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GROWERS

TUIDE

WINNIPEG

No. 4

MANITOBA GRAIN GROWERS' ASSOCIATION

OCT. 1908

AND EMPLOYED AS THE OFFICIAL ORGAN OF THAT BODY

Devoted to the work of organizing the Farmers for their mutual protection and advantage, keeping them accurately informed on all matters and movements of importance to them as Farmers, and furnishing a medium through which they may exchange ideas and information to their mutual benefit, and the building up of an enlightened public opinion on economic and social questions.

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Editorial. Making The Millers Pay Government Ownership of Elevators and Railways Co-operation Among Farmers A Huge Mail-Bag The World's Richest Legacy The World's Richest Legacy The Profit of Education Necessity Knows No Law Our Women and Young Folks

"BUT CROWN HER QUEEN AND EQUITY SHALL USHER IN FOR THOSE WHO BUILD AND THOSE WHO SPIN AND THOSE THE GRAIN WHO GARNER IN A BRIGHTER DAY "

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Vol. 1



Fanning Mills are becoming the most necessary article on your farm. Seed Wheat the most particular. Wild Oats the most dreaded. The Hero, the friend of the farmer, will separate your wheat from wild oats, and causes every one who uses them to rejoice. Order one from



your dealer at the nearest town. Buy nothing but the, best. Insist on getting the **HERO**. It has no equal, under any name or form. Sold by a dealer in every town.

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OFFICE AND MILL

SYNOPSIS OF CANADIAN NORTH-WEST HOMESTEAD RECULATIONS

A NY even numbered section of Dominion Lands in Manitoba, Saskatchewan and Alberta, excepting 8 and 26, not reserved, may be homesteaded by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

Application for entry must be made in person by the applicant at a Dominion Lands Agency or Sub-Agency for the district in which the land is situate. Entry by proxy may, however, be made at any Agency on certain conditions by the father, mother, son, daughter, brother or sister of an intending homesteader.

DUTIES.-(1) At least six months' residence upon and cultivation of the land in each year for three years.

(2) A homesteader may, if he so desires, perform the required residence duties by living on farming land owned solely by him, not less than eighty (80) acres in extent, in the vicinity of his homestead. He may also do so by living with father or mother, on certain conditions. Joint ownership in land will not meet this requirement.

Ta(3) A homesteader intending to perform his residence duties in accordance with the above while living with parents or on farming land owned by himself must notify the Agent for the district of such intention.

W. W. CORY,

Deputy of the Minister of the Interior.

N. B.--Unauthorized publication of this advertisement will not be paid for.

THE GRAIN GROWERS' GUIDE

A MONTHLY

NO. 4

WINNIPEG, OCTOBER, 1908

VOL. 1

ADDRESSED TO THE FARMERS OF



Published under the auspices and employed as the Official Organ of The Manitoba Grain Growers' Association.

ENDORSED BY THE INTERPROVINCIAL COUNCIL OF GRAIN GROWERS' AND FARMERS' ASSOCIATIONS.

Designed to give publicity to the views of Western Farmers generally and to become the official mouthpiece of as many Farmers' Organizations throughout the "Three Prairie Provinces" as may apply for space therein.

Subscription price \$1.00 per year in advance.

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Address all communications to

THE GRAIN GROWERS' GUIDE, Winnipeg, Manitoba

NO. 4 OCTOBER 1908 VOL, 1

ARE YOU WITH US?

Have you sent in your subscription to the Grain Grower's Guide?

Has it occured to you that this paper is printed by farmers in the interests of the Great Plain People and not for making profit for capitalists?

Has it occured to you that as a farmer you are concerned in showing the world that farmers have the brains, business capacity and mutual confidence to stand by their own organization, which is intended to permanently better their conditions?

Has it occured to you that you are concerned in showing capitalists and grafters that the farmers can run an up-to-date paper without any aid from capitalists?

Remember that by sending us your dollar you lessen the cost of mailing.

Remember that it costs money to get subscribers through agents. Part of your money,

that would otherwise go towards bettering the "Guide," goes to pay them for their work.

