been written, and that may be partly accounted for by the fact that Arnold Bennet is joint author with Arnold Knoblanck.

The three acts represent three periods of time; the first, 1860, the second, 1885, and the third, 1912.

In the first act we have a man and woman wanting to get married and being forbidden by the girl's family because the young man, who is co-partner with her father and brother in a great iron works, is determined to build ships of iron.

In the second act we have this young man and the girl whom he has married in spite of opposition, middle-aged and very rich, with a grown-up daughter of their own whom they in turn are forbidding to marry a young socialist of great ability. They have decided that she shall become the wife of a lord old enough to be her father.

It is interesting to note that whereas Rose, the wife of the successful shipbuilder, had made no protest against the decision of her family and had only been married because her lover had such a strong personality that he always had his way, Rose's daughter puts up a strong protest. Finally, however, she yields and marries the lord.

The third act shows the daughter of this marriage, the Honorable Muriel, making a brave fight for her right to marry a plain engineer and go to Canada. Ultimately, she promises not to leave her mother, tho she never wavers for a moment as to her rights in the matter.

The conclusion of the play is striking. As the old grandfather is protesting vehemently that the modern woman is unsexed and cold, the Honorable Muriel enters the shadowy room, where the two old people are sitting before the fire and, stooping to the old man, she gracefully takes a rose from her belt and after kissing it, gently places it in the old man's hand and goes out softly. The old man, deeply moved by the graceful courtesy, murmurs, "We live and learn."

FRANCIS MARION BEYNON.

## APPROVES CARTOONS

Dear Madam:—As a bachelor writes, "disgusted" with the "Tightwad series," and I am also a bachelor of the opposite view, I write also. There are quite a few who cannot seem to take a general touch or a general allusion as it is intended, but must construe it into some personal meaning or slight offered to themselves. Unless we can think impersonally we can't think properly. I did not take any personal slight out of the cartoons.

"Uncle Tom's Cabin" helped out the emancipation of slaves. It didn't matter whether the events were exactly true. They represented inhuman scenes that could have happened on account of the enabling laws. This justifies the book, and the same motive justifies the cartoons driving at the emancipation of women. Well-intentioned people won't take offence at the exposure of the evil-intentioned in their midst.

Astonishing, that any male reader should be "disgusted" with the cartoon, "Before and After Marriage." It is decidedly in favor of us men, married or single; just a strong hint to women to keep themselves attractive after marriage. It was also humorous. I took it as a caricature of a common reality among us. That one where Jennie was crying, baby in arms, was very touching. It gave me the hint, lest unconsciously I might play the same role. Thanks for your cartoons. They give us not what we like, but what we need. We bachelors get so "batty" living alone, we mistake a general truth

for a personality, and get disgusted just when a lesson reaches the sticking point.

ALSO BACHELOR.

## HAVE YOU A SUGGESTION?

Dear Miss Beynon:—I am a constant reader of the Country Homemakers page in The Guide, which I enjoy very much. I am glad to see so many women are beginning to see the necessity of having the vote; pity they didn't see it before. If they had perhaps we wouldn't have so many laws on the statute books which are a disgrace to civilization, not to mention Christianity.

I notice many of the homemakers ask for remedies for various ailments. I wonder whether anyone could give me one for small red veins on the face, especially the nose, which are very irritating and unsightly. I should be glad to hear of something which would at least allay the irritation.

MISS M. R.

## MILLET

We have in this series of articles on great painters seen how Landseer coming at the psychological moment found

turned again to the country and settled at Barbizon, where he could at least get some food from his garden to feed his little ones.

Millet was fond of painting the plain peasant folk, and two of his greatest paintings with which our readers are doubtless all familiar are "The Angelus," and "The Gleaners."

The picture reproduced in this page "Feeding Her Birds," is another of the same type in which he portrays with very sympathetic touches, the peasant life.

Millet died in 1875, worn out with discouragement and poverty, but the work of his hands and brains seems to live increasingly as the years pass.

## BAKED HAM

(By Martha McCulloch Williams, in Good Housekeeping.)

An old ham is best, but any thoroughly smoked, sound ham will do. Scrape it all over with a blunt-edged knife, then sprinkle well with a good washing-powder, and scrub in tepid water with a coarse, clean cloth. Wring the cloth dry and wipe the ham, then rinse it in clear cold water, and put it to soak over

is likely to be done. Let it cool in the water in which it was boiled, take it out, drain well, and trim off the rusty fat from the edges, and a little of the smoke-darkened flesh underneath. (The hock had better be sawed off before boiling, but if that has not been done, work loose the projecting bones, and cut to a neat end.) Skin carefully; then stick all over the fat portion whole cloves in a lozenge pattern, after which dust thickly with black pepper and paprika, sprinkle lightly with soft sugar, and fit the ham into a deep agate or earthenware vessel. Pour in sound claret or sweet cider, and let it soak six hours. Then put on a low rack in an agate pan, pour the soaking liquor around, and bake very slowly from one to two hours, according to size. Baste with the liquor in the pan two or three times each half-hour; as the liquor evaporates add either cold water or more wine or cider. If the ham is very fat cool the pan after taking it up, and remove most of the grease on top, then add a dash of boiling water, a light seasoning of herbs, and ten drops of onion juice; cook for three minutes, stirring constantly, and then pour into your gravy boat. Pass with the ham; else use to savor stews and minces.

It is, perhaps, worth while to add that in judging a ham, dry, black-green mold upon the flesh-side is ranked by epicures the hall-mark of excellence. Fat should be white and firm, lean a clear red, but not too red—ultra-redness shows excess of saltpetre in the curing. It is a waste of energy to try rubbing away the rusty color from the edges—it is the sign manual of curing-smoke, hence highly desirable.

To approximate, fairly, the famous French concoction, jambon au Madere, you should pour the boiling water off the ham while it is still hot, after the ham is done, then let it simmer for an hour in enough of either claret or cider to float it, turning the ham over from time to time and letting it cool in the liquor.

**Pineapple Marshmallows.**—Heat two cupfuls of sugar, half a cupful of water and half a cupful of honey over a slow fire. Then boil rapidly until it threads, and add eighteen marshmallows, cut in pieces, and the beaten whites of two eggs. Beat until the mixture is creamy, then add one cupful of chopped candied pineapple. When quite firm pour into an oiled pan and cut into squares. Roll in corn-starch and powdered sugar.

**Popcorn Fudge.**—Put a quantity of freshly popped corn thru the meat grinder. Boil together two cupfuls of granulated sugar, one-half cupful of corn syrup, one-half cupful of water and a quarter teaspoonful of salt, until a little past the soft ball stage. Remove from the fire and pour upon the stiffly beaten whites of two eggs; beat until smooth. Into this quantity of syrup put two and one-half cupfuls of the ground popcorn; pour into a buttered pan, and when partly cold mark in squares.

**Victoria Fudge.**—Boil together, without stirring, three-fourths of a cupful of cream or milk, one-fourth cupful of butter and three cupfuls of granulated sugar, until it will form a soft ball when tested in cold water. Take from the fire, beat until creamy, then add one-fourth cupful each of candied cherries, figs and candied pineapple, cut in pieces, and one cupful of coconut. Flavor with rose or almond extract and pour into a buttered pan. Cut in strips when partly cool.

**Coffee Fudge.**—Boil together two cupfuls of granulated sugar and one cupful of strong coffee, with one tablespoonful of butter or one tablespoonful of rich cream, and a speck of salt, until it forms a thread. Remove from the fire and beat until smooth and creamy. Pour into a buttered pan and mark into squares when partly cool.



FEEDING HER BIRDS.

instant appreciation; how Reynolds, thru his skill as a painter and his pleasing manners found all his efforts crowned with success, and how even Rembrandt, tho he died in poverty, had a period of very great prosperity in his life time. In Millet we find, by way of contrast, another sort of genius; a man whose work was so new and unconventional that appreciation and understanding had only begun to come at the close of his very hard and discouraging life, and his work can hardly be said to have reached fame until a generation after his death.

Millet seems from the first to have turned his thoughts to art. Born in the village of Gruchy in Normandy, he had in his beautiful surroundings every inspiration for his artistic instincts.

For a time he studied and worked in Cherbourg and Paris, but met with so much discouragement that he eventually

night. The next morning scrape it afresh if any superfluous matter has been loosened, rinse, and put it, skin side down, to cook in cold water, having a rack or plate in the bottom of the boiler to prevent scorching. Bring the ham to a brisk boil, then throw in a pint of cold water, and let it stand two or three minutes; skim off the scum, then throw into the pot a dozen whole cloves, as many allspice and black peppercorns, a small pod of red pepper, slit lengthwise, and a blade of mace. Watch closely, and when boiling begins lessen the heat so that there will be bare simmering. The water must stand two inches above the meat—fill the boiler up as it wastes away. Keep on the lid, but loosely, and let the ham simmer until it is very tender—the time depends upon the weight, age, and hardness of the ham; when the haunch-bone shows a little thru the meat the ham

# Markets and Transportation

The following report of the Committee on Markets and Transportation was presented to the U.F.A. Convention

By Jas. Speakman, Chairman

We have to report on matters that have engaged the attention of the U.F.A. for some years and also on resolutions passed by the last convention and referred by the directors to this committee.

Some of the resolutions involved new legislation and we have found neither the Dominion nor the Provincial Government willing to take up new legislation on account of the war.

The convention called for a reduction in the selling commission and the handling charges on oats. This matter was also taken up by the Grain Growers' Associations in the other provinces and after a hard fight we are glad to be able to report that the Winnipeg Grain Exchange, the body of grain dealers who determine the various charges to be levied, finally decided, after the matter had been debated before the board of Grain Commissioners, to meet the representatives of the farmers, at which meetings the commission for selling oats was reduced to 5-8 of a cent per bushel, the new rate to take effect on September 1, 1915. This is undoubtedly a very important victory and will mean the saving of a considerable sum of money annually to the farmers of Western Canada.

A reduction on the handling charges on oats and barley in terminal elevators has been urged several times before the Grain Commission in Winnipeg and Calgary and the question is not yet settled. The grain growers all want the reduction, and if the elevator men continue to withhold their consent, it is probable that the Grain Commission will recommend a change in the Grain Act, fixing the handling charges at one cent for wheat, three-fourths cent for barley, and one-half cent for oats.

On the question of reciprocal demurrage on the railways, we have been in corres-

pondence with the chairman of the Railway Commission, who referred the matter to the Chief Traffic Officer, Mr. J. Nardwell. Mr. Nardwell replied on September 23: "This matter is now the subject of an investigation by the board." We have written again, asking to be informed as soon as the investigation is concluded.

On the subject of allowing longer time for loading grain, especially for farmers living at a distance, we have also corresponded with the Railway Commission. The reply was that the Commission has no jurisdiction in this matter, as the time for loading is fixed by the Canada Grain Act. It will be probably the best way to try to get this amendment in the Act thru our National Council.

## Stock on Railroad Crossings

The resolution endorsing the action of our National Council concerning cattle guards and the responsibility of railway companies for the killing of stock on their line, has had close attention, and some amendments to secure our object were accepted by the government and introduced into the "Act to consolidate and amend the Railway Act," which was read the first time in the Senate on the 20th of March, 1914. The first amendment is in section 280. In the present Act the section makes it unlawful for any stock to be at large on a highway within a half mile of a railway crossing "unless they are in charge of some competent person or persons, to prevent their loitering or stopping on such highway at such intersection or straying upon the railway." Under this section it was the duty of stock owners to keep their stock from straying on the line thru the crossing. Our contention was, that it was the duty of the railway to put in such cattle guards

as would make it impossible for stock to get on the line thru crossings. The section is amended by dropping the last words, "or straying upon the railway." After this amendment it is the duty of the railway to keep stock from straying upon the railway by proper fences and cattle guards. You will understand that it still remains unlawful for any stock to be at large on any highway within half a mile from its intersection with a level railway crossing without some person to herd them, and the railway is not responsible for the killing on the crossing itself of any stock that has been running at large contrary to this law. But if the stock has got on the line on either side of the crossing, the railway is liable for damage, unless the company can prove that the fences and cattle guards were efficient. The onus of proof now lies with the railway.

The company under the amended Act will be liable for damage for any stock hurt or killed anywhere on the line, except where gates were wilfully and negligently opened or left open, or when stock has been driven on to the line, or within railway enclosures, by any person not an employee or official of the railway company. In every case the proof that any such things were done, must be brought by the railway company. So far as we can judge, the proposed amendments would be a considerable improvement on the present Act. Unfortunately this long, complicated bill had not got thru all its stages in parliament when the war began, and was then left in suspense with much other legislation. But as this is a government bill, we may surely expect that the government will push it thru at the first opportunity. We have been unfortunate in this matter. In 1910, after much labor, we had got

amendments drafted for us by the late chairman of the Railway Commission, Judge Mabee, accepted by the government. But the opposition held up this legislation, and in the political turn-over on the Reciprocity question, it was lost. Now again we had got fairly reasonable amendments accepted by the government and the war is holding them up. We recommend that your executive should give special attention to this proposed new Railway Bill. It proposes amendments in many other directions that interest us, namely, relating to the construction of new railways, right of way, fencing along the lines of construction, and other matters.

## Freight Rates Reduced

Last year's report referred to the long struggle, going on for years to get fairer railway freight rates for Western Canada. We started the fight in 1909, and this year the Railway Commission at last issued its judgment, a large typewritten volume of 196 pages. It is difficult to give you the substance of it in a few words. The request made to the Railway Commission was, that railway rates in Eastern and Western Canada should be equal, excepting so far as it could be shown that working expenses were higher in the West than in the East. The Railway Commission admits that "the Canadian Pacific charges rates, as a whole, materially higher in the West than in the East," but decides that the company has a right to do so, because the law does not forbid discrimination, but only undue or unjust discrimination. But altho the main object of the long fight before the Railway Commission was defeated, a great many freight rate reductions were made in Manitoba, Saskatchewan, Al-

Continued on Page 21

# Report on Pork Packing

The following report of the Pork Packing Committee was presented to the U.F.A. Convention

By E. Carswell, Chairman

In presenting our report we would first call your attention to the instructions received from you at our last convention in Lethbridge, which are found in our last year's report, and the adoption of the recommendation, that as far as possible, the system adopted by the Red Deer co-operative should be adopted by our local unions, that is, our members to list with the local secretary or some other responsible person the number of hogs they have for sale each month, or as often as required, and as soon as a car lot or more is listed, get a bid from our provincial or other buyers, and if satisfactory, order the hogs to be brought in for shipment on a certain date.

We also considered, that at points where the co-operative elevators were in operation, arrangements could be made for the man in charge to keep a list of all who wished to do business along these lines, and attend to the shipping, and seeing that it is impossible to get help from the government in the shape of pork packing plants this season, we recommend that the minister of agriculture be asked to render assistance if called upon, to help forward the shipping scheme, that should we not be able to get fair and proper bids from our provincial buyers, we proceed to ship if possible, in train lots, to the outside markets, and the department be asked to have the livestock commissioner take charge of shipments and see them put thru in the quickest possible time.

We recommend that the matter of the packing plant be taken up again on a proper basis at the next convention (1915), the present plan being considered in-operative.

Several questions were asked by Messrs. Warner and Speakman and replied to by Mr. Sheppard. Mr. Speakman ob-

jected to the statement contained in the last line and moved that the words "the present plan is considered in-operative" be struck out, and on the committee agreeing to leave this out, it was moved and seconded that the report be accepted and adopted.

## Difficulties Experienced

This plan had proved very successful at Red Deer, where there was a strong sentiment among the farmers in favor of co-operation and where the co-operative plan of dealing had been in force for some time. It had resulted in building up a very successful company and maintained prices of hogs at the top notch. In putting this method of buying in operation thruout the province, however, we found public sentiment decidedly against the co-operative plan. It was competition our farmers were looking for, and we were received, not as a company of their own creation, to be supported and built up by their patronage, but as another buyer for their hogs, competing with the local buyer and sometimes with the hog raiser's sympathies decidedly in favor of the local man.

Arrangements were made with the Alberta Farmers' Co-operative Elevator Company to take up this work, using their agents as buyers, as outlined in the report. It was well into March before we could arrange to get started, and our first car of hogs came from Granum and was bought on the co-operative plan, paying the farmers as high a price as possible, less 5 per cent., any excess profits after paying cost of operation to be returned to the farmer who supplied the hogs in stock in the packing plant.

On the sale of this car we lost four

dollars and some cents. I believe that the farmers who furnished the hogs for this car were well satisfied with the returns they received, but I also believe that other farmers, particularly those belonging to the Association, considered that we were simply robbing the farmers who sold us hogs of the 5 per cent. retained in this case, and asked us to quote them a net price, the same as the other buyers were doing, without taking into consideration a future refund, either in stock in the company or otherwise. This appeared to be the feeling in practically every point where we were doing business, and about the middle of May it was necessary, if we were to accomplish anything, to discontinue doing business on the 5 per cent. basis and offer a net price that we could pay. Up to this time we had handled 48 cars, or about 3,300 hogs, and had operated at a small loss.

## Successful Change

As soon as we changed our method of buying we made great progress, handling up to June 30, when the elevator year closed and stock was taken, a total of 141 cars or about 11,000 hogs. During July we seemed to have got into our stride and did remarkably well, handling 66 cars or 3,819 hogs. August started out well also, but the war breaking out caused the banks to restrict credit and raise the rate of exchange, which with some railway difficulties caused the American buyers to withdraw from our market, which resulted in a glut and the price dropped accordingly. September showed no improvement. At this time we placed a man on the market to watch grades and weights, and in October, to try and help out the situation, we sent a shipment East, trying Winnipeg,

Toronto and Montreal. Outside of somewhat relieving the pressure on the Calgary yards, it was not successful. We did no better than if we had sold at Calgary. There was a widespread impression abroad that losing the American buyers from our market was the main cause of the drop in prices, and one of the reasons put forth for their withdrawal was that the railway would not furnish decked cars. We took this matter up and our late president, Mr. Tregillus, was instructed to wait on Mr. Bury at Winnipeg and place the matter before him from our standpoint. I am glad to inform you that he was successful and decked cars are now furnished by the C.P.R. at Calgary. This was the last work he was able to do for us. We were now being approached by farmers who were bringing in individual cars of their own and asked us to place their stock on the market for them. We decided on December 1 to do so and opened an office and now are doing a regular commission business on the stockyards at Calgary, as well as looking after our own stuff. We also have a man at Edmonton and we hope to develop there as well.

During December we handled 72 cars, 6,300 hogs, which brought the total for the 9 months, during which we have been operating, to 466 cars or 32,706 hogs, or an average of 900 hogs per week. Up to the end of August it looked as tho we would make an average of 1,000 hogs a week, but the slump in September and October, when our receipts dropped to 500 hogs a week, killed any prospect of reaching the required number. Besides the hogs, we have handled 22 cars of cattle, 459 head, and 6 cars of sheep, 1,078 head. On one car of sheep we got stuck, the market dropping on us 1/2c.

Continued on Page 20

| EXECUTIVE:                     |           |
|--------------------------------|-----------|
| Men. President—E. N. Hopkins   | Moose Jaw |
| President—J. A. Maharg         | Moose Jaw |
| Vice-President—A. G. Hawkes    | Percival  |
| Sec. Treasurer—J. B. Musselman | Moose Jaw |
| Fred W. Green                  | Moose Jaw |
| Thos. Hales                    | Langham   |
| J. F. Reid                     | Orcadia   |
| DIRECTORS AT LARGE:            |           |
| Fred W. Green                  | Moose Jaw |
| George Langley                 | Maymont   |
| C. E. Fiatt                    | Tantallon |
| W. J. Thompson                 | Warman    |
| J. B. Musselman                | Moose Jaw |

# Saskatchewan

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

| DISTRICT DIRECTORS:         |               |
|-----------------------------|---------------|
| Dist. No. 1—B. N. Hendrichs | Outlook       |
| 2—M. F. Roddy               | Rouleau       |
| 3—Nelson Spencer            | Carnduff      |
| 4—R. M. Johnston            | Eastview      |
| 5—J. W. Easton              | Moosomin      |
| 6—F. W. Redman              | Grenfell      |
| 7—C. O. A. Travia           | Govan         |
| 8—Thos. M. Eddy             | Bethune       |
| 9—John F. Reid              | Orcadia       |
| 10—J. L. Rooke              | Togo          |
| 11—T. Sales                 | Langham       |
| 12—Andrew Knox              | Prince Albert |
| 13—W. H. Lilwall            | Wilkie        |
| 14—John N. Burrill          | Cabri         |
| 15—Frank Burton             | Vanguard      |

### CONVENTION CIRCULAR

To the Local Secretary:—Enclosed find copies of the proposed revised constitution and by laws of the Association as well as some other resolutions of interest. If possible, discuss these in meeting before the convention and be sure to place a copy into the hands of each delegate so that he may familiarize himself therewith before the matter comes up at the big meeting.