POCTORIE STA

We make a strong appeal to grain growers to come to our assistance, to enable us to get into position to launch out as a weekly by the New Year. Then we would be able to give you up-todate current news besides giving you much other information that other papers will not touch.

EDITORIAL MAKING THE MILLS PAY FOR THE WHEAT

Mr. Arthur Kilburn, secretary of the Grain Growers Association at Kilburn, writes under date Oct. 1st. I am sending you the prices of street wheat for Sept. 28th. I got the figures from the Western Canada Milling Co. The buyer says there is a spread of 6 cents.

There is no wheat of any account being sold on the street here; so far wheat has been sold on track. The Western Canada Milling Co., are keen to get the wheat here—and quite a lot of the grain that was put into their elevator was shipped to the Grain Growers Grain Co., by parties that have shares in the company. The mill people evidently did not like that as the buyer phoned to Winnipeg and got special rates. They now put the wheat through their elevator for 1½ cents, give them the grade here with 30 days free storage and pay Fort William prices less the \$7.80 and the 1½ cents any time inside the thirty days. It seems to me as if they are bound to get after the farmers company. Our car-supply is fairly good.

A farmer from Carroll, Man., reports that the Ogilvie Milling Company paid him track price for all his wheat giving him 1 northern with no.dockage for his whole crop—and says some of it would grade, no better than 3 northern on account of slight frost. He made good money out of the \$7.50 he put into a share of the Grain Growers Grain Company.

These are illustrations of what is being done in many places where the farmers are public spirited enough to identify themselves with the farmer's organilation and ship their own grain. The "Grain Growers Grain Co.", is making the mills "go some" in paying for their supply.

The Winnipeg correspondent of the "Northwestern Miller", writes under date of Sept. 28 :--

"Wheat on the Winnipeg market has been active during most of the week. In the face of a large movement from the country there has been a large trade in cash wheat at full prices. What appears to be export demand is large but part of it is supposed to be speculative or investment buying of cash wheat not yet placed on the other side but contracted for shipment to Buffalo in readiness for sale and quick shipment to Europe when prices go higher."

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The western millers and grain speculators by boosting the crop and selling parcels of Manitoba wheat cheap in July and August for October and November delivery succeeded in breaking the price at least 10 cents a bushel. Now the farmers are playing into their hands by tumbling over one another in their haste to get rid of their grain. No sooner will the bulk of the wheat pass out of the farmer's hands than the price will advance.

The Miller London, E. S. says:--"Once the rush is over the men who hold the wheat in the various elevators will pull themselves together and regulate the supply to suit their own pockets."

THE QUESTION OF THE HOUR

The outstanding feature of the communications that reach us from farmers from all over the West is the unanimity that prevails for government ownership of elevators. It is a surprise even for those who have taken the initiative in formulating the principles of placing the grain storage facilities under government ownership, how quickly public opinion is being crystalized and given expression to. Nothing has contributed so much towards that changed sentiment as the unsatiable greed and arbitrary methods manifested by the trade in dealing with the farmers. The elevator owners, having gained control of the Winnipeg Grain Exchange, directing and dominating its policy to such an extent that they can make prices of grain to suit themselves, send daily prices to buying agents, arranged pooling of receipts at country elevators which was equivalent tr a distribution of profits among the owners of elevators.

The only fly in their pot of ointment is the privilege farmers have of shipping their own grain and they exercised all the ingenuity they could devise to deprive them of that one source of relief. The Manitoba Legislature at its last session endeavored to regulate their operations by placing restrictions on the powers they possessed under the charter granted the Grain Exchange. Now they free themselves from the obligations of that restricted charter by the simple device of changing the name under which they operate. The Dominion Parliament passed legislation intended to regulate the handling of grain at interior points and in transit. At every station in the West where grain is received there are several agents of the elevator combine buying grain under conditions and a code of instructions that reduces the probabilities of square dealing to a minimum. Added to that are the scores of travelling agents whose business it is to see that all the agents will buy, weigh and dock grain "right" and instruct the buyers in the secrets of evading the Grain Act.