It would require pages to fully explain the proposed amendments, but the revision has been prepared with the utmost care and should meet all the needs of the Association so far as a constitution is concerned.

It is not wise to bind your delegates to vote a certain way on any resolution. Let them get the benefit of a full discussion and of fuller information and then use their own best judgment. Send us good men. The cause demands your best. Let no local fail to be represented. There are momentous problems to decide which involve the future welfare of every farmer in Saskatchewan.

A memorandum tablet and pencil as well as a badge will be presented to each delegate. The delegate will use his red credential card in voting.

Nineteen Fourteen has been the Association's banner year. This will be our greatest convention.

J. B. MUSSELMAN,  
Central Secretary,  
Moose Jaw, Sask., Jan. 9, 1915.

### HARD TIMES DANCE

The Women Grain Growers' Association of Red Lake District arranged for a hard times dance on November 27, in aid of the Belgian Relief Fund; the prizes for the best hard time dressed couple (donated by Mr. and Mrs. A. H. Wolf) being won by Miss Okerstrom and Mr. Dealey. Six ties, donated by W. L. Joyner, of Moose Jaw, realized in a bean competition \$5.55. Flags, donated by Mrs. Inman and Mrs. Whitehead, sold for 10 cents each, and realized \$4.20. Two boxes of apples, donated by H. Moffat and Wm. Dealey, sold at 2 for 5 cents, brought in \$5.70. These items, with admission fees of \$22.00, make a total of \$37.45, and this amount has been sent to Mr. Musselman, of Moose Jaw, to forward to the Belgian Relief Fund.

MRS. H. DEALEY,  
Sec., Red Lake W.G.G.A.

### DISPOSAL OF RELIEF MONEY

J. B. Musselman, Esq.:—At our last meeting most of our members were of the opinion that the proceeds of the Patriotic Acre be given to the Belgian Relief Fund. Would this interfere with the Grain Growers' Association plans?

J. R. DRYDEN,  
Sec., Tuffnell G.G.A.

J. R. Dryden, Esq.:—I note what you state regarding your Patriotic contributions going to the Belgian Relief Fund. This would not interfere whatever with the plans of the Association. The Central Office is quite prepared to forward all contributions to the Grain Growers' Patriotic Fund to such branches of relief work as may be indicated by the Association making the contribution.

CENTRAL SECRETARY.

Dear Sir:—Enclosed please find \$81. our contribution to the Patriotic Fund. We held a lecture under the joint auspices of the local committee of the Patriotic Fund and the Grain Growers' Association. Atkinson Wilson, a London journalist, who is spending a few months on a farm here for his health, kindly consented to lecture, taking as his subject, "Militarism vs. Christianity." Although the attendance

**SASKATCHEWAN GRAIN GROWERS' CONVENTION**  
Regina, February 10, 11, 12 and 13

was not large on account of stormy weather, the voluntary contributions amounted to \$162.20, one-half of which our Association received.

W. A. PAUL,  
Sec., Govan G.G.A.

Dear Sir:—The members of our Local held a box social and dance on November 20, in aid of the Patriotic Fund. There was a good attendance and the baskets realized the sum of \$93.00, which is herewith enclosed.

The secretary was instructed to take a list of any willing to contribute a Patriotic Acre and this will be forwarded you in due course.

JAS. RENWICK,  
Sec., Dee Valley G.G.A.

Dear Sir:—Enclosed please find \$10.00 which the Pleasant Butte Women's Auxiliary of the Grain Growers wish to contribute to the Patriotic Fund.

So far as we have been able to ascertain from newspaper reports, we feel that the Belgians are the greatest sufferers at the present time, and we would like to have this money used for their relief.

MARGARET McCURDY,  
Sec., Pleasant Butte W.G.G.A.

### PATRIOTIC GIFTS

Dear Sir:—The cheque arrived, but my husband does not want me to keep the money, as he says attending the District Convention was a very enjoyable outing for me. As I quite agree with him, I am sending back cheque signed, to be used for Grain Growers' Patriotic Fund.

MARY L. HICKS.

Rossitti.

Dear Sir:—We wish to congratulate our Honorary Secretary on his generosity in requesting that the recognition fund be donated to the Grain Growers' Patriotic Fund. We approve of the board granting Mr. Green's request in this matter.

JOHN AMES,  
Sec., Hanley G.G.A.

### PATRIOTIC ACRE TOO SLOW

At a meeting of our Local, held on the 2nd inst., the circular regarding Patriotic Acre, etc., was discussed and approved, and I was instructed to convey our sentiments in addition:

While we do not approve of the Patriotic Acre suggestion, as it is not of any use for immediate needs.

Therefore be it resolved,  
"That all Locals be asked to forward with their representatives to the Central Convention, a sum of money from the Local as a contribution to a fund, in aid of the needy in the war-stricken area, as a Grain Growers' Association contribution for 1914."

O. R. GOULD,  
Sec., Salem G.G.A.

### COMMENT FROM THE DROUGHT AREA

Your circular re G.G.A. Patriotic Fund to hand. I will bring this up at our first meeting and will let you know about it, but my own opinion is there will be very few who will contribute towards it, as probably you are aware that the crops in this district have been very poor and every Grain Grower will have a hard struggle to pull thru this coming year as this is a new country and the people are not in a position to stand a bad year.

GEORGE L. HAWTHORNE,  
Sec., Burns G.G.A.

Dear Sirs:—I thank you for your favor of the 16th inst., stating that you will discuss the matter of contribution to the Patriotic Fund at your first meeting. I do not wish that any undue pressure should be brought to bear upon our members who are in straightened circumstances in connection with this matter. The Patriotic Acre scheme gives

such members a full opportunity to show their loyalty to the Empire and their appreciation of the service that is being rendered us by those at the front without any drain on their present resources. Every one should be given an opportunity, however, to contribute to the cash fund, and I am quite sure that no fair-minded Saskatchewan Farmer will fail to put in his Patriotic Acre of wheat for the Empire next spring.

J. B. MUSSELMAN,  
Central Secretary.

### GOOD WORK OF TRAYNOR G.G.A.

We had a good, interesting meeting on November 28, and discussed at considerable length the questions of weeds and gophers, two councillors being present, and we are looking for some beneficial result.

Correspondence was read and accepted respecting the Grain Growers' Patriotic Fund. At a previous meeting we had resolved to support the local efforts which were being made in aid of the Canadian Patriotic Fund, and on November 7 a box social was held at Traynor, which realized \$40. On the 27th, at a neighboring school house, we cleared \$84 as a result of a box social and dance. We thought as there would be a long continued need for support, we would make another effort later on, on behalf of the Grain Growers' Patriotic Fund.

J. J. WHITING,  
Sec., Traynor G.G.A.

### SOCIAL AT FLORADALE

The Floradale Grain Growers' Patriotic Social, which was held December 23, proved to be a great success, both financially and socially. One of the largest crowds ever seen in the school house was present.

Mr. Williams occupied the chair and gave a short patriotic address, after which a program consisting of songs, duets and recitations was given by members of the G.G.A., assisted by friends from Lockwood and district. Some of the items were of a very talented order and were thoroughly appreciated by the audience.

After the program was concluded, W. J. Casterton was called upon to auction off the large number of fancy boxes which were contributed by the ladies. For those who were not fortunate enough to get a box, refreshments were provided and a jolly half-hour was spent in discussing the good things which the boxes contained.

About 12 o'clock the floor was cleared and a real good "old-time dance" kept all present in good spirits until the early hours. The sum of \$61 was collected and as the local Grain Growers paid all the expenses of the evening, this sum has been paid over in full to the Patriotic Fund. The Floradale Grain Growers are to be congratulated on the manner in which their social gatherings are conducted.

### NO TRUTH IN STATEMENT

Several of our members have been solicited to buy shares in the Estevan Oil Fields, Ltd., and one of the arguments used to give them confidence in this project was that our General Secretary, J. B. Musselman, was a Director in this Oil Company. I am directed to ask if there is any truth in this statement?

JAMES RUTHERFORD,  
Sec., Hitchcock Association.

Secretary, Hitchcock Association:—I have your favor stating that my name is being used to persuade farmers to purchase shares in The United Natural Resources, Limited, (Estevan Oil Fields, Limited.)

Of the prospects of this company I have nothing to say, but I have to state that I am in no way connected with it.

I am not now and never have been a director or a shareholder of this or any other company in the West excepting only our farmers' companies and associations.

It is a wise policy for farmers to invest their money in undertakings in which they are directly interested and of which they have considerable knowledge, and at least a fair measure of control.

My name appeared in connection with that of this company by an error without my knowledge or consent, and any agent of the company making the statement that I am a director thereof is doing so without the knowledge of his principals.

Fraternally yours,  
J. B. MUSSELMAN.

Dear Sir:—We, the members of Avonlea G.G.A., wish to thank J. B. Musselman, Secretary-Treasurer of the Saskatchewan G.G.A., very kindly for the credit note received from the Central Office at Moose Jaw for \$15, same being a shortage of four barrels of apples in the car we received a short time ago. We feel that we have found the right place to do our purchasing. Please accept our thanks.

J. A. CAMPBELL,  
Sec., Avonlea Association.

Dear Sir:—Valentine G.G.A. held its annual election a few days ago, electing the following officers: President, Jacob Zeller; Secretary, F. A. Zeller; Chairman of Directors, H. L. Stutzman; Delegate to convention, J. Zeller.

F. A. ZELLER,  
Sec., Valentine Assoc.

Dear Sir:—I am enclosing you herewith \$7, being the 50c fee of 14 members of the new Association organized by Mr. Eddy at Lake City last week. You may also register Mr. Eddy as a life member.

H. D. STEWART,  
Sec., Lake City Association.

Dear Sir:—This afternoon after a talk by Frank Burton and another gentleman, whose name I failed to learn, we organized a G.G.A. Local with twenty members. Enclosed find \$10 membership fees. The following officers were elected: President, Charles Quinn; Vice-President, Thos. Balfour; Secretary, Edward Brink.

EDWARD BRINK,  
Sec., Mossbank Association.

Dear Sir:—The annual meeting of the Gerald G.G.A. was called to order by the President at 4 p.m., January 9. The following officers were elected: President, J. A. Salkeld; Vice-President, Herman Tatz; Secretary-Treasurer, A. L. Bligh; Directors, M. Dunsmore, F. V. Salkeld, C. A. Bligh, S. R. Shaw, A. H. Williamson and John Kotorba.

We have elected a delegate to attend the annual convention.

A. L. BLIGH,  
Sec., Gerald Association.

Dear Sir:—The farmers and ladies of this district to the amount of a packed country school house, listened to a very pleasing speech given by T. M. Eddy, of Bethune.

A lady speaker was to have accompanied him, but at the last moment was unable to do so, but Mr. Eddy assured the ladies present that they could go ahead and form a ladies' branch as well here in Bermuda District, so I hope in the course of a few days you will hear from us that we have a ladies' association organized.

The following officers were elected: President, A. K. Feltis; Vice-President, Henry Code; Secretary, Charles Fetterley; Directors, W. H. Scott, J. E. Kinick, E. T. Blair, J. R. Fitzpatrick, H. Greer, W. T. Ritchie.

CHARLES FETTERLEY,  
Sec., Bermuda Association.

# U.F.A. Convention Proceedings

Alberta Farmers' Organization Holds Enthusiastic Convention in Edmonton

The seventh annual convention of the United Farmers of Alberta was held at Edmonton on Tuesday, Wednesday and Thursday of last week. Seven hundred delegates, representing U. F. A. locals in every part of Alberta, were present, and all were keenly interested in the many vital questions affecting the welfare of the country in general and the farming community in particular which came before the convention. The Alberta farmers' parliament did not follow the example of the federal and provincial legislative bodies in avoiding controversial questions and such matters as the pork packing plant, the handling of livestock, the relation of the U.F.A. and of the Co-operative Elevator Company and the wisdom of permitting the same individuals to hold office in more than one company or organization were the subjects of lively debate. The convention took a somewhat drastic step in this last question, passing by a large majority a resolution strongly opposed to the principle of interlocking directorates both in private corporations and in the farmers' own organizations. The convention assembled in the Albion Hall, which seats 650 people, but this proved inadequate and, after the first session, the McDougall Memorial Methodist Church, one of the finest churches in the West, was secured.

### Death of the President

D. W. Warner, first Vice-President, called the convention to order and in his opening words referred feelingly to the loss which the organization had suffered in the death of the President, W. J. Tregillus. He spoke of the great work Mr. Tregillus had done for the U.F.A. and said the efforts he had made in the interests of the farmers had probably hastened his untimely death. At the suggestion of Mr. Warner, a committee was named to prepare a resolution of condolence with the family of the late president.

Sidney Tregillus, of Calgary, brother of the late President, thanked the convention on behalf of the family for the many kind resolutions of sympathy they had received from the different branches of the U.F.A. His brother had been proud, as any man would be, to serve such a great organization as the U.F.A., and he personally wished the convention the greatest success in its important deliberations.

Mayor Henry welcomed the convention on behalf of the City of Edmonton. The Mayor confessed that he knew absolutely nothing about farming and, therefore, could not give them any advice on agricultural matters, but he was deeply interested in questions of finance and the problem of poverty and unemployment. The City of Edmonton was feeding 5,000 people at the present time and was endeavoring to find means of giving them employment, and if the farmers could help them to find a solution of that difficulty, they would be doing a valuable service to the country. D. W. Warner was appointed chairman of the convention.

### Back to the Land

Hon. Duncan Marshall, Minister of Agriculture for the Province of Alberta, was given an opportunity to address the convention and in the course of his remarks spoke of the large number of schemes that were being submitted to him by ex-board of trade secretaries and real estate dealers for placing men on the land. These schemes, of course, were all to be financed by the Provincial Government (laughter). His reply to these people was that the best way for a man to get back to the land was to put his bundle over his shoulder and walk out from the city till he met a farmer who wanted a hired man. Let him work on a farm for six months and then he would know whether he really wanted to get back to the land or whether he wanted to get his back to the land (laughter). He assured the convention of his desire to co-operate with the farmers in the improvement of agricultural conditions and complimented them on the success of the business organizations they had

created for the marketing of their grain and livestock. Speaking of the conflict in Europe, Mr. Marshall said it had proved the fallacy of the idea that to preserve the peace a nation must prepare for war. He hoped the world would now learn that lesson and that in future the nations would give their efforts to the building of happy, prosperous homes instead of in training men to kill one another (applause).

### Resolutions

The convention then began the consideration of resolutions left over from the last convention, beginning with one from Sunnyside Union, condemning the C.P.R. for its alleged practice of holding lands not near its own line at a higher price than those served by its system. This resolution was laid on the table, a number of delegates expressing the opinion that it would be an unwarranted interference with the business of the company.

Thos. Acheson, agricultural agent of the C.P.R., said as a matter of fact the Company did not discriminate in the way suggested by the resolution.

### James Speakman, President

The election of James Speakman, of Penhold, as President, and the passage of a number of resolutions dealing with such important questions as cheaper money, free trade, international peace, war relief and the establishment of a co-operative wholesale society were a part of the work accomplished on the second day of the Edmonton convention. Another

union, and then offered as the gift of the United Farmers of Alberta to the British authorities, to be used by them in the way that seems to them most needful."

The stand of the Alberta farmers for international peace was also clearly defined by a resolution in the following terms: "We, the representatives of the United Farmers of Alberta, assembled in our annual convention, in view of the awful destruction of life and property and the infinite misery resulting from the present war, desire to express our deep conviction that when the terms of peace are settled at the end, the chief aim must be to make future wars between civilized nations impossible, and to effect this, the peace should be arranged, not on lines of conquest and national humiliation, leaving a rankling soreness and bitterness and planting the seeds of future wars, but on lines aiming at satisfying all legitimate national aspirations, destroying militarism in all countries, bringing about general disarmament and abolishing all manufacturing of arms and munitions of war in private factories, so that no man can derive profit from the slaughter of his fellowmen."

This motion was passed by a standing vote which appeared to be unanimous and the enthusiastic singing of God Save the King gave expression to the feeling of the convention, that the resolution was prompted by true patriotism.

### Free Trade

Free trade with Britain was advocated by the following resolution, moved by

mercy of the manufacturer. He maintained that the only just condition was one that would allow every man to sell in the dearest market and buy in the cheapest market. G. F. Chipman specially commended the proposal for free trade with Great Britain, saying it would put to a severe test the sincerity of the manufacturers who were always proclaiming their devoted patriotism. The resolution was carried with barely half a dozen contrary votes.

### Agricultural Credit

A warm discussion took place on the question of agricultural credit. From a number of notices of motion a consolidated resolution was submitted: "Resolved that the government be asked to provide legislation whereby the farmer may secure cheaper money and a better line of credit, which we believe can be secured by means of co-operative credit associations." W. R. Ball made a strong appeal to the convention to ask definitely for government loans under the New Zealand plan. The New Zealand government, he said, lent money to the settlers on the security of their land at 4½ per cent., the principle being repayable over a long period of years. W. Lowe, a former resident of New Zealand, supported, and others spoke favorably of the scheme. It was pointed out, however, that the report of Dr. Torry on the enquiry he had made on agricultural credits for the Alberta Government had only just been printed and merited consideration before a decision was arrived at and eventually the resolution was adopted.

### Co-operative Wholesale

Another interesting discussion was that on the question of establishing a co-operative wholesale society, which resulted in the passing of a resolution as follows: "Whereas we believe that the organization of a wholesale distributing society, on a purely co-operative basis, owned and controlled by the local unions of the U. F. A., would be a great benefit to the farmers in this province, as well as a source of strength to our organization; therefore, be it resolved that this convention instruct the incoming board of directors to arrange for the incorporation at the earliest possible date of a purely co-operative wholesale society, consisting entirely of U. F. A. members, with the object in view of providing a central organization, the organization to have power to assist local unions in the purchasing of their supplies and the selling of their produce strictly on a commission basis."

The discussions of resolutions again occupied the convention on Thursday, with an occasional break for nominations and ballots in connection with the election of officers. Two resolutions dealing with the election of the board of directors and the establishment of district conventions were referred to the directorate.

With the utmost enthusiasm and unanimity the convention reaffirmed its stand in favor of Woman Suffrage and demanded a provincial plebiscite on the question. Instruction was given to the board of directors to draft a dower law to protect the women in their property rights and to bring it before the legislature. Several resolutions on the cattle guard question were referred to the board of directors.

### Support for Guide

The convention expressed itself unanimously in support of the Grain Growers' Guide as the official organ of the U.F.A. The discussion arose out of a suggestion that a provincial paper be established to supplement the work of The Guide.