In another column we point out how they "do up" the farmer at places where he has not yet fully availed himself of the advantages of co-operative selling. His loss in being "buncoed" by the elevator operators in a species of "confidence game" is often a good deal more than the loss he sustains by the difference between street and track prices. A farmer related to us a few days ago how he arranged for a special bin with a buyer of the Ogilvie Milling Company in which he placed about 760 bushels from the thashing machine. He objected to the operator grading and docking his wheat as it was special binned; also to giving light weight. But the sauve operator politely told him that it made no difference as his wheat al went into one bin and would be weighed after it came out and THE FARMER TOOK HIS WORD FOR IT. Altogether he was docked 25 bushels. He secured a car shipped to his own order. The inspector docked his wheat 11 p. c. When he demanded a settlement he was just as politely told that his tickets were for stored wheat and he would have to accept what the tickets called for. Result-The wealthy Ogilvie Co., had

14 bush. in dockage and 12 bush. more by giving short weight of good 1 Nor. wheat which they did not pay for, and the farmer who largely had to depend on the proceeds of that small car of wheat to support and educate a family for a year, has that much less.

Such despicable tricks as the above are what are driving the grain growers to desperation and forcing them to the conclusion that the storage facilities must be removed from the control of the grain dealers.

The question that is agitating the producing class is. not, "should we have government elevators?" but, "how are we going to persuade the government to provide elevators?" We want to repeat what we said in a former issue, that in our opinion the governments of the three Prairie Provinces will provide elevators as soon as there is an expression of public opinion sufficiently strong enough to warrant them in incurring the expenditure necessary in providing the storage required. We have no hesitation in asserting that in our opinion that sentiment is sufficiently strong to warrant them in doing so, but not being in the confidence of the political leaders, cannot say how they regard public opinion on the subject.

We are convinced that it is the duty of every farmer who sees things as we see them, to let the premier of his province have the benefit of his opinion at once so that action may be taken at the approaching session of the legislature. Grain growers cannot sit complaisantly by and throw the responsibility of action on the government. They must take the initiative and convince the government that the future prosperity of the agriculturalist depends on the grain trade being freed from the dominancy of the North West Grain Dealers Association.

As indicated by the letter of the Hon. Walter Scott to the Secretary of the M. G. G. A., printed on another page, the conference of the three Premiers and the Interprovincial Council of the Grain Growers Association will likely be held immediately after the election campaign is over. In the meantime, farmers should act on the sug gestion made by Mr. J. G. Moffatt in his letter printed in this issue, and should it happen that the Premiers should refuse to commit themselves at that conference to pro posing to submit the necessary legislation to provide elevators at the first session of the legislature, the Grain Growers Association is in duty bound to take measures to bring influence to bear on the legislature by circulating petitions for signatures, or some effective way that will induce them to take action.

CREATING POVERTY

Poverty is the curse of civilization. Until mothers and children are well fed, well clothed and well housed, we need not expect the human race to advance as it should, mentally or physically. This is true even of agricultural live stock, to say nothing of men and women. Every farmer who raises horses, cattle, sheep and hogs, knows that much of the natural laws of animal life. The farmers know too, that if their horses, cattle, sheep and hogs, were compelled to release each day to one of their number who does not work atall, two thirds of their grass, even horses, cattle, sheep and hogs would feel the "sting of poverty" and retrograde, till one would not know to what breed they belonged. The few, using the surplus without any exertion atall, would be called "Thoroughbreeds," but the herd would deteriorate.

Is it not plain that a civilization which forces the men who feed clothe and house us, to give up twothirds of the wealth they produce for the right to use the earth, will cause involuntary poverty?