G. F. Chipman, editor of The Guide, was asked to give his opinion, and he explained that The Guide was restricted at present in the service it was performing on account of the fact that the subscription price was too low. He pointed out that it cost \$3 for each sub-

Continued on Page 15

## U.F.A. Officers for 1915

The following are the Officers of the United Farmers for the year 1915:

|                         |                          |
|-------------------------|--------------------------|
| Honorary President      | D. W. Warner, Edmonton   |
| President               | James Speakman, Penhold  |
| Vice-Presidents:        |                          |
| H. W. Wood, Carstairs   | S. S. Dunham, Lethbridge |
| Rice Sheppard, Edmonton | W. D. Trego, Gleichen    |
| District Directors:     |                          |
| Victoria District       | P. S. Austin, Ranfurly   |
| Edmonton District       | George Long, Namao       |
| Strathcona District     | H. G. Vickery, Strome    |
| MacLeod District        | G. W. Buchanan, Cowley   |
| Calgary District        | J. A. Bishop, Beddington |
| Red Deer District       | D. Buckingham, Stettler  |
| Medicine Hat District   | E. E. Sparks, Jenner     |

resolution which was discussed was one to reduce the size of future conventions by allowing representation from the locals in the ratio of one for the first ten members and one for every twenty-five members over that number, instead of one for every ten as at present. This resolution was introduced by Pandora Union, but found little favor, it being felt that a large convention carried more weight with other bodies and that it was desirable that as many as possible of the U. F. A. members should take advantage of the education to be gained by attending a convention.

A resolution from Strathmore Union providing for the use of a ballot box in the election of officers was adopted.

### Aid for War Sufferers

The determination of the U. F. A. to do its share in relieving the distress caused by the war was expressed in the following resolution carried unanimously without discussion: "We, the representatives of the United Farmers of Alberta, assembled in our annual convention, desirous to do all in our power to help our country, and to give relief to the sufferers in the present war, especially to the people of Belgium, pledge ourselves to call together our unions as soon as possible after our return home and to appeal to them for subscriptions in money and farm products, such gifts to be placed at the disposal of our Central Office in the name of each

R. M. Fee: "We, the representatives of the United Farmers of Alberta, assembled in our annual convention, request the government and parliament of Canada, in the next session of Parliament, to abolish the customs tariff between Great Britain and Canada, so as to give the same free entry to British goods coming into Canada as Canadian goods have in going into Great Britain, a measure which we consider to be in the best interests of the people of Canada, as well as a fitting expression of imperial unity in the present crisis." At the suggestion of James Miner it was made to embrace free trade with the world by the addition of the words "and further, that we want free trade with all countries."

The resolution, however, was not adopted unanimously. John Francis, of Tofield, said he did not think free trade would be good for Canada. No country, he said, could prosper on agriculture alone and they must build up a home market by encouraging manufactures. Another delegate suggested that the convention should confine itself to advocating the free entry of agricultural produce to every country in the world and not interfere with the affairs of other industries. James Speakman pointed out that that kind of free trade would compel the Canadian farmer to sell his products in open competition with the world, and buy his manufactured goods in a protected market where he was at the

# Alberta Women's Parliament

About sixty women met at the opening session of the U. F. A. women's convention in Albion Hall, Edmonton, on January 19. They came from all parts of the province and proved to be an exceptionally intelligent and appreciative audience. The first speaker of the afternoon was the Honorable Duncan Marshall, Minister of Agriculture for Alberta. His topic was the work that is being done by the agricultural schools thruout the province for the young people on the farms and particularly for the girls. At first in these agricultural schools, he said, they had held just a short course for girls, but he had become convinced that this was a mistake, that the education of the girls on the farms was equally as important as that of the boys, if not more so. Accordingly, they were now having five months' courses for both boys and girls. In going up and down the land, the speaker declared, the conclusion had been forced upon him that the success of the man on the land depended upon what his wife was able to do for him and with him.

The great difficulty of country life in the past was that it had not been satisfying work. To the young people

it had seemed to be a ceaseless round of chores, of getting up early and going to bed late. The object of these agricultural schools was to teach the boys and girls on the farm to do their work with the least expenditure of energy and the greatest satisfaction to themselves. Of the two ways of learning how to do things, by the other fellow's failures or one's own, the honorable gentleman expressed himself as having a strong preference for the former method. He pointed out that in this work of training the country boys and girls for their life work, they had followed a new plan. Instead of erecting palatial college buildings which would foster an unhealthy love of luxury in the country young people, they built here and there over the province agricultural schools in which things were no more costly and pretentious than any country boy might hope to have some day himself.

Farm life had many compensations, he declared, and it could have more if money were judiciously spent. The amount of money farmers had wasted on agricultural machinery would fit the houses of the prairie up like palaces. It was primarily to teach the young people,

both boys and girls, how to get the most out of country life that these schools were established. They had another function also, in that they gave the boys and girls who had been obliged to leave school very young an opportunity to improve their education without humiliation and embarrassment to themselves. In conclusion the speaker complained that they were not getting girls enough into these schools and he declared that during the coming summer they were going to start a campaign to awaken the farmers to the fact that these opportunities were equally as vital to their daughters as to their sons.

### Labor Saving Devices

Miss May Clendenan, of the Farmers' Advocate, followed with a very bright and interesting paper on labor saving devices. The speaker pointed out that the expression, labor saving, might easily be overworked until it implied that labor itself was undesirable, whereas we only object to labor when it is useless or unproductive or unremitting. What we really want to save or preserve is energy, health, youth and those mental and physical qualities that are destroyed or deadened by drudgery. Drudgery may be described as useless, inefficient, unproductive labor. Miss Clendenan pointed out that the outstanding fact of house-keeping is, that it is perhaps the most

individualistic of all professions. This is an advantage in that it leaves great scope for personal initiative, and a disadvantage in that it is apt to be assumed that a woman should know by instinct how to keep house. The speaker felt that, so far from this being the case, women should be as fully trained for the business of keeping house as for law or medicine.

Whenever this subject came up for discussion, Miss Clendenan continued, someone was sure to suggest that the best of labor saving devices is a well trained husband, and it behooved mothers to remember that in training their sons they are training some other women's husbands. There are five kinds of household efficiency, that of the kitchen as a workshop, of the house as a home, of the heat in heating, lighting and cooking, of the utensils and appliances, and, most important of all, the personal efficiency of the housekeeper.

### Small Kitchens Necessary

The tendency today is towards small kitchens. The old-fashioned kitchen with a few acres of beautiful, snowy scrubbed floor space is an attractive picture for an art calendar, but the woman who has to do the work in it knows that it costs a cruel price. "Sometimes we achieve a kitchen," the speaker remarked, "and sometimes one is thrust upon us. A large kitchen may be partitioned to form two rooms or an imaginary kitchenette may be constructed by grouping the stove, table and cupboards in the most convenient relation to each other. The pantry, diningroom, and cellarway should be grouped conveniently about the kitchen. Whenever possible the kitchen and all adjacent parts should be on the same level, so that there will be no tedious steps up and down. The kitchen itself should be easily kept clean, which means plain walls, linoleum on the floor and no cracks about to gather dust. A dustless mop is better than a broom for sweeping up and much can be done in the way of prevention, which is easier than cure, in the matter of dirt, as in other departments of life."

The many devices, simple and complicated, recommended by Miss Clendenan, it is hoped to give more fully in The Guide at a later date. The speaker had taken the trouble to have a brief summary of them printed for distribution and it goes without saying that these little sheets of paper were in great demand.

### Broadening Woman's Sphere

Miss Beynon, of The Guide staff, spoke briefly on the awakening of the women of the East, showing that in China, Japan and India the women were being aroused to the need of a broader life, while in Burma the women were practically free already. In all these countries the conspicuous feature of this movement among the women was the fact that it was always aided by some farseeing men who realized that nature could not be cheated into allowing one half of the nation to progress alone.

### Sight Seeing Trip

The ladies of the Edmonton Womens' Industrial League planned a delightful entertainment for the visiting farm women for Wednesday morning. The party piled into two electric cars especially chartered for the occasion and made a thorough tour of the city. A stop was made at the Swift Company's Packing Plant, where the women were shown about the works and had the different operations briefly explained to them. Promptly at twelve-thirty the cars drew up at the Hudson's Bay store, where the farm women were again guests of the Women's Industrial League at a very jolly luncheon. Mrs. F. M. Morgan, president of the Women's Industrial League, expressed her pleasure and that of the Association in being privileged to be hostesses to such a large group of farm women. Mrs. Nellie McClung recited for the entertainment of the guests a selection entitled, "True Greatness," from Sowing Seeds in Danny. Mrs. Ewing, President of the Women's Canadian Club, Edmonton, addressed those present on the work of Queen Mary's Needlework Guild, and got pledges from seventy that they would make at least one child's garment for those families who are in need as a result of the war.

### University Extension Department

At the afternoon session, the women's convention was addressed by Miss Montgomery upon the work of the Extension Department of the University. The work

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of the Extension Department of the University is divided, the speaker said, into four divisions, the division of publications and press bulletins, division of debating and public discussion, extension work in lectures and public speaking, and the division of travelling libraries. A regular bulletin had been published monthly, which was of special interest to people in direct touch with University work, but of late a new feature had been added in the form of a brief article on such subjects as fresh air, useful germs and harmful bacteria. In connection with the debating and public discussion department, a young man had been engaged all last summer in assembling the best material available on the various debatable subjects up before the people today, including woman suffrage, Direct Legislation, government ownership of railways and land taxation. A brief on each subject was prepared, setting forth the arguments pro and con, in a condensed form, and included with this went five or six of the best articles that could be found dealing with each side of the subject. This is called a pocket library. In this way, from October to June of the last year, the University sent out material on fifty-six different subjects.

The Department of Extension, which has to do with the lecture work, has organized a high school debating league, in which fifteen schools have joined. In addition to this, members of the University give lectures out thru the country on various educational subjects, and it is hoped in time to extend this work complete courses of lectures. The travelling libraries cover a very extensive field, reaching in the North as far afield as Peace River Crossing. They consist of groups of thirty to thirty-five volumes. Of these, twenty are of fiction, mostly of a lighter type, tho a few classical authors are always included. The remaining ten or fifteen volumes are general and include works on art, science, biography, history, juvenile books and generally, when Miss Montgomery can manage it, a really good picture book for the littlest folk. In addition to these regular travelling libraries, the University has what it calls the open shelf library, which is really a lending reference library dealing with nearly every imaginable question relating to home life and general education. These books are sent out on application to individuals who apply for this particular sort of information. In conclusion, Miss Montgomery asked the women to let her know early in the summer what subjects their societies were going to study during the year and she would try to purchase the new books accordingly.

**Women's Auxiliaries**

At the session on Wednesday afternoon, the question of organization came up for considerable discussion and was gone into very thoroughly. It was ultimately decided by the convention to organize auxiliaries to the U.F.A. with provincial officers who would have power to call the women together in convention. This much having been decided upon, the difficulty arose as to what provision there was in the constitution of the U.F.A. for such an auxiliary. A committee was appointed to consult with the men's convention. This committee very shortly returned with a committee from the U.F.A. consisting of Rice Sheppard, W. J. Jackman and E. E. Sparks. When the matter was laid before these gentlemen they explained that there was no provision in the men's constitution for any such organization, and advised the women to adopt the constitution of the U.F.A. and to elect their officers provisionally pending such alterations in the constitution as made their organization legal.

This suggestion was acted upon and the following officers elected to carry on the work for the coming year:— President, Miss Reed, Alix; Vice-President, Mrs. Cecil Rice Jones, Veteran; Secretary-Treasurer, Mrs. R. W. Barritt, Mirror; Directors, Mrs. H. C. McDaniels, Whitlaw; Mrs. J. A. Davis, Sr., Acme; and Mrs. O. S. Young, R. R. Lacombe.

In order to keep up their membership in the U.F.A. and the Auxiliary, it was decided by the convention that it would be necessary for the women's branches to have the same fee as the men's organization—one dollar a year.

**Woman Suffrage Coming**

Thursday afternoon the delegates had the pleasure of listening to an address from Dr. Alexander, President of the

Edmonton Equal Franchise League, in which he gave a brief history of the progress of the Woman Suffrage movement during the past year. It was just about a year since the Edmonton Equal Franchise League had been organized. Their biggest work had been to circulate petitions in which they had been assisted by the W.C.T.U. and the Local Council of Women in Calgary.

The Secretary of the U.F.A. undertook to distribute these petition forms thruout the province, and when they came in it was found that the expression of opinion from the farming communities was very small indeed, and when they were formally presented to Premier Sifton, he put his finger at once on this weak spot in their armor, but he gave them reason to hope by practically admitting the inevitability of the reform for which they were asking. Altogether, Dr. Alexander felt that the year's work had been most encouraging and he urged the women from the farms to form some organization whereby an expression of opinion from the country people could be placed before the Premier.

**Mrs. McClung's Address**

Mrs. Nellie McClung followed Dr. Alexander with a very delightful address: "Why Girls and Boys Leave the Farm." The first reason she advanced was that farmers themselves, and others did not sufficiently respect the profession of farming. She complained, too, that farm life did not have enough play in it, that it was too much of a stern reality to the country folk, and pleaded with the women there to try to get the farmers and their wives to give their children the memory of a happy childhood to keep by them all their lives.

A third reason she advanced for the migration of country young folk into the cities was the greed of parents, who would procure land and more land and yet would not spend a dollar on making the home a happier and brighter place to live. The boys sometimes leave, she declared, because while the father really does mean to set his boys up in farming in his own good time, he never thinks to divulge the fact to the boys themselves. In conclusion, Mrs. McClung, in a poetic peroration, contrasted the fine honest advantages of the country with the gilt and glitter of the city, greatly to the disadvantage of the latter.

**Visit Government House**

At the conclusion of the session the delegates repaired to Government House, where they were the guests of Lieutenant-Governor and Mrs. Bulyea at afternoon tea. Mrs. Sifton and Mrs. Duncan Marshall received with his Honor and Mrs. Bulyea.

**U.F.A. Convention Proceedings**

*Continued from Page 13*

scriber last year to publish The Guide, and it was sold to the subscriber at \$1 per year. The other \$2 had to be secured from the advertisers or made up from other sources. The fact was that The Guide was not on a paying basis.

The result of the discussion was that the convention decided not to establish any other paper, and it was unanimously recommended that the subscription price of The Guide be raised to \$1.50 per year, or higher if necessary to place it upon a paying basis.

**Railway Concessions**

Thos. S. Acheson, agricultural agent of the C.P.R., was given a very cordial reception by the convention. He spoke briefly in explanation of the seed grain rates given by the railway companies, and said any farmer could get half rates on seed grain by securing a certificate from the nearest local secretary of the U.F.A. The local secretaries were expected to give these certificates to every farmer who was in need of seed grain regardless of whether or not he was a member of the U.F.A. Each local secretary had already been supplied with certificates from the central office of the U.F.A. Mr. Acheson also informed the delegates that the C.P.R. had reduced the minimum on carlot shipments of hogs from 20,000 pounds to 16,000 pounds, as it had been found impossible to put 20,000 pounds of hogs into a car.

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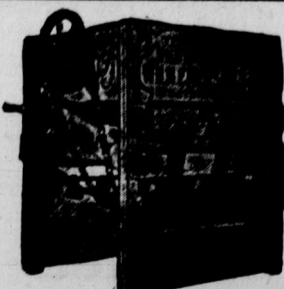
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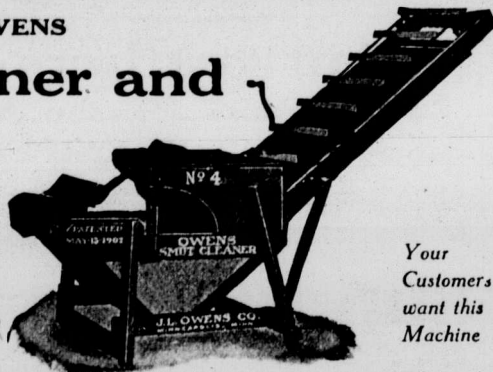
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Another move of the C.P.R. to meet the farmers was that every section foreman all over the prairies had been supplied with gopher poison to poison the right-of-way.

### Women's Auxiliaries

Rice Sheppard reported to the convention that the ladies in their convention had decided to organize auxiliaries. They would meet with the men in the locals or hold their meetings separately, as seemed most advisable. The committee recommended a grant of \$100 to the women's organization to help them along with their work. The grant was voted unanimously.

### War Taxes

The convention in dealing with a resolution providing for war taxes instructed the board of directors to prepare a resolution in favor of the taxation of land values supplemented by an income tax, and to send the resolution to the federal government.

### Irrigation Question

Henry Sorensen, speaking for the farmers in the irrigation district east of Calgary, said that the climatic conditions were such that rendered irrigation impracticable. The farmers in the irrigation belt had been fighting the C.P.R. and the government for three years, and it had cost \$20,000. The farmers had offered to make a comparison of dry farming methods as against irrigation, but the government had declined. The department of the interior had experimented with wheat in small plots on the C.P.R. demonstration farm at Strathmore, and the result was 16 bushels on the dry land and 50 bushels on the irrigated plots. Mr. Sorensen declared that these tests were on very small plots, only a few feet square, and that the government did not make the experiments in such a way as to be a practicable example to the ordinary farmers, who had not the money of the government or the C.P.R. behind them.

W. D. Trego and J. C. Buckley, of Gleichen, also spoke on the question, and declared that the Dominion government was not lending the assistance that should be given to settle the trouble.

H. H. Dunham, vice-president of the U.F.A., said he had been farming on irrigated land in the Lethbridge district for some years, and the example of 16 bushels on dry to 50 bushels on irrigated land was no exaggeration. There was a delegation now on the way to Ottawa to ask for more irrigation. In view of this Mr. Dunham did not like to see the resolution passed condemning the government without specifying the cause and removing the harsh statements.

W. D. Trego said he had been doing irrigation farming for twenty years, and that the resolution was not in the least too strong. He had offered to take two adjoining quarter sections and have them farmed on the two systems, one by the government, the other by the farmers, and to abide by the result.

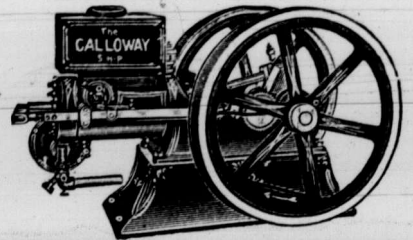
### The Resolution

The result of the debate was that the following resolution was passed without opposition, the many delegates did not vote:

"Whereas, the farmers' combined irrigation committees some time ago proposed to the department of the interior, which is conducting the re-classification of these so-called C.P.R. irrigable lands, in the company's western block, east of Calgary, to test the adaptability of the irrigation undertaking by farming a certain tract of land, comprising some 300 acres, the work to stand its test as a paying proposition, approximately one-half of the said lands, after government re-classification, being passed upon by the government as irrigable, and the balance being non-irrigable, the farmers to handle the non-irrigable portion of the land on dry farming methods, and the department of the interior to raise by irrigation the whole of the crop on the so-called irrigable portion of the land.

"Whereas, this request was turned down by the department of the interior with the excuse that its officers lack the special training for the practice of agriculture;

"Whereas, these same officers of the department of the interior have, never-



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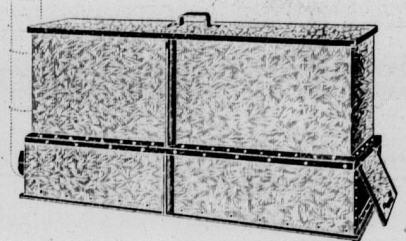
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theless, been conducting agricultural experiments on small patches of land on the C.P.R. demonstration farm at Strathmore;

"Whereas, the actual expenses involved in preparing and raising the grain on such 'kindergarten' patches is out of all proportion to the results obtained, and entirely misleading as a business proposition;

"Whereas, we do appreciate that almost any result can be obtained where theoretical experiments are conducted regardless of expense, inasmuch as even fancy flowers and fruits are raised on the prairie, but in the hothouse of the C.P.R. demonstration farm at Strathmore, and

"Whereas, the aforesaid officers of the department of the interior have now made public, thru the press, the following bold statement, that the results of the experiments conducted show that wheat upon irrigated lands produced 50.1 bushels per acre against 16.8 bushels per acre on non-irrigable lands;

"Be it therefore resolved: That we do utterly condemn the action of the officers of the department of the interior to play with the matter which involves the welfare of the farmers in these districts, and more especially after the department of the interior has turned down the proposal of the farmers for reasons such as the department of the interior stated, to conduct serious work as a test along practical farming lines.

"And be it further resolved that a copy of this resolution be sent to the attorney-general of Alberta."

**Sheep Grazing**

The following resolution from the Cowley Union was passed without debate:

"Whereas, the Order-in-Council prohibiting the grazing of sheep on the public range in certain portions of Southern Alberta has been rescinded, and permits have been issued to sheep owners to graze their sheep in the Crow's Nest Forest Reserve, west of the Livingstone Gap, without specifying the route, road or means by which these sheep must be taken to the Forest Reserve, serious damage has been done by numerous bands of sheep travelling thru the settled portions of the country to and from their summer range. Altho well fenced against cattle, crops have been injured and, in some cases destroyed, and open spots used by adjoining settlers for grazing their stock have been pastured off, both in early summer and the fall, being used as camping places by the shepherds, as there is no feed on the public highway, resulting in loss to the settlers, who are absolutely dependent on the grass around them for their summer range and equally on the crops and winter feed, and

"Whereas, it is the expressed intention of sheep owners to place a much larger number on the Forest Reserve next summer, this state of affairs will be greatly aggravated, much to the detriment to the settlers. Therefore it is necessary that immediate steps be taken to prevent this raiding of private property and occupation of land already stocked;

"Therefore, be it resolved: That this convention instruct our executive to investigate the whole matter with a view to approaching the government, in order to compel sheep owners to move their flocks to and from their winter quarters and the Forest Reserve by railway."

The secretary announced that there were 509 registered delegates, and the pool of the railway fares would average about \$6.

**The Gopher Nuisance**

The convention instructed the board of directors to take up with the department of agriculture, the municipalities and the local improvement councils the scheme of preparing a systematic campaign to exterminate all gophers.

**Homesteads and Pre-emptions**

There was a general feeling expressed by the delegates from the dry districts of Southern Alberta that 160 acres was not enough for a homestead, and that two quarter sections should be the homestead grant. Those who purchased pre-emptions, it was stated, had not only not paid any principal in most cases but

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had not paid any interest. Last year the government had allowed the deferment of the interest. After discussion on the subject the following resolutions were passed unanimously:

"Whereas, it has become evident that there are parts in Alberta where a homestead of 160 acres is not sufficient to maintain a settler; and

"Whereas, we further know that many settlers have left, and are leaving Canada for the United States on that account;

"Therefore, be it resolved: That the board of directors of the U.F.A. do urge the Dominion government to appoint a commission or commissioner to investigate this matter with a view to classifying land in such districts in a way that will enable homesteaders to prove up on a homestead of 320 acres or more, instead of a maximum of 160 acres, the regulations drafted in regard to such homestead to be drafted in such a way as to prevent this privilege being abused by land speculators."

"Whereas, the present regulations provide that when a settler has proved up on his homestead he shall not be permitted to homestead elsewhere within the Dominion, and

"Whereas, it has been found that certain sections of the country are unsuitable for ordinary farming operations, and

"Whereas, numbers of the settlers are leaving these districts for other countries, and

"Whereas, there is good reason to believe that the majority are doing so on account of our present regulations;

"Therefore, be it resolved: That the Dominion government be asked to revise the homesteading regulations in such a way that where a settler has found from experience that his original choice is unsuitable for the profitable carrying on of his farming operations, he may be allowed to return his patent to the government and to receive permission to homestead in a more suitable section of the country under special provisions covering improvements already done on his original homestead."

### A Partial Moratorium

A resolution was passed asking that the Alberta government secure legislation extending payments on lien notes, mortgages and agreements of sale till after the next harvest. The following resolutions were carried after brief discussion:

### Limitation of School Taxes

"Whereas, there is at present no limit to taxation in rural school districts in Alberta comprised within the limits of a rural municipality;

"Resolved, therefore: That the United Farmers of Alberta in convention assembled at Edmonton, do instruct their board of directors to take up this matter with the provincial government with a view to getting legislation passed fixing a limit to school taxes in rural school districts comprised within the limits of a rural municipality."

### Liquid Measure

"That the convention use its efforts to draw the attention of the authorities to the prevalent use of wine measure and trade terms of quarts, cases, etc., instead of the imperial measure, and that the use of them be discontinued and the imperial measure be used for all liquids, and the quantity to be stamped on vessels or cases containing the same. If it is a criminal offence now, to see that it is enforced."

### Rural Municipal Elections

"Resolved: That the present law as governing the election of the reeve, who is the chief executive officer in connection with our municipal government, is not conducive to the best interests of good government, inasmuch as it does not meet the popular opinion of the people in regard to responsible government on the one hand, and on the other it does not bring out our best men to serve in the most responsible position. We would look with favor on a change in our present municipality law that would place the election of this important office in the hands of the electorate of our municipalities."

### Taxation of Grazing Leases

"Whereas, the provincial government

Continued on Page 27

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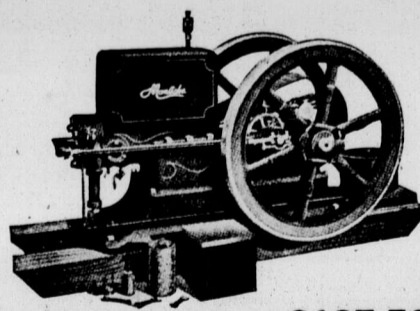
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# THE CANADIAN BANK OF COMMERCE

## Annual Meeting

The Annual Meeting of the shareholders of The Canadian Bank of Commerce was held in Toronto on the 12th instant. After the Report of the Directors had been read the President asked the General Manager to address the shareholders. He spoke in part as follows:

### GENERAL MANAGER'S ADDRESS

When we had the pleasure of addressing you on the occasion of our annual meeting for 1913, we had every reason to look forward with apparently well-founded expectations that the year just ended would prove not less favorable than the preceding one. There was a movement during the first months of the year so world-wide in its scope as to lead many to infer that the drift of financial affairs towards a moderate prosperity had become unmistakable. The uneasiness regarding the settlement of the Balkan question had almost disappeared, and with the gradual adjustment of other political and international difficulties there was an apparent readiness to return to normal conditions. This enabled a large volume of securities to be marketed, which did much to relieve a very acute situation. As the season advanced the prospect of satisfactory crops and of fairly good returns from every legitimate enterprise should have assured a financial and industrial revival. Then came the outbreak of the European war, an event so tremendous in its import that at first we failed to realize the extent of the dislocation of business that it would entail, and the consequent hardship and loss to every conceivable interest the world over; yet we have stood the shock with remarkable fortitude and courage.

Considering all these untoward circumstances, the report and statements now presented to you bring us the satisfaction that we have not labored in vain. In consequence of the extraordinary depreciation in the prices of all securities, we have made a careful revaluation on very strict lines; and having in the past been conservative and prudent with the disposition of our returns from this source, we were enabled to make all our adjustments without interfering with current profits. Our usual care has been exercised in providing for bad and doubtful debts, and with the return of more propitious times we should derive very important recoveries.

The net profits for the year were \$2,668,233.29, a decrease of \$324,717 from last year, and amounted to 9.36 per cent. on the Capital and Rest combined. We were enabled to pay dividends amounting to \$1,800,000, these being at the usual rate of 10 per cent. per annum, with extra bonus dividends of 2 per cent. The regular appropriation for the Pension Fund required \$80,000 and subscriptions to Patriotic Funds amounted to \$55,000. We are carrying forward in Profit and Loss Account a balance of \$1,117,763.27, as against \$384,529.98 a year ago.

You will notice that no appropriation has been made in Bank Premises Account, which shows an increase over last year of \$405,510. This increase is mainly accounted for by the final payments on some of our larger

buildings and by the sums expended in purchasing sites for a number of the smaller offices. As we indicated in the report presented to you in January, 1910, we have in the past endeavored to keep the figures of this account within 50 per cent. of the value of the properties which it covers. During the past year we obtained from reliable outside experts an appraisal of all the premises belong to or controlled by the Bank, instead of relying, as formerly, upon the best information available through our various managers; and the result of this indicates that the figures given in our balance sheet are well below the limit of 50 per cent. just referred to. This is a source of much gratification to us, emphasizing, as it does, the conservative estimates of our managers. In this connection we may add that the Bank owns and controls the stock of The Dominion Realty Co. Limited, by which Company our smaller buildings are erected and owned. This stock is carried on our books at the nominal value of \$1. The last annual statement of this Company, bearing even date with our own, shows a surplus of \$3,240,411.78.

The Bank's notes in circulation stood at \$14,942,557 at the close of our year, this account showing important fluctuations during the period under review, from a minimum in July of \$11,934,000 to a maximum in October of \$16,679,038. Our deposits decreased \$11,304,905, accounted for by a general reduction in current account balances, which is not unnatural under the circumstances; the ordinary deposits bearing interest show a decrease of only \$197,211, a remarkable exhibit when we consider the probable requirements of small depositors under existing conditions and the extraordinary opportunities which have offered for investing in first-class securities at remunerative rates. Bills Payable Account, representing participation in international exchange transactions, amounted to \$3,924,151, being a reduction of \$5,591,636 from the figures of our last report. We wish to place on record that in accordance with an understanding acted upon by all the Canadian banks in London as to the moratorium in respect of bills of exchange, we adopted this policy agreed upon by the clearing banks, and re-accepted, with a few trifling exceptions, all our bills which matured in August, although during the whole period we were carrying bank balances more than sufficient to meet these commitments. At the expiration of the thirty days we resumed paying all our bills without exception. We did not take advantage of the moratorium in any other respect, and did so in respect of our bills merely to join in a united front to the public.

Call and Short Loans were \$27,677,386 and other Current Loans and Discounts \$142,588,076, as compared with \$25,764,910 and \$154,576,889 in our last report, the total being \$170,265,463, a decrease of \$10,076,337 for the year. Government and other securities were \$21,191,247, a decrease of \$2,766,571. The percentage of quick assets to liabilities to the public was 43.20. In thus strengthening our position we have the satisfaction of knowing that no credit usually granted to

any of our customers was curtailed during this very trying year.

The members of the staff now number 3,536, a slight decrease from the figures of last year, but with the decline of business, sufficient to equip every department efficiently. We include in this number those on our Honor Roll who have temporarily left our service at the call of duty. We have given leave of absence to these officers on terms which should be very satisfactory to them, and it will be our pleasure and duty as far as possible to reinstate them when they return. Between 325 and 350 of our men have volunteered for military service of various kinds at home and abroad, besides very many others who are preparing for any emergency during the continuance of the war. This contribution of men and money and, what is more important, the loyal spirit manifested throughout our service, are creditable alike to our staff and to the Bank.

In reviewing the past year, we cannot but be impressed with the fact that Canada has had a remarkable escape from untoward disaster in financial matters, and we should realize that worse might have been our fate. With a courage begotten of experience, we shall face the future with full confidence that much good will eventually come out of the present situation.

### PRESIDENT'S ADDRESS

The President then said:

The war has so changed all business conditions that it may seem unnecessary to describe those previously existing, and yet without doing so it is difficult to estimate our present position. We have passed a period of trade expansion throughout the world which, in our case, had been sharply exemplified by our foreign trade returns for the year ending in March, 1913, when the excess of our imports over exports fell just short of 300 million dollars, and in addition to this we had to provide interest and dividends on securities sold abroad of from 100 to 125 millions. To meet this we can trace the sale of securities during the year 1913 to the extent of at least 350 millions. In the sharp contraction throughout the world which followed, the question confronting us was how well we could bear the loss of power to sell securities and the shrinkage of trade caused by the stoppage of the building operations based upon our sales of securities.

The more important of our public and private improvements were nearing completion, and the fact that we must in any event pause to demonstrate, by increased production, the wisdom of building them, was clear to many, but the enforced contraction, though it naturally went too far in the other direction, was necessary to bring us to a halt. The world had gone through the severer phases of this contraction, and had entered upon the year 1914 with distinct hopes for improvement in many countries, notably in Canada. The great banks of Europe were able to increase their reserves, money was growing easier, the market for securities was improving, and, indeed, by February, many issues which had been held back for some time, were successfully placed. In the United States the new tariff legislation and the new Bank Act were events of the highest importance, and if the effects of these were still somewhat uncertain, at least a great deal of painful doubt had been removed. Later on the prospect of a great crop left the question of improved rates for railroad freights the main point to be settled in order to put the United States again on the highroad to prosperity. In Canada, while trade was still lessening in activity, and money still hard to obtain, and the prospect for our crops less hopeful than that of the United States, we felt that in order to make our future secure, we had only to lessen our pace and to

turn our minds more to immediate production than to permanent improvements. Elsewhere, in France, in the Balkans, and in the Latin American republics, there was still much financial trouble to overcome, but conditions in London continued steadily to improve, and with that improvement the power to sell our securities seemed to be rapidly returning. It was, therefore, to a somewhat chastened but distinctly hopeful business community in Canada that the rumors of war at the end of July came with portents of evil in every direction.

It is not my part today to speak of what war means to us in its effect on our lives, on our hopes for our beloved Empire, or on the happiness of our families—I may speak of it only in its less important effect, that on our material prosperity. As we know, the first effect on finance and trade was the closing of almost all the Stock and Merchandise Exchanges in the world, the cessation of the enormous trade, not only between the countries now engaged in the war, but to a very large degree between neutral countries and those at war which were blockaded by the fleets of the Allies, and the breaking down for the moment of all dealings in foreign exchange, letters of credit, and in the vast number of credit arrangements existing between banks in different countries throughout the world. This paralysis affecting for the moment a large part of the international trade of the world estimated at about forty billions of dollars annually and also disturbing countless millions of domestic trade in all leading countries, was nearly universal in its effect merely because London, the great power house of the world, had to pause for a few days in order to consider how the new conditions were to be faced. I need not tell you what was accomplished in the way of remedial measures by the wisdom of the British Government and the leading bankers, merchants and men of affairs generally, but the few words which make the sufficient defence of the Chancellor of the Exchequer are pregnant with a meaning which cannot escape the historian of British affairs for centuries to come. He said, "There is no doubt that we have, I will not say, departed from any principles which have been accepted in this country, but that we have undertaken responsibilities which no Government has ever been called upon to undertake in the past." In the report of our London manager, which appears in our Review of Business Conditions, a most admirable summary is made of the various events in London bearing on the finance and trade of the world. In our own country, while the issues were smaller, they were of the most profound importance to us, and we can never be too thankful for the high intelligence and the quickness of action of our Minister of Finance. Our gold supply is not important in amount as compared with that of the greater nations, but its preservation is vitally important to us. To convince people that the hoarding of gold was unnecessary, and in any event to make it nearly impossible, was part of the task here, as it was in England. One of the most effective means of accomplishing this was, as far as possible, to make sure that the inevitable result of war in curtailing business would not be intensified by a lack of currency with which to carry on our daily affairs. The arrangements proposed by the Minister of Finance, approved by his Government and put into operation, all within twenty-four hours, were as follows:

1. For the first time in the history of Canada banks were empowered to pay their debts in their own notes. When these notes reached the clearing house, however, they were redeemed in Government legal tenders or in gold. The notes were not, as many people suppose, made a legal tender as between individuals, and the main object of this arrangement was to prevent people from securing actual gold coin in order to hoard it, a process which would have been ruinous to the nation as a whole, although comforting to the individual who secured the gold.
2. The banks would have been able under the Bank Act to issue the usual emergency circulation for dropping in September and this date was set back to August.
3. The Government raised somewhat the limit for that part of its legal tender issues which is not entirely based on gold.
4. The Government undertook to make loans to banks on approved security in order to aid them in carrying on the business of the country.

At that moment no machinery existed by which Canadian banks with call loans or actual cash, in either London or New York, could use such resources to pay debts in Canada. It seemed at first as if it would be necessary to declare several Bank Holidays in succession to afford time in which to work out remedial measures, but the latter were provided so promptly by the Government that no general cessation of business took place. The value of such measures is not to be judged by the use made of them. On the contrary, we are proud that they were used so little. Their real value consists in the assurance to the public and to the banks that steps have been taken, so far as lies in the power of the Government, to enable business to go on as usual. Since the passage of these measures the effect of the really wonderful provisions for financial relief set in force by the Imperial Government, the consequent ending of the British moratorium, the recovery of British and the partial recovery of other international exchange markets, the removal of nearly all enemies of the peace on the high seas, and the lowering, therefore, of the charge for the war risk in insurance, the partial resumption of operations by Stock and Merchandise Exchanges, and many other remedial features, all these have helped largely to restore the broken machinery of the world by which before the war all international and much of our domestic business transactions were carried on.

The only moratorium legislation put into effect in Canada thus far is in Manitoba and Saskatchewan. In Manitoba proceedings to enforce mortgage security on land are delayed for six months, while the period allowed for redemption is increased to one year. The Act does not affect trust deeds securing bonds, debentures or stocks. In Saskatchewan an Act was passed giving wide powers to the Lieutenant-Governor for protection of debtors, and these powers have been exercised by a proclamation extending protection to volunteers and reservists from all legal processes for six months, and by a further proclamation giving protection to all debtors against legal process under chattel mortgage, conditional sale or hire receipt, except with the approval of the sheriff.

In Ontario the Government have intimated their intention to introduce legislation requiring mortgagees and holders of similar securities to obtain an order from a judge before foreclosing, and giving the judge power in cases of great hardship to extend the time of payment. It is not intended to interfere with the collection of interest, rent or other debts of like character.

In Alberta a new Act has been passed in connection with the proceedings for the foreclosure of mortgages and similar securities; but this is not in the nature of moratorium or other legislation caused by war.

In this connection it may be well to say that the speaker has recently seen the returns of four large lenders by mortgage, the total principal of whose loans amounts to \$60,000,000. On these loans interest has been paid in the East with only a very trifling percentage of arrears, while in the West about 92 to 94 per cent. of all interest has been paid, either at the moment when due or within three months thereafter. Anyone who can remember the conditions in the now rich Province of Ontario twenty-five years ago will think this a very good showing indeed.

In Saskatchewan there are now commissioners whose duty it is to look after the finances of the various municipalities in the province. It is interesting to learn that one company owning about fifteen million dollars in Canadian municipal bonds had at the end of the year only three towns and three school section bonds, aggregating \$4,500 of principal, in default, and this temporary default had taken place since August and has no real significance.

We have in each year remarked upon the condition of our foreign trade, partly because in the disparity between imports and exports the danger line of our expansion is most easily found. We have to sell securities to settle this difference and we have to pay the interest on these securities. Frankly, with the balance against us at March 1913, of \$298,711,000, already referred to, we had gone far enough. The contraction in building operations and the general economy which had already begun helped to bring this debit

balance down so that by March, 1914, it had fallen to \$171,629,000. The improvement, however, was caused by a reduction of only \$41,325,000 in imports, while there was an increase in exports of \$85,765,000. In these figures the export and import of coin and bullion are included. Heretofore it has not seemed worth while to adjust the official figures by leaving these items out, but during the half-year ending September, 1914, the shipments of gold to Canada were so large as to render an adjustment imperative. The official excess of imports over exports for the half-year was \$89,213,000, but omitting shipments of coin and bullion it was only \$64,022,000. From this time forward, imports should show a very great decline, while, because of high prices for grain, the carrying out of war contracts for the allied countries, and the general desire to sell all that is available and to buy nothing that is not a necessity, our exports and imports should in the near future more nearly meet than at any time since the early years of this century. This will be a highly creditable accomplishment, showing that without undue pressure we could in two or three years do what our unfriendly critics thought impossible, that is, adjust the very large trade balance against us. Of course, we have still our interest to pay, and this country, in order to meet the most conservative demands for development, must be a borrower for many years to come, but I think we need have no great fear of the future in this respect if we take sufficient care of our credit. During the year 1914, although the markets were only favorable at times, and, since the war, have been practically closed to us, we sold securities abroad amounting to over 225 millions.