A writer in the "Public" relates the following incident :-- A little over a year ago, a man and wife with seven children, went on to 240 acres of land in Jackson township, Lyon county, Kansas, and agreed to give 12,-000 dollars for the tract of land, including about \$2,000 m

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Winnipeg, Oct., 1908

THE GRAIN GROWERS' GUIDE

IT PAYS TO SHIP YOUR GRAIN TO

A "STRICTLY COMMISSION FIRM"

WRITE FOR MARKET PROSPECTS AND SHIPPING DIRECTIONS

Thompson Sons & Company

Grain Commission Merchants

703F CRAIN EXCHANCE

WINNIPEC, MAN.

worth of improvements. And what improvements! You would rather have \$2,000 than those improvements. This man and his wife paid down in cash, from long years of savings, \$1,000, and gave a mortgage for \$11,000 at 6 p.c. for deferred payment of rent. You will see that this man really bought \$2,000 of invested capital, which was a just transaction, and \$10,000 worth of land value, or deferred payment of rent, which, measured by the natural law, or law of justice, is a vicious and poverty producing transaction. A few days ago, the interest of this \$11,000 became due, and the man,—your brother and mine—spent several days trying to borrow the money to pay the annual rent by mortgaging his wheat crop and all his personal property.

Look what a burden our civilization has placed on this bread winner and his lamily. What real capital he has borrowed does not amount to much. But we force him to pay \$600.00 each year for the right to feed his family. He is compelled to pay his share of township, school, county and State taxes. And the harder he works, and works his family, the less he eats, the more he saves and improves his land, the higher will we tax him.

Then he is forced to pay his share of \$600,000,000 governmental tax. Besides that, in buying lumber, hardware, farming implements and clothing he must pay \$125.00 more per annum for trust made goods, than they sell for at 10,000 miles from home. Last but not least, he must pay off the \$10,000 deferred payment of rent. Now under this barbarous contract how long will this hard working family feel the sting of involuntary poverty ?

The man is 57 years old. During the next ten years, with fair crops and no sickness or death, he may reduce the debt \$2,000 or \$3,000. He will have done well if he does that. But the time will come, when from failure to meet a deferred payment of rent, the man and his family will be turned out of house and home.

The land will not produce a bushel of wheat or corn more to the acre, than it would 25 years ago, when the writer grazed sheep over it and it would not sell for \$2.00 per acre.

Dont tell me that the above story is an exception. I can write 200,000 of its kind in Kansas. Some worse, some not so bad, but yet all bad.

We have in the West hundreds of men living in affluence who do nothing for the advancement of civilization or the betterment of mankind but attend to the collection of deferred payments on lands they secured at a nominal price and passed over to individuals who are creating wealth under conditions described by the above writer.

At a little town about two hundred miles west of Winnipeg, (and this is illustrative of the situation in 90 per cent. of the shipping points of the west where the Grain Growers' Grain Co. has not enough shareholders shipping their grain to influence the situation,) the Grain Combine took from the grain growers on October 1st, for wheat sold on street for No. 1 and 2 Nor., 10c. for No. 3 and 4, 10 ic and for the lower grades 11 cents, the railway got 9 3-5c per bush. for hauling it to Fort William. The three lower grades averaged the farmer 49 ic per bush. NOTICE, for every DOLLAR the farmer got for that low grade wheat, the elevator man got TWEN-TY-TWO CENTS for putting it through his elevator.

In the by-products of the farm, returns for the producer are in a more unsatisfactory condition than that for grain. The following will show the prices in Winnipeg as compared to the prices at the town referred to above, on October 1st:

PRICES AT COUNTRY TOWN. Potatoes25c (no sale) Beef Cattle....24c (live weight)

(Continued on page 55)

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ADDRESS OF MR. E. A. PARTRIDGE AT ANNUAL MEETING OF GRAIN GROWERS' GRAIN CO.

Gentlemen ;--

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I am sorry that I do not feel physically fit to talk to you this afternoon in the way that I should like; it just happens to be one of my off days.

I did not expect to be called on at this time, which gives me an additional excuse for not doing very well. However, I enjoy very much meeting with you, especially so from the fact that the results of the Company's business have been so satisfactory from a financial point of view. I am proud of the manner in which the Officers of the Company have conducted the work during the past year. Some of yon thought we were making a mistake in selecting so young a man to preside over the affairs of the Company.