As soon as Great Britain begins to buy any new securities other than war issues, she will buy ours, and meantime we must hope that the market for our bonds in the United States will continue to grow. We cannot too often draw the attention of that country to the fact that when our foreign trade is analyzed the net debit for the difference between our sales and our purchases is payable to them and not to Europe. If the war prevents London from buying our securities, either the United States must buy them, or our great trade with that country must fall away, and the cry of "Made in Canada" would then have even a wider significance than it has today. During the year ending March, 1914, again omitting the figures for coin and bullion, we made purchases from the United States to the value of \$409,818,000, and we sold them goods to the value of \$178,282,000, so that with a net excess of imports from all countries of \$179,945,000, the excess in the case of the United States was actually \$231,536,000. Part of this, of course, offset by the actual cash brought into Canada by the settlers from the United States, part of investments made here by Americans, and part by the purchase of our securities, but it has mainly been settled in the past out of the proceeds of our sales of securities in London and on the Continent.

It is not possible to forecast the effect of the war upon our economic position, and we must be prepared to meet each new condition as it arises, but we can learn something from the events of the war, and gain courage or caution as the result. The cost of the war to Canada is already arranged for in London, so that no money is being withdrawn from Canadian money markets on that account, and to the extent of 60 per cent., representing that part of the war expenditure which is paid out in Canada, we obtain money in London with which debts abroad can be paid. The war has brought us military contracts and purchases of supplies on account of Great Britain, France and Russia, the amount of which has been estimated at much higher figures, but may safely be placed at about \$30,000,000; our exports are thus increased and a corresponding ability to pay debts abroad created. One estimate of the result of the war on our foreign trade places the annual value of the imports into Canada, the movement of which is either directly or indirectly affected because of the war, at \$110,000,000. We can gather from this some rough idea of the extent to which our imports will be restricted by inability to obtain the particular articles we desire. It is already clear, however, that reduction will also come from lessened imports due directly to lessened trade at home. On the other hand, exports will be enlarged in quantity and value by the foreign demand for food-stuffs of all kinds, and already the preparations for next year's crop exceed

anything known heretofore. Less noticeable, but probably of great economic importance will be the result of the wave of economy which has swept over Canada, mainly an enforced economy, but affecting all alike whether incomes are reduced or not. The effect of the careful use of food alone, the realization of the value of a bit of unused land as a garden plot, the little or great increase in production of almost every farm in Canada, east or west, the willingness to wear out old clothes and to put off the purchase of all luxuries—no matter how desirable—the cry for goods "Made in Canada," and the slow but gradual realization that every unnecessary import may be a wrong to Canada even if the purchaser himself can afford it—all of these things must, taken together, materially increase our financial ability to bear the strain of the war. On the other hand, many of our greatest industries are working on short time, or are practically closed down, our railroad earnings speak eloquently of the contraction of business, men are not thinking so much of making money as of conserving their position for better times, unemployment as a problem faces us as rarely before, and the daily newspaper makes it impossible to forget that our material affairs are a secondary consideration while we rest under the vast shadow of the war.

Immigration has nearly stopped for the time being, except from the United States and the Orient, but, owing to the war, it is impossible to obtain figures showing present conditions. We have, of course, lost for a time a large number of our best people by the despatch of our own contingent, by the return of reservists, and in other ways.

The reports of our superintendents and others on the business conditions in the various areas in which the Bank is interested are, needless to say, of more than usual importance. They range from references to the greatest financial events in the history of the world to the price of the agricultural products of a locality, and they give faithful representations of the various elements working for or against our prosperity. If we consider the awful effects of the war, we can but congratulate ourselves on the manner in which Canada has stood up under the strain and on the spirit shown by her people, while if we look beyond the war, we cannot doubt the ability of this country to carry out every prophecy made as to her future. In connection with the success which has attended our confederation of the North American provinces in one Dominion of self-governing people, we draw attention to the report of our Newfoundland manager, in which the hope is expressed that the last step contemplated by the Fathers of Confederation is now possible of attainment.

The Report of the Directors was then adopted, and the retiring Auditors, Messrs. T. Harry Webb, C.A., and James Marwick, C.A., were re-appointed. The usual votes of thanks were passed and the old Board of Directors was re-elected without change.—Advertisement.

## The Mail Bag

Continued from Page 9

the business. The local store has not been displaced, but instead of being owned by one man is owned by many and by one stroke has cut out from all members of the new concern all catalog business. After the co-operative store at Centuria, Wis., had been established for a few months I made enquiry of the postmaster if he had noticed any difference in the number of orders sent to department stores since co-operation had become a fact in the village. His reply was, "Not one, where there were ten before." My experience has been that a co-operative store does as much or more to build up a town as does a privately owned store. The plea that money sent away for goods injures the town is a specious one, for if I spend a dollar with a local merchant he sends that part of the dollar away to the wholesaler which he paid for the goods, retaining only the profit. If I send to a department store a dollar I send the wholesale price away, or out of town, as did the local merchant, the profit being left in my hands. The only question left to the decision of the farmer is whether the profit is more valuable to him left in the hands of the merchant or in his own hands.

Chaplin, Sask.

J. R. LOWE.

## Report on Pork Packing

Continued from Page 11

To save ourselves from loss, we had these slaughtered and sold to the retail trade as dressed mutton.

### Farmers Have Benefitted

As a result of our entering the field as hog buyers, I believe that the farmers of Alberta have benefitted to the extent of at least one-half cent per pound in the prices received for their hogs, and never in the history of the province have they been paid so close to market prices. It is common talk in the stockyards that there is not the money in handling hogs that there used to be before we entered the field.


This ought to some extent show the value of the work that has been done, that altho we have not secured the packing plant, it has done something towards bettering the hog industry and has given us some valuable experience and is laying the foundation of the larger project by getting after the source of supply. This work is only in its infancy yet and is capable of being developed to any proportions our farmers wish it to assume; the only limit being the amount of support the stock raisers give us. That it is still increasing, I would point to our December statement, when we handled at Calgary 48 cars of stuff, 38 cars being hogs, numbering 3,089; 8 cars cattle, 208 head; and 2 cars of mixed stuff in which were 90 sheep. At Edmonton we handled 34 cars, 3,211 hogs; 2 cars of cattle, 32 head; a total at both points of 72 cars, 6,300 hogs; 10 cars of cattle, 240 head; and 2 cars of mixed stuff, amounting in value to a grand total of about \$75,000. All the cost of doing this work has been paid by itself, except what might be charged for the elevator agents' time, and it shows a net profit of \$2,521.69 or \$5.40 a car.

### Thanks for Assistance

I cannot let this opportunity pass without thanking those who have so faithfully supported us. Some of our agents have developed a remarkable talent for the hog buying business, and without their aid we could not have made the success we have made of it. I would particularly mention Mr. Buckingham, of Stettler, our director for Red Deer. He has preached the hog gospel in and out of season, attending meetings, bought hogs and brought them to Calgary himself. I cannot thank him too much for the support he has given us. I would also thank the large number of loyal supporters which our work has developed. In some cases they have stuck to us when it possibly meant an apparent loss to themselves. We have had to meet the active opposition of every hog buyer in the province. This was to be expected and I am glad to say we have more than held our own. We have followed as closely as possible the lines laid down by you—with what measure of success is now before you. We have not tried to develop the packing plant, because your instructions confined us to the work that we have tried to perform. It is now in your hands to say what the future will be and also who is to carry on the work. It has now developed into big business, and altho it is not as co-operative as we would like to have it, and have tried to make it, still it is as near co-operation as we have been able to make it go, and it shows us more and more that we are following along right lines of standing together. That when the time comes to develop the packing plant the supplies for it will be in our own hands. That we have been able in the short space of nine months to develop and finance on itself a business amounting to a half million, speaks volumes for what can be done when our farmers will get into line and all pull together.

### Handling of Livestock

One afternoon session was devoted to the consideration of reports, which are published elsewhere in this issue. All the reports were unanimously adopted after the explanation of some of the points touched upon except the report of the pork packing committee. Considerable interest was displayed in this report by the delegates and a diversity of opinion was evident. The report showed that the handling of livestock had been carried out by the Alberta Farmers' Co-operative Elevator Company, at the request of the pork packing committee of the U.F.A., and under the management of E. Carswell, of Red Deer, who was chairman of



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the pork packing committee and a director of both the U.F.A. and the Elevator Company. In reply to a question, Mr. Carswell said that the profit of \$2,521,69, which the business had shown, went into the treasury of the Alberta Farmers' Co-operative Elevator Company.

The directors recommended, as an addition to Mr. Carswell's report, that the handling of livestock be continued along the same lines and under the same management as during the past year, until such conditions exist as will warrant the erection of a pork packing plant.

Some confusion arose thru several delegates endeavoring to speak at once on this question, and the chairman, D. W. Warner, was called upon to decide a number of points of order, but eventually the report, as printed elsewhere, was adopted by a considerable majority and the recommendation of the directors was laid on the table with the understanding that it would be discussed when a resolution dealing with the whole question of livestock and the pork packing plant was reached.

The question of establishing a government pork packing plant came in for considerable discussion on Thursday afternoon when the following resolution from Fairgrove Union came before the convention:

"We respectfully request that a pork packing plant be now built and operated under the government's offer, the supply of pigs required for same by the government being now in the possession of the farmers."

W. F. Stevens, livestock commissioner for the Province, was present and by request outlined the plan for the establishment of the plant which had been arranged between the U.F.A. and the Government several years ago. Mr Stevens said that when the price of hogs dropped below six cents he received many letters in favor of the co-operative plant, but when the price went higher he heard nothing on the question. Mr Stevens pointed out that the stumbling block in the way of getting 50,000 hogs subscribed was the penalty clause which provided for a fine of \$2.00 for every time a farmer sent his hogs to any other plant. The Danish co-operative plants all had the penalty clause and enforced it. In Ontario the co-operative plants had no penalty clause and every one went broke. It was of no use to build a co-operative plant and then send the hogs to the big competitors. Such action would only ruin the farmers co-operative company. As to whether another canvas be made for hogs, Mr. Stevens said that was a matter for the U.F.A. to decide upon. If the board of directors took up the matter with the government he had no doubt but that another canvas would be made. J. C. Boyle of Calgary, introduced a plan in favor of a private pork packing plant, but his scheme was given no consideration. The delegates were determined to have a co-operative plant.

After some further discussion the resolution was referred to the executive to act upon before the next convention.

**Market and Transportation**

Continued from Page 11

berta and British Columbia, affecting general merchandise, grain, lumber, coal, cement, sugar, etc.; the work has been worth doing. There is no time to go into details in regard to these reduced freight tariffs; they spread over some ninety pages in the judgment; the following quotation taken from page 147, will give a good illustration: "The Canadian Pacific has a special mileage tariff on grain and grain products applying locally between stations on the Crow's Nest Line in British Columbia, also to these stations from the company's shipping points in prairie territories.

"Application was made to the board by the United Farmers of Alberta, complaining of the rates. There would seem to be no good reason why one rate should apply to the Crow's Nest Line and another to other British Columbia territory. No good reason certainly was advanced during the hearing and I am of the opinion that special mileage rates should apply to and within British Columbia generally and that the whole scale should be reduced in the same ratio as that ordered on the prairies."

Then follow new mileage rates worked out by the Chief Traffic Officer in harmony with this decision on grain and grain products, in carload lots, reducing the mileage for example for 100 miles, from 17½ cents to 13 cents per 100 lbs.; for 500 miles, from 38 cents to 30 cents; for

1,000 miles, from 55 cents to 43 cents; for 1,500 miles, from 72 cents to 57½ cents.

In our presentation of railway questions in Ottawa in 1910, we requested that a true physical valuation of railways should be made, so that railway rates should not rest on dividends paid on watered stock. We have made no progress along this line as yet, but recommend that our efforts in this direction should be continued.

**Chilled Meat Export Scheme**

We have had correspondence with the secretary of our National Council with a view of pushing on what we used to call our Chilled Meat Export Scheme. We find much more interest in this scheme in Saskatchewan and Manitoba now than in former years, and as Ontario farmers are now organized as the United Farmers of Ontario, we think it a good time earnestly to promote this scheme in the four provinces. In the Western Provinces there has been a great increase in mixed farming and in the production of cattle and hogs, and if we don't place our export trade on a sound basis by shipping our chilled meat and cured pork, we shall soon meet with difficulties again in finding markets for our cattle and hogs. We have, during the last years, worked chiefly to put the grain trade on a reasonable basis; it is time now to do the same thing for the livestock trade. Both Liberal and Conservative Governments have promised to help us in this matter. In Edmonton and Calgary there were prospects of municipal stockyards and abattoirs; in Saskatchewan the Provincial Government seemed favorable to organize along these lines; in Winnipeg there are splendid union stockyards and there seems to be an opening for farmers' co-operative abattoirs; Toronto has municipal abattoirs. If we could get all these provincial institutions well going, and connected by a Dominion system of refrigerator cars and steamers, we should have a system of beef, mutton and pork export, which would enable us to compete with the world, and would give an immense impetus to stock raising all over Canada. We have been disappointed in Calgary and Edmonton lately by the shelving of the municipal stockyards proposition; it was natural in the face of the financial condition created by the war. But we hope, in Calgary at any rate, to see this proposition revived again; the war with many of its consequences will pass away, and we think your directors should make this Chilled and Cured Meat Export Scheme one of the chief things to work at this year, both in the province and by means of our National Council thruout Canada.

The report was unanimously adopted.

**C. P. R. TAX EXEMPTION**

A resolution in favor of asking the Dominion Government to pay the municipal and school taxes of C. P. R. lands in order to allow schools to be maintained and public improvements to be made was brought before the Edmonton convention by H. Sorensen, of Strathmore. Mr. Sorensen said that in 1913, out of five schools he knew in the irrigation district, four were closed and the children went uneducated because of the C. P. R. exemption. When the Dominion government, in order to secure a transcontinental railway, gave a land grant and tax exemption it was not just to make that a burden upon the school district and municipalities in the West. For one year the C. P. R. made a loan, but they would not continue it. A delegate outside the irrigation area said the odd sections in his district were owned by the C. P. R., and thru not being able to collect taxes on those lands, the school could only be open for four months instead of eight or nine. The resolution was carried unanimously.

When James A. Garfield was president of Hiram College, a man brought for entrance as a student his son, for whom he wished a shorter course than the regular one.

"The boy can never take all that in," said the father. "He wants to get thru quicker. Can you arrange it for him?"

"Oh, yes," said Mr. Garfield. "He can take a short course; it all depends on what you want to make of him. When God wants to make an oak He takes a hundred years, but He takes only two months to make a squash."

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The following letter is from another satisfied advertiser in The Guide. He says: Grain Growers' Guide, Maymont, Sask., Jan. 12, 1915. Dear Sirs:—Enclosed you will find an advertisement, also a money order for \$1.36 to pay for same for two weeks. The advertisement I placed in your paper last year brought me over 700 letters.

Yours truly, (Signed) R. McLAREN, Maymont, Sask.

The cost of an advertisement on this page is 4c. per word per issue. Let us know what seed grain and grass seed you have to sell and send us your advertisement with money order to cover cost of same for three or four issues. Do it now!

THE GRAIN GROWERS' GUIDE - WINNIPEG

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**GENUINE GRIMMS ALFALFA SEED—** Grown in Northern Sask.; samples and prices on request. R. McLaren, Maymont, Sask. 3-2

**ALFALFA SEED—ALBERTA GROWN; GRIMM** and Baltic; the hardest strains; samples and prices on request. Canadian Wheat Lands Ltd., Lewis Welsford, manager, Suffield, Alta. 3-4

**MARQUIS WHEAT—FOR SALE 300 BUSHELS,** price \$1.50, bags exclusive; reliable seeds; pure, clean; satisfaction guaranteed. Apply to E. P. Holvik, Innisfree, Alta. 3-2

**BANNER OATS—75 CENTS BUSHEL BAGS** free; perfectly clean; satisfaction guaranteed or money and freight charges refunded. L. W. Anderson, Bittern Lake, Alta. 3-4

**SEED AND FEED OATS FOR SALE—I HAVE** ten thousand bushels of seed oats for sale, also some feed—can load on any C.N.R., G.T.P. and C.P.R. railroad. Send offer to Jesse Hill, Yorkton, Sask. 3-2

**RECLEANED SEED OATS—SIXTY DAY OR** Orloff, 95c.; under 10 bu., \$1.00; cut July 30. Garton 22, 80c., small lots Victory, Great French Lizo, Gold Rain, \$1.00, sacks included. No noxious seeds. Frank Houser, Wilkie, Sask. 4-4

**RED CLOVER AND ALSIKE SEED FOR SALE—** State quantity when writing for samples. A. E. Browning, Oxdrift, Ont. 4-2

**FIRST PRIZE PROVINCIAL SEED FAIR,** Saskatchewan—Carload lot (2,000 bushels) oats from same field as above, for sample and price apply: Thomas Feare, Marquis, Sask.

**WESTERN RYE GRASS SEED FOR SALE—** 10 cents per lb. F. C. Meyer, Springwater, Sask. 4-2

**SPELTZ WANTED—I WOULD LIKE TO BUY** 30 bushels of good, clean seed. J. D. Morden, Tilston, Man.

**FINE, WELL RIPENED, HOME GROWN** Timothy seed for sale, which I specialize growing, \$8.00 per hundred sacked; 9 cents in lots less than 100 lb. orders; sample furnished. Jno. McD. Davidson, Coaldale, Alta. 4-12

**500 TWO-BUSHEL BAGS MARQUIS BREAK-** ing seed, second remove from prize. Odd head had 20 bushels per acre, \$1.50, bags included Wm. N. Parlee, Grayson, Sask. 4-5

**SEED OATS—2,000 BUSHEL—APPLY ISRAEL** Cressman, Guernsey, Sask.

### SHEEP

**400 HIGH GRADE SHROP. EWES—THE** best we have ever offered; 100 registered Shrop. ewes, 600 fine grade Shrop. ewe lambs; the makings of excellent breeding ewes; 200 range ewes. No old sheep being offered and all ewes bred to registered rams. For sale by Simon Downie and Sons, Carstairs, Alta. 4-2

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### BARRISTER

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**C. L. ST. JOHN, BARRISTER, ETC., MINNE-** dosa, Man. 58tf

**ERNEST LAYCOCK, B.A., LL.B., BARRISTER** and Solicitor, Wilkie, Sask.

**BONNAR, TRUMAN & HOLLANDS, BAR-** risters, etc.—R. A. Bonnar, K.C.; W. H. Truman, LL.B.; Ward Hollands. Offices 503-504 Winnipeg Electric Railway Building, Winnipeg P.O. Box 158. Telephone Garry 4782. 2tf

### U.F.A. Directors' Report

Continued from Page 7.

undertook an investigation into the regulations governing the granting of oil leases. A special committee was appointed to take up this work with power to act. That committee secured competent legal advice and the result of their researches has very largely been communicated to you already thru our official circular and the pages of our Grain Growers' Guide. Your committee were able in a small number of individual cases to render valuable assistance, but regret that beyond this there appear to have been no direct results, tho there is reason to believe that indirectly our prompt action brought about a distinct change for the better in the attitude of certain of the oil companies in the field.

Your committee regret to report that our representations to Ottawa, re the unfairness of the present regulations, and asking that certain amendments to same be considered, have met with no response up to the present time, and would seem to have been completely ignored. Our communications have met with scant courtesy at the hands of the officials of the Department of the Interior, and the secretary reports that his letters, while all directed to the same person, have been replied to, when answered at all, thru three or four officials representing different branches of the department, which has, of course, caused endless trouble and delay. On one occasion an important letter bearing on the granting of leases was opened and returned by the minister, to whom it was addressed, with no explanation, whether by accident or design we cannot say. It is a significant fact, however, that before we could again

renew our representations, one of the principal things it was hoped to prevent had been arranged for, and the speculator given an extension of time in which to continue to gamble in the natural resources which may be beneath our farms.

#### The War and Peace

Your directors, while by no means forgetful that this Association has always stood opposed to the dread practice of war, feel that they cannot close this report without some reference to the terrible struggle now going on in Europe and elsewhere, and in which we, as citizens of the British Empire, find ourselves involved. Tho some thousands of miles separate us from the scene of the main conflict, still that fight is ours and for us. We cannot, perhaps, many of us aid the Empire as we might wish in the forefront of the battle, still there is a duty within the power of all of us, which is no less important than that of the men behind the gun. Your directors believe that we, as farmers of Alberta, should individually and collectively, endeavor by every means possible to improve our methods of farming and by so doing, increase the production of our farms. By so doing we can help in a very important part of the work in which our whole Empire is engaged, namely that of upholding those great principles of freedom and justice to all people, on which our Empire is founded.

And when that cause has triumphed, aye, even now, let us help to ensure that the Peace which will result will be a lasting one. One that will make it impossible that the world will ever be witness again to such awful misery and destruction of life and property as has been wrought within the last few months.

### Receipts and Expenditures

| DISBURSEMENTS   |            | RECEIPTS                            |            |
|---|------------|-------------------------------------|------------|
| Office Salaries                                       | \$3,103.00 | Membership Fees                     | \$5,626.75 |
| P. P. Woodbridge (Sec'y)                              | \$1,200.00 | Ordinary Members                    | \$5,569.00 |
| Office Staff  | 1,903.00   | Junior and Lady Members             | 38.75      |
|   |            | Life Members                        | 12.00      |
|   |            | Members at Large                    | 7.00       |
| Printing and Advertising                              | 83,103.00  |                                     |            |
| Organizers' and Officers' Expenses (Travelling, etc.) | 1,221.85   |                                     |            |
| Organizers' Expenses                                  | 2,023.56   |                                     |            |
| Officers' Expenses                                    | 1,152.18   |                                     |            |
|   | 871.38     |                                     |            |
|   | \$2,023.56 |                                     |            |
| Postage and Exchange                                  | 519.07     | Grants and Subscriptions            | 2,846.15   |
| Rent  | 500.50     | Grain Growers' Grain Co. (Winnipeg) | 1,750.00   |
| Office  | 480.00     | Dept. of Agriculture                | 1,000.00   |
| Room Rent for Meetings                                | 5.50       | Unions, etc.                        | 99.15      |
| Storage on Books                                      | 15.00      |                                     |            |
|   | \$ 500.50  |                                     |            |
| Office Furniture Purchased                            | 68.80      |                                     |            |
| Membership Buttons                                    | 220.00     |                                     |            |
| Multigraphing and Multigraph Supplies                 | 130.69     |                                     |            |
| Canadian Council of Agriculture                       | 100.00     |                                     |            |
| Office Expenses                                       | 580.63     |                                     |            |
| Stationery  | 239.42     | Sale of Buttons, Stationery, etc.   | 1,137.86   |
| Typewriter and Office Supplies                        | 44.24      | Membership Buttons                  | 211.20     |
| Light   | 12.50      | Stationery Supplies                 | 429.47     |
| Water   | 1.00       | Multigraph Sales                    | 497.19     |
| Office Cleaning Expenses                              | 66.00      |                                     |            |
| Secretary's Bond                                      | 10.00      |                                     |            |
| Clean Towel Supply Co.                                | 12.00      |                                     |            |
| Telegraph and Telephones                              | 105.47     |                                     |            |
| Legal and Auditing                                    | 70.00      |                                     |            |
| Xmas Presents (Staff)                                 | 20.00      |                                     |            |
|   | \$ 580.63  |                                     |            |
| Miscellaneous Expenses                                | 132.80     |                                     |            |
| Capital Press (re Ry. Com.)                           | 5.00       |                                     |            |
| R. N. Butcher (re Ry. Com.)                           | 9.00       |                                     |            |
| Repairs, Shelving, etc.                               | 11.70      |                                     |            |
| Freight and Express                                   | 33.30      |                                     |            |
| Cartage   | 8.50       |                                     |            |
| Directors' Photographs                                | 14.00      |                                     |            |
| Convention Badges                                     | 45.30      |                                     |            |
| Newspaper Subscriptions                               | 6.00       |                                     |            |
|   | \$ 132.80  |                                     |            |
| Late W. J. Tregillus                                  | 250.00     |                                     |            |
| Floral Panel  | 25.00      |                                     |            |
| Expenses of Executive attending Funeral               | 5.00       |                                     |            |
| Public Press, re Memorial (Deposit)                   | 200.00     |                                     |            |
|   | \$ 230.00  |                                     |            |
| Bank Account  | 823.25     |                                     |            |
| Cash in Bank, 31st December, 1914                     | 1,317.85   |                                     |            |
| Cash in Bank, 1st January, 1914                       | 502.35     |                                     |            |
|   | \$ 815.50  |                                     |            |
| Cash on Hand, 31st December, 1914                     | 7.75       |                                     |            |
|   | \$ 823.25  |                                     |            |
|   | \$9,654.15 |                                     | \$9,654.15 |

We beg to report that we have examined the foregoing statement of receipts and disbursements with the accounts and vouchers produced for our inspection, and hereby certify that, in our opinion the above statement is properly drawn up so as to exhibit a true and correct view of the cash transactions of the Association for the year ended 31st December, 1914.

SCOTT & STUART,  
Chartered Accountants

Wine harvest in France, except that part occupied by the Germans, is 1,484,000,000 gallons, as against 1,086,000,000 gallons in 1913.

Five thousand horses have been purchased in Argentine for the British army by Cunningham Graham, a government agent.

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|                           | Stock No. | Brandon Price | Calgary Price |
|---------------------------|-----------|---------------|---------------|
| Wheat—Marquis             | E90       | \$1.40        | \$1.50        |
| Oat—Seger                 | E87       | 1.10          | 1.25          |
| Oat—American Banner       | E80       | .90           | .90           |
| Oat—Abundance Regenerated | E84       | .83           | .85           |
| Oat—Victory               | E86       | .85           | 1.00          |
| Oat—Garton's No. 22       | E85       | .83           | .85           |
| Potatoes—Early Ohio       | E92       | 1.45          | 1.70          |

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# Young Canada Club

By DIXIE PATTON

### THE PRIZES

Perhaps you would like to hear about the prizes that have just been parceled up and mailed to the three lucky little folk who stood first among those who wrote for the last story contest.

Well then, Harry Vestine, a small man of eight summers, has been sent a copy of "A Child's Garden of Verse," by Robert Louis Stevenson; so beautifully illustrated that we were moved to forget, just this once, our rule that only story books should be sent to the prize winners. Some of the pictures are in black and white and some of them in colors and all are funny and interesting.

Here is one of the queer little verses from this beautiful little book:

I have a little shadow that goes in and out with me,  
And what can be the use of him is more than I can see.

He is very, very like me, from the heels up to the head;

And I see him jump before me when I jump into my bed.

The funniest thing about him is the way he likes to grow—

Not at all like proper children, which is always very slow;

For he sometimes shoots up taller like an india-rubber ball,

And he sometimes gets so little that there's none of him at all.

We will have to wait until another day to tell you about "The Story of a Short Life," by Mrs. Ewing, which went to Helen Auld, and "Lamb's Tales from Shakespeare," awarded to Kathleen Leona Sargent, both of them books which they will love more and more as they grow older.

DIXIE PATTON.

### AN INTERESTING TRIP

One summer I went to China with my parents for three months.

China is very different from our home in Canada. There is more rain and heat there than here. China is never cold enough for to bring snow or frost.

The Chinese people belong to the yellow race, they are a small dark race, their hair is dark. The men and boys have their hair shaved off in front and put in one braid. This is called a queue. The women roll their hair in a tight knot, which is held in place by two long pins. The girls dress their hair the same as their mothers. They have almond shaped eyes.

The women wear loose gowns with wide sleeves. In these sleeves they have pockets. Their shoes are called getas. The Chinamen and boys wear trousers and loose coats with sleeves like the women's.

The Chinese houses are built with bamboo. In these houses there is very little furniture; there are carpets woven from grasses on the floor.

The Chinese have pretty flower gardens; there are many paths thru these gardens; the beds are in different shapes. They have large rice fields and tea fields. The rice is planted in low ground; the tea is planted on the higher parts. They also make paper, ink and silk. They have many silk worms, the worms feed on the mulberry tree.

The people travel from place to place in rickshaws and boats. The Chinamen pull the rickshaws; they can go ten miles an hour.

Their religion is not at all like ours. They worship figures and idols in the temples. One temple I visited was the Temple of Confucius. They are very superstitious, but of late years the missionaries did quite a bit of good among them.

They have a very odd system of education. Just the boys go to school. There are about fifty-six letters in their alphabet.

I enjoyed my trip very much altho I was glad to get home. I learned many things about the Chinese. They are very backward. They are not as prosperous as our people in Canada. China is not a healthy country. It is too damp to be healthy there.

MARGARET EVELYN EVANS,  
Clair, Sask. Age 12 years.

### THE DREAM CITY

(A Prize Story)

Away across the blue, sparkling sea is the beautiful city of Venice, where there is no beat of the horses' hoofs on the pavement, no noise and bustle of traffic; therefore, it is altogether unlike any other city in the world. Years ago the rivers washed down earth from the mountains and hills into the sea until little islands appeared. Upon these, men built beautiful palaces, and grand, stately mansions. Then they linked these islands together with bridges, until this city grew greater and greater.

To these islands where the sunset is glorious with blue, crimson, purple and deep pink, with faint streaks of white, have come the dreamers of the world. There, artists found things that, when put on canvas, made them world-famous, and poets, breathing the air of this fairy-like city, have penned things that stirred the souls of the people who read them.

Let us take a trip to this beautiful city, to the great square. Here all day long pigeons flutter their white wings and coo softly as they pick up the corn and peas from ones hands. Over in the corner of the square sits a man with small bags of these grains which he sells for a penny each. Here is a girl with some corn in her hand, and the pigeons on her shoulders, head, arms and hands. What tame things they are! They know no fear, for no one ever harmed a single pigeon. How is that, you ask? That is a story which I must tell you.

About six hundred years ago the city of Venice was surrounded and taken by a watchful, cunning enemy. So closely were their forces drawn about the city that no messenger could get thru its gates to send for relief. Inside, the people of Venice were starving and were about to give in to their foes when a pigeon flew down and perched on the shoulder of a man, and there, tied firmly to its feet was a letter, saying that a large army was coming to help the brave people and urging them not to give Venice to the foe.

You see, the pigeons, who lived in the belfries of the city, were forced to fly to the mainland. Here they were caught and the message of cheer tied to the legs of one of them, and when freed it returned to the city.

So the famished people took courage and held out till the promised help came. Ever since, the pigeons have been kept at the public's expense in memory of the great service they did for the city. It is a very pleasing sight to see thousands of pigeons flapping their wings in the air and walking about on their little pink feet.

It is said that a great many people in Venice have never seen a real, live horse, but they have all seen the world-famous horses of St. Marks.

These horses are made of bronze and are perfectly moulded. There are four of them—two pair—and they are made as if in the act of walking with up-lifted fore-foot, arched neck, and raised tail. They keep guard over the gates of the great square and are said to be nearly two thousand years old. So beautiful and life-like are they, that, when the city was taken by the enemy, they were carried away by the conquerors.

Nero, who lived in the time of Christ, saw them and took them to Rome. Constantine took them when he built his city, Constantinople. After many years they returned to Venice. Napoleon, the French Emperor, saw them and took them to Paris. After the fall of Napoleon they returned to Venice, where they remain to this day. So these four horses have helped to make beautiful four great cities. That is quite a history for horses that are not made of flesh and blood, but of cold, hard metal.

And now we leave the most beautiful city, but we shall not soon forget about the bronze horses, the fluttering pigeons, the stately mansions and the blue sea.

HELEN AULD,  
Rosetown, Sask. Aged 11.

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# Farm Women's Clubs

## EVERYBODY WELCOME

Good times and profitable times are being planned by the executive of the W.G.G.A. for those who attend the big convention to be held in Regina on the 10th, 11th, and 12th of February.

Not only will the inspiring addresses be worth hearing, but the reports of the meetings of the local associations, and the resolutions put before the convention will be unusually interesting.

Resolutions relating to the work of the women's section of the association will aid in enlarging its efforts for the coming year and making the work even more interesting than before. If your club has good ideas for the betterment of the association, put them in the form of resolutions and send as soon as possible to your provincial secretary.

As nearly all the clubs will be represented there is reason to think we shall hear bright ideas for club work and shall meet many progressive and enterprising women. The ties between the local associations will become stronger, and with unity of heart and action will come the power to do with greater efficiency our part of the world's work.

Do not let the need of a new dress keep you at home, there are many of us who have the same want, and the folks at home will appreciate you the more if you leave them a few days and go back with a happier heart and a mind brim full of brighter, deeper thoughts than ever it had before.

The invitation to attend the convention has no bounds and all who accept will be sincerely welcomed.

ERMA STOCKING,  
Provincial Secretary.

## RELIEF WORK OF W.G.G.A.

The relief work that the W.G.G.A. are taking up is progressing with great strides. Letters from families in destitute circumstances are arriving at an alarming rate, and as I know that the big-hearted women of our association wish to do all they can to assist the needy in our province, I am again calling on them to write and let me know if their club can give help to any cases. Clothing is the main need, and should any community be able to pack a box of cast-off clothing I shall be very pleased to refer them to some family to whom they might send it.

Pitiful letters, telling of children with not enough clothing to keep them warm; of parents who have large families and no crop, and of old people who cannot help themselves, and must exist as best they can during the winter, come to this office with requests for assistance. A number of our clubs have responded splendidly. I hope many others will do so.

ERMA STOCKING,  
Provincial Secretary.  
Delisle, Sask.

## OFFICERS RE-ELECTED

Dear Miss Stocking:—We had another good meeting at the home of Mrs. Huggins on November 30, when the final arrangements for the Christmas tree were made. The Christmas tree itself was donated by the C.P.R.

It was decided not to send a delegate to the convention at Kincaid this year.

Officers were re-elected for the coming year as follows:—Mrs. Woolf, President; Mrs. Gledhill, Vice-President; Mrs. Dealey, Secretary-Treasurer; Directors, Mesdames Buchanan, Clark, Hayman, Huggins, Inman, Patzack.

Wishing you the compliments of the season.

(MRS.) N. DEALEY,  
Secretary-Treasurer,  
W.G.G.A., Red Lake District.

## SMILEY ANNUAL MEETING

Dear Miss Stocking:—A meeting of the Smiley Women Grain Growers was held at the home of Mrs. Rosenberger on December 5, 1914.

It was decided to use the five dollars, proceeds of chicken supper, for a Xmas tree for the children of Smiley and vicinity, and that the Xmas tree should be held in Uno Hall on Xmas eve. The president, vice-president and secretary

were re-elected to carry on the work for the coming year.

Mrs. Smiley read an interesting and instructive paper on "Home Influence," which was very much appreciated. There followed a discussion by all present on different methods of treating different children in the home.

Mrs. Rosenberger, our hostess, served a dainty lunch and a social chat was enjoyed over the teacups.

Mrs. Rosenberger, Mrs. Smiley and Mrs. Hyatt collected twenty-three dollars towards giving the children of Smiley a Xmas tree on December 24, 1914.

MRS. J. H. DUNNING,  
Driver, Sask

## A SUGGESTED PROGRAM

### The Home of the Future

#### Meeting 2:

House that Jill Built.  
Home-Making as a Profession.  
The Home as the Centre of Life.

#### Meeting 3:

Division of Incomes (Household Accounts and how to keep them).  
Scientific Buying (Knowing different brands, etc.)—Cuts of Meats.  
Bargains—Real and Fictitious.

#### Meeting 4:

Debate: Resolved that Organized Labor in the Home is Superior to Un-organized.

#### Meeting 5:

The Problem of Domestic Service.  
The Eight-hour Day in Housekeeping.  
The Advantages and Disadvantages of Help by the Hour.

#### Meeting 6:

The Ideal Kitchen.  
Conveniences in Homes.  
Municipal Housekeeping.

NOTE.—Ten days to two weeks must be allowed for forwarding patterns.



8470—Ladies' Plain Blouse. Cut in sizes 34 to 44 bust measure.  
7608—House Jacket with Fitted Back. Cut in sizes 34 to 44 bust measure. Size 40 requires 2 1/2 yards of 36 inch material.  
8455—Ladies Work Apron. Cut in sizes 34 to 44 bust measure. Size 40 requires 4 yards of 36 inch material, or 3 3/8 yards 36 to make without sleeves.  
8473—Girl's Night Dress. Cut in sizes 8 to 14 years.  
8478—Girl's Dress. Cut in sizes 8 to 14 years.  
The above patterns will be mailed to any address by the Fashion Department of this paper on receipt of 10 cents for each. Send number of pattern and size. This is absolutely necessary to insure satisfactory service.

"I wouldn't o' had no trouble wif de constable ner nobody," said Mr. Erastus Pinkley, in the Washington Star, "if it hadn't been foh woman's love o' dress."

"What has dress got to do with it?" asked the jailer.

"My woman folks warn't satisfied to eat 'em os' of de chicken. Dey had to put de feathers in deir hats an' parade 'em as circumstantial evidence."



# Prince Albert Flour Mills

MANUFACTURERS of HIGH-GRADE FLOUR.  
Ask for our "New Era" Brand, every sack guaranteed to give satisfaction. Special Prices in carload lots to the Grain Growers' Associations. Write for prices on Flour and Feed.

Prince Albert Flour Mills, Prince Albert, Sask.

# Bell

PIANOS and ORGANS

KNOWN AND USED THROUGHOUT THE WORLD

Write for Catalogue and Price List

SASKATOON PIANO CO., LTD.  
Sole Agents for Saskatchewan

Write Us for Bargains in Used Pianos. Terms to Suit Purchaser

## FRESH FISH CHEAP

For Shipment Direct from Fisherman to Farmer. Satisfaction Guaranteed or Money Refunded  
MULLETS OR SUCKERS, per lb. \$0.02; GOLD EYES, per lb. \$0.03;  
JACKFISH, per lb. .03; PICKEREL, per lb. .06  
TULLIBEEES, per lb. .03; BLOATERS, 15 lb. boxes 1.50  
FRESH HERRING, Per lb. .03; HADDIES, 15 lb. boxes 1.35  
WHITE FISH (Dressed) per lb. .07; SALT HERRINGS, 20 lb. pails 1.35  
EXTRA SPECIAL—No. 2 PICKEREL OR YELLOW PIKE, per lb. 2c  
Will ship Fish in bags at 10 cents for each hundred pounds. Now is your opportunity to lay in your winter's supply at Fishermen's prices. REMEMBER, YOUR FREIGHT RATES ARE LOWER FROM WINNIPEG THAN ANY OTHER POINT.  
Mail your Order Today. Terms Cash with Order. Bankers: Dominion Bank (North End Branch) Winnipeg  
THE CONSUMERS FISH COMPANY, WINNIPEG, MAN.

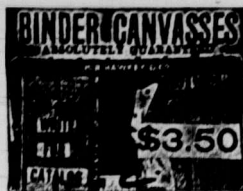
## LIVE OLD HENS WANTED

We will guarantee to pay the following prices, live weight, f.o.b. Winnipeg:  
HENS, 8c to 12c; DUCKS (Old and Young) 11c to 13c;  
YOUNG ROOSTERS, Best Market Price; OLD ROOSTERS, 8c; TURKEYS, Best Market Price; GESE, 10c to 11c; CHICKENS, Best Market Price.  
Let us know what you have to sell and we will forward crates for shipping. Prompt Cash on receipt of shipments.  
ROYAL PRODUCE AND TRADING CO., 97 AIKENS STREET, WINNIPEG

Try me - I wont disappoint you!