I said at the time it was wise to choose a young man, one full of hope, ambition and the courage of youth, and who, when trained and experienced would have long years of vigorous manhood in which to serve the institution which had placed him at its head. I think the progress our friend has made in one year gives an earnest of what we may expect in the future.

The Vice-President in calling upon me to speak, stated that I might say something about the banking proposition which is to be considered to day. In the course of my remarks, I may touch on the matter though only incidentally.

Turning now to the broad facts in connection with the Company I want to remind those present, that despite the fact that we have made a financial success of our Company during the past two years we have made little appreciable progress towards the solution of the problem which the organizers of the Company set out to solve, or towards the attainment of the ideal which they had in mind, and which was the source of their enthusiasm.

Their aim was, and is, to free the channels of trade from commercial pirates, to replace competition by cooperation, so that the business of exchange may be performed at cost, and to make it possible for the producer to enjoy to the full the product of his labor. Their ideal was the establishment of the reign of Equity, the multiplication to the fullest extent of the number of happy homes, the broadening of the lives of our people by lesiure, material comforts, the means of education and culture, and the fostering of proper conceptions of the moral sources of human happiness, namely, such as underlie the teachings of the Nazarene.

Of course, I know in a world where commercial ideals have dominated us so long, we must appeal to our public on that plane. The meanest as well as the most unselfish will be attracted by financial success in the form of profits.

Hence the first consideration was, to create a trading concern which not alone promised to bring about improvements in the conditions surrounding the participants, but which wou'd yield an immediate and tangible return for effort and capital invested.

This, we have succeeded in doing. But we have done more. We have created a self-supporting institution, which while making generous profits for its shareholders, is helping to organize and discipline our people and at the same time carry on a great educational campaign that will ultimately result in the possession of higher conceptions of life by the whole people, and the moulding of our political and economic institutions in accordance therewith.

I know the immediate incentive to the bulk of our shareholders is to secure through the Company, a more economical handling of our grain and a better price therefor. We all want th's.

But that is not enough to stimulate those present to the enthusiasm and energy which many of you have displayed. It is not a matter of getting a few more cents per bushel. It is something higher and worthier than this that you aim at. You are here because you recognize your duty as guardians of the home. Not to make a few paltry dollars, not to make conditions more tolerable to your individual selves in the way of leisure or luxury, but to enlarge and brighten the lives of those dependent on you, of your household, of your community, of your nation, not confining your thoughts to your own generation wen, but looking forward to a fuller and grander life for your descendants than we of this generation enjoy.

Ruskin has said in his treatise on Political Economy —"The only wealth is life." More life, more love, more joy in the world is the only practical proof that we are gaining in knowledge and wisdom as a people, that is to say, are becoming more civilized.

But we have got to prepare conditions so that we and other creators of wealth may enjoy the full fruits of our labors before our lives can be expanded in the right direction and to the fullest possible extent. Furthermore if we are robbed of the fruits of our toil, we cannot make conditions satisfactory for those who are dependent upon us.

Underlying the social problem is always the economic problem. The Company was conceived, rudely fashioned, and is being shaped and perfected as an implement for the solution of this economic problem. We here are making history and aiding in the bringing in of the Kingdom—building perhaps better than we know.

Under present economic conditions those who produce material wealth do not enjoy it. The laborer everywhere is exploited. Commercialism is based on the exploitation of the laborer, and so is industrialism, which is but an elaboration of commercialism.

Industrialism seeks to make as great a margin of profit as is possible on the labor of as many individuals as it is found possible to employ.

Commercialism seeks to buy as much of a commodity as it is possible to find profitable sale for, to give as little for it as necessity will force the acceptance of, and to sell it at a price as high as the ignorance or necessity of the purchaser makes possible.

Prices paid and received are artificial in the extreme. Trusts, combines, monopolies of the natural resources and machinery of production, transportation and exchange; inherited wealth and privilege, vicious legislation and bribery of private or public officials are the means employed in the exploitation of the producers.