# Reduced Prices to Early Buyers



**ON BINDER CANVASSES**  
Our Prices for all makes. See Catalogue page 8.

|                | Regular Price. | Reduced Price. |
|----------------|----------------|----------------|
| Upper Elevator | 3.50           | <b>2.90</b>    |
| Lower Elevator | 4.00           | <b>3.25</b>    |
| 5-ft. Platform | 4.50           | <b>3.65</b>    |
| 6-ft. Platform | 5.00           | <b>3.90</b>    |
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**ORDER AT ONCE** as this offer expires February 28, 1915. Save on the freight—Have your Plow Shares come along at the same time.

## IT PAYS TO BUY THE FULLY GUARANTEED **Hawkey Plow Share**



With the **RED LABEL**

EVERY MAKE AND SIZE

## OUR SHARES WEAR and LAST LONGER FOR YOUR FORD

Electric Welded Non-Skid Chains for your Ford. Standard Grade. Weight 14 lbs. Per set

**2.65**



H. R. HAWKEY & CO. ELECTRIC-WELDED NON-SKID CHAINS.



## HAWKEY IDEAL PICKLER \$14.85

Uses less solution and treats every pickle of grain. Not a single smut germ can escape. Every part of machine is strong and durable, nothing to get out of order. Hopper holds full bag of grain and one man can easily treat 100 bushels per hour. Drum is 40 inches long and 12 inches in diameter, and can be adjusted to any angle. Guaranteed to give perfect satisfaction. weight 80 lbs. Second-class freight rate. Price **\$14.85**

## HAWKEY'S METAL INCUBATOR

Capacity 60 large eggs. Non-moisture, rust proof, beautiful blue enamel finish. Centre heat distribution, insuring absolutely uniform temperature. Entirely automatic and uses very little oil. Simple to operate, guaranteed mechanically perfect. Absolutely sure hatcher. Weight 14 lbs. Price **\$8.65**



**8.65**

## No. 60K. Metal Brooder to Match Incubator \$2.65

## HAWKEY'S HORSE AND CATTLE TONIC FOOD AND REMEDIES

Guaranteed to get results, or money refunded. Hawkey's Spavin Cure, Price \$3.00 per bottle, is guaranteed to remove any spavin not over two years old. In older cases it will cure lameness, and sometimes remove the blemish. Your money back if it doesn't. Write for Hawkey's 96-page book on diseases of stock, also our catalogue. It's Free.

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WINNIPEG MAIL ORDER SPECIALISTS MANITOBA

# Co-operation

THIS is the age of co-operative buying. Send us your address and let us tell you how to buy by this plan. The Flour that is always good.

Daily Capacity 300 Barrels

ECHO MILLING COMPANY GLADSTONE, MAN.



# FARM WINDBREAKS AND SHELTER BELTS

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



In late years there has been a continual demand for practical information regarding windbreaks and shelter belts adapted to our Western conditions. This book is prepared especially to meet this demand and to furnish authentic information in simple language that can be easily understood. This book not only explains the best possible means of protecting buildings, roads and livestock, but explains how to select, plant, cultivate, thin, and care for the various kinds of trees. Also contains valuable hints for the landscape gardener and nurseryman.

**CONTENTS:**—Prairie planting, distance of trees from buildings and roadways, windbreaks, protection to crops, height of windbreaks, kinds of trees to plant, shelter belts, mixed plantings, soils and trees best adapted to them, protection to buildings, methods of planting, cultivation, thinning, landscape gardening, grading, lawns, etc.\* Pruning trees for transplanting, shrubs, fruit trees for windbreaks. Propagation of plants, seeds, their care and uses. Raising coniferous trees from seed, cuttings, graftage, nursery practice, grades of nursery stock, transplanting, general care of nursery stock. Pruning, treatment of crooked trees, street trees. Injuries to trees and protection therefrom, etc., etc. Aside from the vast amount of practical information contained in this little manual, it is intensely interesting and convinces one of the value of windbreaks and shelter belts for protection, and the ease with which they can be grown.

70 pages, illustrated. Paper bound, 25 cents.

BOOK DEPT., GRAIN GROWERS' GUIDE, WINNIPEG, MAN.

# U.F.A. Secretary's Report

Continued from Page 8

we are to keep our unions in a good healthy condition, the secret of which is, of course, a good healthy attendance of the members at the regular meetings of the union. The first of these is a good program of subjects suitable for the purpose of debate. The second, a good system of handling the business of the union, whereby each man can be made to realize his own responsibility, particularly in financial matters. The third, a modern and effective system whereby practical organizers, well versed in the troubles of a local union, and competent to supply a remedy, can visit every district where a local union exists at least once a year.

In regard to the first suggestion, the pamphlet which has been issued by the three Western organizations, under the auspices of the Canadian Council of Agriculture, is, I think, a step in the right direction. It at least can be made to serve for the time being, and can be enlarged and amplified from time to time, by the introduction of other subjects of a more practical nature, the demand for which may be felt by any particular neighborhood. My idea would be that we secure from reliable sources a series of papers on every subject possible, of interest to agriculture, and that these be kept in stock at the Central office and our unions supplied with one or more of such articles from time to time as the demand arises. We have, with the Provincial Department of Agriculture, arranged for a large number of practical addresses to be given by agricultural experts this winter, but as our Association continues to grow we cannot possibly hope to supply speakers all the time, even if it were advisable, and it seems to me that the sending out of these papers, which could be read by an official of the local union, would meet a long felt want.

In the matter of handling the business of the union, one or more committees should certainly be appointed, responsible to the union, and a systematic method of distributing the supplies which are bought should also be worked out. There is often a serious economic waste in the way this distribution is undertaken at the present time, particularly where the members of a union are situated a considerable distance from the nearest railway centre. Means might be taken to make one wagon and team do the work of several, and in the same way the work of the secretary would be lightened and the unloading of the car greatly facilitated.

In the matter of financing our local unions, for nearly two years past I have been carefully studying this question and have discussed it on several occasions with well known bank managers and reliable business men. The main features of the plan which I submit herewith are at present being practiced in more than thirty of our local unions, generally speaking, with unqualified success, and I feel that now the matter has been given what may be considered a thorough trial, it may be given out to our other unions with confidence.

## Method of Financing Locals

Most of our local unions, from reports received to date, seem to take \$1,000 as the amount of capital or credit required for the handling of their business, and we will therefore use this figure as an example. Each member of the local union or district association is required to give a note in favor of the Board of Directors of such local or district association, such note to bear no interest and to be for approximately such amount as it is necessary for each man in the union to bear if the sum required is to be raised proportionately among all members, thus for a union 100 members strong the note would be \$10 in this particular example. The Board of Directors, who it is assumed will naturally be fairly responsible men financially, deposit with the bank their joint guarantee for the sum of \$1,000, and this also bears no interest. Then to complete the security, the secretary or treasurer who handles the money is required to secure a bond in the sum of \$1,000. Under this plan, if the business is done on a cash basis with a small margin of profit, as it should be, there is no risk attached to anyone, yet the security is absolutely complete and is such that no bank manager who knew his business would refuse to recognize. The procedure is, of course, that all business will be done on draft attached to bill of lading basis, that the bank will meet the draft, and that then,

and not until then, does the union incur any liability for interest charges. Twenty-four hours after the bank pays the draft, interest on the amount of the money in use will begin to accumulate. In most cases if the car is unloaded promptly and cash taken at the door of the car, the money can be turned over to the bank immediately. In any case the money should be turned over just as quickly as it is collected and interest is paid only on that portion of it which is left outstanding. Immediately the last dollar is paid in, things are as they were and no interest charges are accumulating. Under this plan it is even possible to extend credit to certain members of the union where the circumstances render it advisable, but wherever this is done, the union must, of course, by majority vote of the whole union, assume such responsibility, and an additional charge must be made for such goods to cover the interest charges which are accumulating on the amount of money involved at the bank. The practice of extending credit on union business is not, however, recommended and should only be entertained in exceptional circumstances and after a very careful investigation of the circumstances of each particular case. In the matter of security you will notice while each member gives a guarantee to the directors and the directors give a guarantee to the bank, the secretary is responsible to the directors, and when under bond the responsibility of the directors is assumed by the bonding company, thus the guarantee given by members and directors alike is really nothing more than a mere formality, but one which in the interests of good business must be observed. You will find that in practically every case if you can show the firm with whom you propose to deal that you have such a system in force, they will be well satisfied with the security and in some cases you may even find that it will bring you lower quotations on your goods. One of the beauties of this plan is that it is quite elastic in its nature, and even where it is found impossible to apply it exactly as suggested, it will be found that with certain modifications it will fit in practically anywhere.

This plan is not suggested as a permanent solution of the difficulty at present experienced, but merely one which will prove of use to a very large number of our unions who do not desire to incorporate and who at present have no legal or financial standing. As our Association continues to develop and the business of our individual unions continues to increase it will probably be necessary to solve this problem by the introduction of legislation, providing for the legal registration of local societies desiring to engage in a commission business along co-operative lines, for a very nominal fee. For the purpose of the average local union our present Co-operative Act, which is a thoroughly good one in its way, is far too all embracing in its scope, and a simpler form of registration with more limited powers would, I feel confident, meet the requirements of our local unions for very many years.

In regard to the third point, as this report has already become somewhat more lengthy than I had intended, it may be as well not to go into detail in regard to same as the plan which I have in mind is in line with the district organization idea, and a resolution along these lines is already on the program, which will give me an opportunity to give you my ideas in detail as to how the object suggested in this report can be most successfully brought about. Let it suffice to say for the present that I look upon this portion of the work as one of the most important and one which the Central office is eminently suited to undertake. It might be mentioned, however, that the plan would embrace what might be described as a school of organizers in direct touch with the Central office, each of whom would have under him a given number of sub-organizers directly responsible to him for their work and for whom he would be responsible to the Central office.

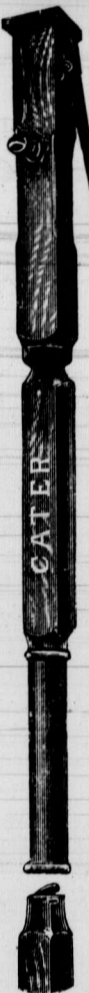
Study a child's character," said Henry Ford, in Washington. "Note his proclivities. Then choose a trade or a profession for him accordingly."

"I sent a little boy out the other day with a quarter to make a small purchase for me. On his return he told me the article I desired was out of stock and handed back my quarter—in the form of two dimes and a nickel.

"This boy, of course, is cut out for a waiter."

# Chiclets

REALLY DELIGHTFUL  
**THE DAINY  
MINT-COVERED  
CANDY-COATED  
CHEWING GUM**



## Cater's Wood Pumps

**WILL STAND  
MORE FROST  
PUMP EASIER  
LAST LONGER  
COST LESS**

**In Wells not more  
than 40 feet deep,  
than any pump made.**

**For deepwells get Cater's  
fig. 730. "So easy to put  
in and so easy to repair."**

**A Full Line of  
GASOLINE ENGINES  
WINDMILLS  
WATER TANKS, Etc.**

**Kept in Stock. Write for  
Catalogue F. Address:**

**H. CATER  
Dept. O  
Brandon Man**

### U.F.A. Convention Proceedings

Continued from Page 18

has exempted grazing leases from school taxes and largely from municipal taxes, and

"Whereas, education in rural districts is already greatly hampered by lack of funds and said exemption will practically mean the closing of a large number of schools for part of the year, and

"Whereas, the holders of grazing leases are making a substantial profit from grazing of live stock on their leases;

"Therefore, be it resolved: That we the United Farmers of Alberta, respectfully urge the provincial legislature to repeal said exemption."

#### Exemption from Seizure

"Whereas, the Exemption Act of Alberta only allows three horses, mules or oxen to be exempt from seizure; and

"Whereas, farm machinery in Western Canada generally requires four horse power to work them;

"Be it therefore resolved: That the government be asked to so amend the Exemption Act to allow of four horses, etc., to be exempt from seizure."

#### Protection of Mine Workers

"Whereas, we once have witnessed a shocking tragedy, the Hillcrest mine disaster, where 199 law-abiding citizens of this province met their death in a horrible manner, leaving their families destitute thru no fault of their own, and

"Whereas, the officers of the miners' organizations had called the attention of the management and of the government to the dangerous nature of this mine without any satisfactory action being taken for the protection of life and health of the employees, and

"Whereas, this province has had more fatal accidents in the mining industry, numbers of employees considered, than any other state or province on the American continent, and

"Whereas, the well-being of those who produce the nation's wealth should be the first consideration, it is hereby resolved that we, the United Farmers of

Alberta, condemn the officers and managers of this mining company as unfit to conduct a business in this province which involves the employment of labor; and it is also

"Resolved: That we remind the government of Alberta that we expect the workingmen of this province to be protected as far, at least, as life and health is concerned, while engaged in their daily work as employees of individuals, corporations or the government itself, and it is further

"Resolved: That copies of this resolution be sent by the secretary of the U.F.A. to the secretary of the United Mine Workers of America, District 18, the president of the Hillcrest Mining Company, the premier of Alberta, and to our official organ for publication."

#### Coyote Bounty

"Whereas, the coyotes have increased to such numbers that they have become a serious menace to the farmers' flocks;

"Therefore, be it resolved: That the government be requested to give a bounty of \$2 (two dollars) for grown coyotes and \$1 (one dollar) for pups."

#### Nationalization of Railways

W. R. Ball delivered a brief but instructive address in favor of public ownership of railways. He quoted figures to show that freight rates on the Inter-Colonial Railway were much lower than on the C.P.R. He also outlined the system of private and foreign ownership of the Canadian railways and urged that the dividends now paid to foreign bondholders be turned into the pockets of the taxpayers of Canada. At the conclusion of his remarks the convention unanimously passed the following resolution:

"Resolved: That this union do declare themselves unanimously in favor of government ownership and control of the railroads in Canada, or as large a proportion of them as will enable the people to have the power to fix the rates on company or private owned roads, also that the basis upon which rates are fixed be upon the physical valuation of the roads after all govern-

## Don't Say

### "I can't afford to have my Teeth Fixed now!"

We all realize that things are not what they should be, and that money is hard to get a hold of. But perhaps it is all for the best. It makes all of us who have to work for a living realize the value of money. Remember a dollar saved is a dollar earned.

Remember also that Teeth sometimes are even more valuable than money.

Health is the first step towards happiness. Therefore, you must keep your Teeth. Now is the time, this is the place for fine dental work.

**Bridge Work  
\$5.00 per Tooth**

**Gold Crowns  
\$5.00**



### Dr. W. R. Parsons

2nd Floor McGreevy Block  
258 1/2 PORTAGE AVENUE  
WINNIPEG, CANADA

PHONE MAIN 699

# G. G. G. Woven Wire Fencing

**Don't place your order for Wire Fencing before getting prices from the G.G.G. Co.**

We can save you money, give prompt delivery, and supply a Fence second to nothing on the market. Every rod is guaranteed. You are the judge, and if you are not satisfied the Fence is what we claim for it, deliver it to your nearest station, and every cent you have paid for Wire or freight will be promptly refunded.

We make this guarantee because we know the material out of which our Fence is made. Every foot of Wire put into the G. G. G. Fence is up to the full standard of the gauge specified, and is galvanized so heavily that it will stand one acid immersion more than ordinary "two dip" wire used in the manufacture of other fences. It is this that gives the G. G. G. Fence its durability, a quality which is only revealed as the years go by.

**A poor Fence is dear at any price.** The only way to make a permanent reduction in the cost of any necessity without reducing the quality is by standing shoulder to shoulder with your fellow farmers, concentrating your purchases through one central agency, over which you have complete control, thereby enabling that agency to buy for you at the lowest possible cost. This is the aim of the G. G. G. Co.

Write for Carload or Less Carload Prices on Woven and Barb Wire, delivered to your nearest station. A postcard with your name and address will bring you our new illustrated catalogue of Farm Machinery and Supplies, or the 24 page illustrated Seed Catalogue now ready for mailing.

If you have a car of Grain to ship, the G. G. G. Co. is here to protect your interests.

Write for our  
New Illustrated  
Catalogue of  
Farm  
Machinery  
and Supplies

## The Grain Growers' Grain Company Ltd.

FORT WILLIAM      WINNIPEG      CALGARY      NEW WESTMINSTER

**Selected Seeds for the West**

As a Canadian Seed House of Forty Years' Experience, supported by exhaustive comparative testing each season on **OUR OWN TRIAL GROUNDS**, our thorough knowledge of the adaptability of every known vegetable for western climatic conditions enables us to maintain the

**Uniform High Standard of Quality**

for which our seeds are famous

The gardener who builds on **STEELE, BRIGGS SEEDS** from year to year is assured of success

Cultural Booklets, written by Mr. Jas. Cocks, F.R.H.S., who has had many years' practical experience in Western Canada, mailed to customers on request.

Our **"LION" BRAND** stocks of Field Seeds are the acme of seed selection.

Write for our illustrated Catalogue today.

**A LOT DEPENDS ON WHAT YOU SOW**

**Steele, Briggs Seed Co. Limited**  
WINNIPEG, MANITOBA



**"Conqueror" Overalls**

UNION MADE AND GUARANTEED

Made in Western Canada to suit Western Conditions

They are strong, roomy, comfortably fitting and have patented exclusive features not found in other overalls on the market. Patent continuous side-facing and fly, making the overall absolutely rip proof—and hammer loop.

When buying "CONQUEROR" overalls you get a line that is a little better than the best and you help support a Western industry, thereby combining common sense with patriotism.

**SOLD EVERYWHERE!**

**The Monarch Overall Mfg. Co. Ltd.**  
310 ROSS AVE., WINNIPEG, MAN.

The Best in the West



**THE Grain Growers' Grain Co.'s SCHOOL OF TRACTIONEERING**


We will hold a thirty days' course in Gas and Oil Tractioneering, in Regina

**Beginning February 15th, 1915**

We have secured an experienced instructor for this term, and can guarantee students that they will learn all the necessary details of a gas tractor. We will have one of our "Grain Growers' Special" Gas Tractors on hand for the use of students, as well as other makes of large tractors of the four-cylinder type.

**WRITE FOR APPLICATION BLANKS AND FURTHER PARTICULARS**

**The Grain Growers' Grain Co. Ltd.**  
WINNIPEG CALGARY FORT WILLIAM NEW WESTMINSTER



**\$200,000.00**

is what we saved farmers during 1914. May we ship you

**LUMBER AT COST**

and save you money. The middleman's profit does not increase the value of your lumber one cent. You secure better quality at lower prices by buying direct.

Our prices, subject to advance, delivered on a 40 cent rate of freight—2 x 4, 2 x 6, 2 x 8, up to 16 ft., \$18.50; 8 in. Shiplap, \$17.50; Drop Siding, \$24.00; Edge Grain Flooring, \$33.00; Common Boards, \$17.50; Doors, Windows, etc., at corresponding low prices.

Send us a list of material you require. We guarantee satisfaction. Allow examination before payment. Remember, we have satisfied hundreds. May we satisfy you? Write for Free Farm Record Book.

REFERENCE: MERCHANTS BANK OF CANADA

**Farmers Co-operative Lumber Co.**  
Vancouver, B.C.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

ment assistance is deducted, and not the capitalization of same;

"Further, that five per cent. interest be the maximum upon the capital invested, less the government assistance."

**Representation in Parliament**

J. G. Buckley, of Gleichen, introduced a resolution that the U.F.A. should nominate independent candidates in each constituency. He said that at the present time the candidates for both parties were subject to their own parties and the parties were controlled by the corporations. The farmers had no representation in parliament today. After some discussion the resolution was voted down. A similar resolution was referred to the local unions for consideration during the coming year.

**Thanks to Government**

A vote of thanks was passed to the Dominion government in return for the government aid to the homesteaders in the dry belt.

A resolution was passed in favor of the local unions buying coal direct from the mines.

The convention strongly protested against the heavy court and solicitors' fees for the collection of debts.

A large number of other resolutions dealing with a great variety of subjects were referred to the board of directors, and another large number were voted down.

**Calgary Next Year**

The convention decided to hold the next annual meeting in Calgary, in January, 1916. The convention closed shortly before midnight on Thursday.

**BELGIAN RELIEF FUND**

**Received to Friday, January 22**

|   |                   |
|---|-------------------|
| Previously acknowledged   | \$2,703.70        |
| W. I. Trahair, Sask. Land. P.O.                                 | 2.00              |
| Creek Bend Homemakers Club and Gallivan G.G.A., Gallivan, Sask. | 102.07            |
| Glenellen Branch Sask. G.G.A.                                   | 65.75             |
| V. Clements, Redvers, Sask.                                     | 7.50              |
| Alfred Gray, Grandview, Man.                                    | 5.00              |
| Southminster, Sask., Pat. Fund.                                 | 20.00             |
| Warmely, Sask., Sunday School.                                  | 12.00             |
| Mennonite Church, Stern, Alta.                                  | 35.00             |
| Comrey, Alta., Union Sunday School                              | 10.00             |
| W.G.G.A., Dinsmore, Sask.                                       | 11.50             |
| Lion's Head Patriotic Club, Alford, Sask.                       | 35.50             |
| Harold, Gordon, Irene and Wilfred Smith, Emerson, Man.          | 3.50              |
| Gwynne U.F.A.   | 10.00             |
| Howard Holden, West Hall, Man.                                  | 8.00              |
| Mrs. A. T. Patterson, Newdale, Man.                             | 3.00              |
| W. Chandle, Tylerton, Sask.                                     | 1.00              |
| J. E. Brinkworth and family, Tylerton, Sask.                    | 10.00             |
| Gully G. G. Assoc., Northminster, Sask.                         | 16.75             |
| Madsen family, Chaplin, Sask.                                   | 5.00              |
| W. G. H. Lloydminster   | 1.00              |
| Antler Hill Dis., Penhold, Alta.                                | 16.00             |
| Stewart Valley, Sask., Church.                                  | 18.00             |
| J. T. Tedford, Outram, Sask.                                    | 5.00              |
| Wilhelmina, Alta., Ladies' Aid.                                 | 10.00             |
| Spruce Bluff Sask., Community.                                  | 86.25             |
| Sequin G. G. Assoc., Creelman, Sask.                            | 10.00             |
| Muirland Branch G.G.A., Rose-town, Sask.                        | 21.00             |
| Makaroff, Man., Community.                                      | 26.45             |
| Geoffrey Ranger, Glevannah, Alta.                               | 1.00              |
| "A Sympathizer from Sask."                                      | 135.72            |
| P. B. Fry, Maymont, Sask.                                       | 2.00              |
| Remi Deausy, Kronan, Sask.                                      | 5.00              |
| W. J. Butler, Clapton, Sask.                                    | 1.00              |
| Free Methodist Sunday School, Blackheath                        | 11.00             |
| Farmers, Scotfield, Alta.                                       | 3.50              |
| Sympathizers, of Burnham, Sask.                                 | 2.50              |
| Chas. H. Dodds, Elmtree   | 5.00              |
| W. W. Brown, Hughton, Sask.                                     | 5.00              |
| Maryfield, Sask., Homemakers Club                               | 5.00              |
| Ideal Valley Literary Society, Cornucopia, Alta.                | 14.50             |
| Residents of Storthoaks, per C. A. Handfield                    | 42.50             |
| Camberley G.G.A.  | 70.80             |
| St. George's G.G.A.   | 59.00             |
| <b>Total</b>  | <b>\$3,624.49</b> |

In The Guide of January 13, a contribution of \$66.65 was acknowledged from U.F.A., Heath, Alta. This contribution was from Sunnyvale local, U.F.A., Heath P.O., Alberta.

A. J. H. Dubuc, Belgian consul, requests The Guide to acknowledge receipt of a bill of lading for sixty-five bags of wheat sent by Thomas M. Johnston, of Wilkie, Sask., secretary-treasurer of the Narrow Lake Grain Growers' Association.

**Eugenics**

"Father, did you ever lie when you were a boy?"

"No, by son," said the father, who evidently did not recall the past with any distinctness.

"Nor mother, either?" persisted the young lawyer.

"No. Why?"

"Oh, because I don't see how two people who never told a lie could have a boy who told as many as I did. Where could I have got it from?"

**PAINLESS DENTISTRY**

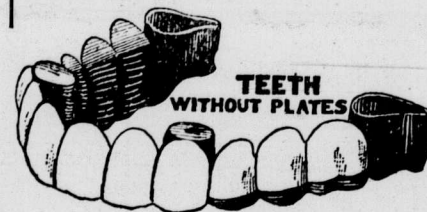
**I Give You Dentistry Without Pain**

The greatest system of Dentistry known to World of Science and Art to-day. No more dread of the dental chair. I do all this for YOU!

**Teeth Extracted, Filled, Crowned, Bridgework Without Pain**

Oxygenated Gas for painless operations. Easy, sweet and harmless as the sleep of nature. Somnoform Anesthesia, quick and pleasant.

All operators American or Canadian graduates. No students. Lady attendants. Special attention to out-of-town patients. Have your impression taken in the morning and go home with teeth the same day. All languages spoken. Free examination. All work guaranteed for Twenty Years.



**Crown and Bridgework**  
New System Bridgework

I have many imitators in Painless Dentistry, but my work is as different from their's as day is from night. Don't you ever spend one cent in dental work until you come and let me examine your teeth and let me show you my Alveolar Bridgework. The great object in getting dental work done is to have it done as painless as possible and at the same time get high-grade work. I have 20,000 unsolicited testimonials from ministers, lawyers, doctors, tradesmen, in fact, people in every walk of life.

**150,000 Satisfied Patients**

The Oldest Established Dental Concern in Western Canada. The finest Electrically Equipped Dental Office on the North American Continent.

**Dr. Robinson**

Dental Specialist

Over Henry Birks and Sons

Cor. Portage and Smith, Winnipeg

Office Hours: 8.30 a.m. to 8 p.m. Phone: M. 1121



# Sub-Surface Land Packers

**\$40.00**  **\$40.00**

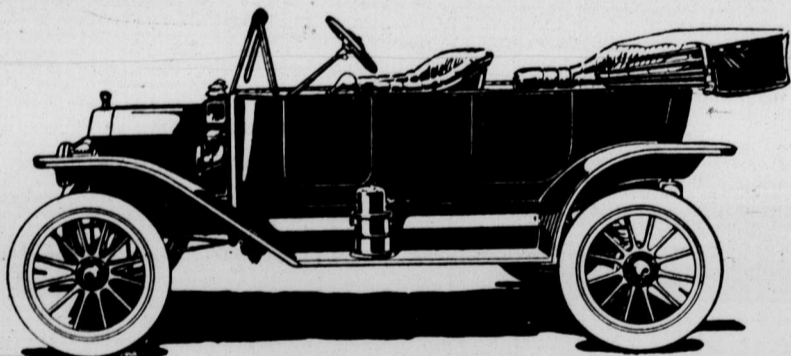
You can buy this machine for \$40.00 cash with order. Previously manufactured and sold retail at \$125.00. Over six hundred were sold by us through implement jobbers in Alberta and Saskatchewan in 1911, 1912 and 1913. We are closing out the stock consisting of twenty-six machines, but repairs will be available from the Manitoba Bridge and Iron Works, Limited, at any time, and we guarantee against breakage for one year.

### SPECIFICATIONS

Axle 2 1-16 in. steel in two sections, bearings cast steel. Wheels 21 in. diameter, wrought iron spokes, even-r, roller, or chain type, easy to turn and draft is in line with drawbars.  
24 Wheel Machines, No. 1400—12 feet wide.  
20 Wheel Machines, No. 1200—10 feet wide.

### Sub-Surface Packer Limited

901 Logan Avenue West - Winnipeg, Man.



"MADE IN CANADA"

### Is it three hours to town in a buckboard —or thirty minutes in a sturdy Ford?

More than seventeen thousand Canadian farmers drive Fords because they make the necessary trips to town during the busy season in the shortest possible time—at the smallest possible expense—and they don't eat when they aren't working.

Ford Touring Car \$590. Ford Runabout \$540. Ford Coupelet \$850. Ford Sedan \$1150. Ford Town Car \$840.  
(All cars sold fully equipped f.o.b. Ford, Ont.)

Buyers of these practical cars will share in profits, if we sell 30,000 new Ford cars between August 1, 1914, and August 1, 1915. Write for catalog (1).

*Ford Motor Company*  
OF CANADA, LIMITED.

Ford, Ontario



WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

# Corn!

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Main - 46 and 3570

Buy it for good feed  
Phone or wire us for offers  
We are working considerable at reasonable prices  
For good results in feeding sell your oats and barley and buy corn

**Blackburn & Mills** GRAIN EXCHANGE WINNIPEG

# HOLSTEINS

*The Old Reliable*  
TILLSONBURG SALE—

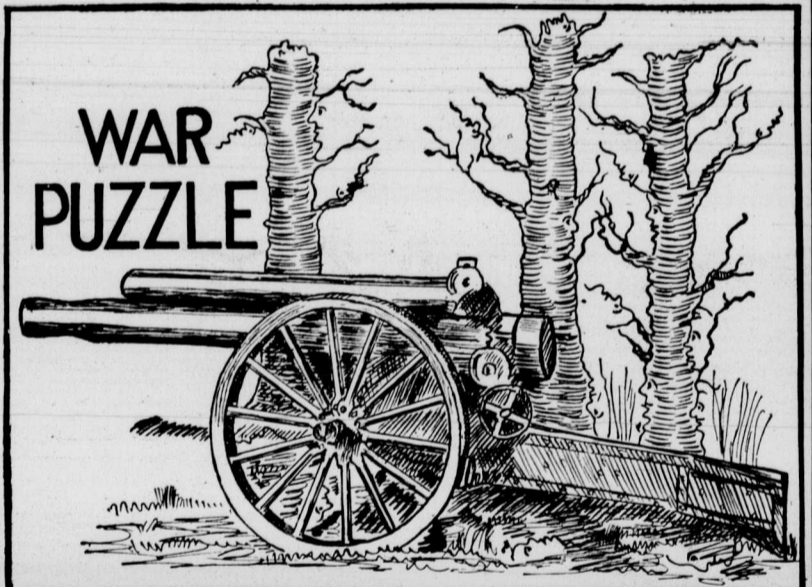
Fourth Annual Sale of the Southern Ontario Consignment Sale Co. will be held at Tillsonburg, Ont., Feb. 9, 1915. 80 head will be sold to the highest bidder. All sold subject to tubercule test—Cows, Heifers and Bulls fit for any show ring or the foundation of herds. Plan to attend the Annual Meeting in Toronto, then pay us a visit and inspect our cattle till sale day. Everything sold without reserve—nothing returned to our stables.

SEND FOR CATALOGUES TO R. J. KELLY, CULLODEN, ONT.

# FREE!! \$200.00 IN CASH

AND 100 VALUABLE PREMIUMS GIVEN AWAY

1st Prize, \$50.00 in Cash. | 3rd Prize, \$35.00 in Cash.  
2nd Prize, \$40.00 in Cash. | 4th Prize, \$25.00 in Cash.  
5th to 9th Prizes, each \$10.00 in Cash.



Above will be found the picture of a modern gun of the kind that is being used in the present war. At a glance the gun and some old trees appear to be all there is in the picture, but by careful scrutiny some soldiers' faces will be found. There are 19 of them in all. Can you find them? It is no easy task, but by patience and perseverance can be accomplished.

You may win a cash prize by doing so. Many have done this as will be shown by the names and addresses published below. If you find the faces mark each one you find with an X cut out the picture and send it to us, together with a slip of paper on which you have written the words "I have found all the faces and marked them." Write these nine words plainly and neatly, as in case of ties, both writing and neatness will be considered factors in this contest.

This may take up a little of your time, but as there are TWO HUNDRED DOLLARS in cash and One Hundred premiums given away, it is worth your time to take a little trouble over this matter. Remember, all you have to do is to mark the faces, cut out the picture and write on a separate piece of paper the words, "I have found all the faces and marked them."

We do not ask you to spend one cent of your money in order to enter this contest.

Send your answer at once; we will reply by Return Mail telling you whether your answer is correct or not, and we will send you a complete Prize List, together with the names and addresses of persons who have recently received over Two Thousand Dollars in Cash Prizes from us, and full particulars of a simple condition that must be fulfilled. (This condition does not involve the spending of any of your money.)

Winners of cash prizes in our late competitions will not be allowed to enter this contest. This competition will be judged by two well known business men of undoubted integrity, who

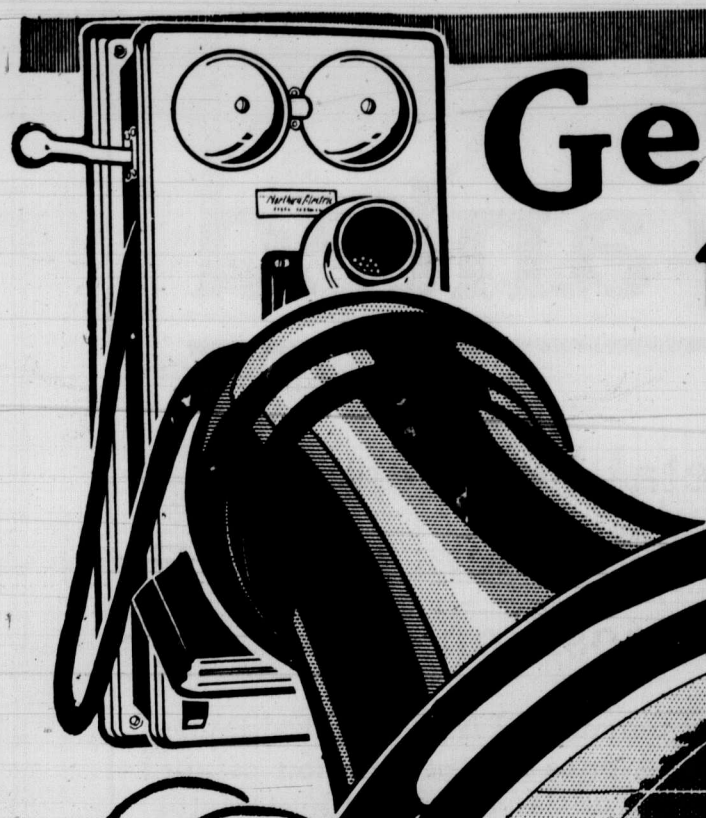
have no connection with this company, whose decisions must be accepted as final.

Below will be found a partial list of the names and addresses of a few persons who have won some of our larger prizes in recent contests. Although these persons are entirely unknown to us, they are our references. An enquiry from any one of them will bring the information that our contests are carried out with the utmost fairness and integrity. Your opportunity to win a good round sum is equally as good as that of anyone else, as all previous winners of cash prizes are debarred from entering this contest.

### Names and Addresses of a few Prize-Winners in recent Contests.

- |   |       |   |       |
|---|-------|---|-------|
| Mrs. W. A. C. Orr, 258 Gannell St., Winnipeg              | 50.00 | Mr. K. A. Rodger, 4 Manhattan Apts., Church St. Toronto | 35.00 |
| Miss E. Brodeur, 6 Gillespie St., Sherbrooke              | 50.00 | Mrs. J. B. Girouard, 655 Maisonneuve St., Montreal      | 35.00 |
| Mr. Louis Quintal, Charlemagne, Que.                      | 50.00 | Mrs. A. Ferguson, 39 Stobart Block, Winnipeg            | 35.00 |
| Mr. Alphonse Drouin, Dept. of Sec. of State, Ottawa       | 50.00 | Mr. R. E. Strange, 300 Rockland Rd., St. John, N.B.     | 35.00 |
| Mr. J. A. St. Pierre, Arthabaska, Que.                    | 50.00 | Miss Mary Cochrane, 114 Preston St., Ottawa             | 35.00 |
| Mrs. E. McMillan, 335 Medland St., West Toronto           | 50.00 | Mrs. G. H. Benson, 33 Hargrave St., Winnipeg            | 35.00 |
| Mr. H. Lloyd, Stanley Barracks, Toronto, Ont.             | 50.00 | Mrs. W. D. Little, Fowassan, Ont.                       | 30.00 |
| Mr. Jos. P. Champagne, 222 Bolton, Ottawa, Ont.           | 50.00 | Mr. Thos. Blakey, 85 Hanley St., Toronto                | 25.00 |
| Miss Daisy Rabe, 182 University Ave., Toronto             | 40.00 | Miss Mary Lamb, 22 Spencer St., St. John's, Nfld.       | 25.00 |
| Mr. Jno. W. London, 486 Ross Ave., Winnipeg Man.          | 40.00 | Miss E. A. Kennedy, 16 Railway St., Hamilton            | 25.00 |
| Miss I. B. Benjamin, 125 Hughson St., Hamilton            | 40.00 | Mr. Jules Vascanelles, Goulais River, Ont.              | 25.00 |
| Miss H. C. Powell, P. O. Dept., Ottawa, Ont.              | 40.00 | Mr. Jno. M. Sullivan, Duckworth St. John's, Nfld.       | 25.00 |
| Mrs. Andrew Johnson, Box 103, Roblin, Man.                | 40.00 | Mrs. E. H. Dunnett, 200 Hughson St., Hamilton           | 25.00 |
| Mr. Norman Robinson, Milford Haven, Ont.                  | 40.00 | Mr. W. C. Mason, 2475 Hutchison St., Montreal           | 25.00 |
| Mr. Thos. Humphries, 40 Ayers & Sons, St. John's          | 40.00 | Mrs. H. W. Healey, Box 171 Ingersoll, Ont.              | 25.00 |
| Mr. P. A. Ferguson, 221 James Ave., Winnipeg              | 40.00 | Mr. M. J. Brouse, 61 St. George St., Toronto, Ont.      | 25.00 |
| Mrs. Quinnie R. Stark, 2 St. Mary's Place, Winnipeg, Man. | 35.00 | Mrs. Francis Boynton, 235 Ross St., St. Thomas, Ont.    | 25.00 |

Send your reply direct to **HOUSEHOLD SPECIALTY CO., MONTREAL, CAN.**



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# 10,000 Farmers Wanted

To Stand Behind the Sarnia Metal Products Co.  
Limited, and The Organized Farmers in  
a Great Co-operative Proposition

We want every Farmer in Canada that contemplates using Corrugated Iron, Metal Shingles or any other Sheet Metal Building Materials, to write us at once for information of our new co-operative plan, by which we are supplying the farmers of Canada with Sheet Metal Building Materials at the lowest possible cost.

**\$25.00 to \$50.00 Saved Every Farmer**

**Quality** We guarantee the galvanized iron used in the manufacture of Sarnia Metal Products to be equal to that of any iron used by any manufacturer in Canada in the manufacture of similar lines of roofing products which they are selling to the farmer, at the time of advertising, at an advance of 25 to 50 per cent. above the price we are quoting. And please remember that all Sarnia Metal Products are made from galvanized iron of a quality specified by the organized farmers themselves.

**Price** By an agreement with the farm organizations we have agreed to supply all farmers with sheet metal building materials at a small percentage in advance of the cost of our raw materials, leaving the control of the selling price in the farmers' hands. We have estimated our profits on a very large volume of business and every order you send us will help in making our price still lower.

**Service** Our factory at Sarnia, just completed, is the most modern factory in Canada for the manufacture of the lines we offer, and we carry such large stocks and are situated in such an advantageous location that it is possible for us to make the quickest possible delivery of orders.

## A VITAL QUESTION

If approached by another company or its agent in an endeavor to sell you Corrugated Iron, etc., simply ask them what they would supply you the same material for, if it were not for the Sarnia Metal Products Co., Limited, and its co-operative plan. We have some information in regard to the plan used in the endeavor of others to head off our business, which proves very interesting reading.

If you contemplate the erection of any new buildings or the re-roofing of any already built, please send us a rough sketch, and we will do the rest.

WRITE AT ONCE TO HEAD OFFICE

**The Sarnia Metal Products Co.**  
Sarnia - Canada LIMITED

Our lines are sold and distributed through the United Farmers' Co-operative Company, of Ontario.