The question of equity, of the giving of an equivalent to the producer for what his labor has created, or the regarding even of his extreme need when bargaining for his labor, is never taken into consideration in modern business.

If the swinishness of commercialism is inseparable from it under the competitive system, it is surely God's work to try and replace competition by co-operation.

We seek an equitable distribution of the fruits of labor and the thing which will bring that about is the replacement of competition by co-operation.

This is the great lesson, which we as a people have yet to learn. We have also to learn that no man can profit to the smallest extent by any act which injures another. This is the law of solidarity.

Let us look at the practical method whereby we are going to attain the object we set out to accomplish. The leaders of this movement have a clear conception of what needs to be done and the way to do it. But it is not enough that the leaders should know, they must convince the whole farm population, or at least the great majority, that their view of what is to be done is the correct one, and also induce them to adopt their method of accomplishing it. Having secured unanimity as to the ends and means, success is assured. Thus, the necessity of our Company carrying on a great educational campaign while discharging its functions as a business concern.

The most obvious direct cause of our failure to enjoy the fruits of our habors in a proper measure is found in the fact that under present economic and commercial conditions, the ability to fix the price of the products of our labor does not rest with us. We take what is offered us for the things we have to sell, we give what is demanded of us for the things we need to buy. This is a jughandled condition of trade which must be abolished before anything like equality of opportunity can be ours.

The establishment of absolute equity in human relations is a far cry from here, and involves not only the general acceptance of economic truths, that at present even the victims of the existing social system will not listen to with tolerance, but the widespread recognition of the mofal basis of human happiness.

Our Company contains three thousand members and has handled five millions of grain this past year. This is just a good start. We must make it grow until its membership includes the whole farm population of the three prairie provinces at least, and until it handles all the grain which this population produces.

By this means our commodity will be handled for cost, and not for cost alone, but for the lowest possible cost, because cost varies with amount handled. We will at the same time destroy all competition in the sale of it. At the present time the efforts of secondary sellers of our grain to drive competitors out of the markets, often cheapens our commodity to the Old Country and Eastern Canadian buyer. Moreover, the unorganized rush of thousands of farmers to sell in the fall lowers the price to each one of them.

We must have controlled marketing, that is to say, our grain must not be thrust indiscriminately on the market whether there is an active milling or export demand or not. Selling through a single agency in conjunction with proper storage facilities and ample lines of credit would make controlled marketing practicable and highly effective.

It would hardly be possible under any other circumstances than the foregoing to name the price of our commodities, and this we must do if we would hold our own with those who name the price of those things which we consume.

Price naming then, through controlled marketing, is the power we are striving to acquire through the combined assistance of :(1) A co-operative selling agency through which practically the whole of our farmers will offer their commodities for sale; (2) A banking institution strong enough and willing to finance the farm population on the security of their commodities either at first hand or through the medium of their co-operative selling agency, till such time as the prices obtainable become in equitable relation to those demanded for the commodities which the farmers consume; (3) A system of public storage elevators, wherein grain may be housed in adequate amounts under governmental guarantees of quantity and quality.

These things will be secured by the farmers through and by means of organization, education, agitation and legislation. The Grain Growers' Association of Manitoba and Saskatchewan, the Alberta Farmers' Association and the Society of Equity, likely to be amalgamated shortly, and the Grain Growers' Grain Company provide the basis of organization, and with their various official organs will carry on the work of education and agitation simultaneously. From these will speedily flow adequate legislative remedies lor the present improper disposition of the fruits of farm labor.

The representatives of the farmers who were sent to Ottawa to defend legal rights already won, and to secure new legislation necessary to their prosperity as a class, found themselves confronted by representatives of the grain men, the bankers, and the railway people working in concert to defeat their aims.

The close alliance of the banks and railways, with the grain men is a most sinister fact viewed in connection with our efforts to escape the exactions of the grain dealers by engaging in the grain trade for ourselves.

With our company thus liable to the curtailment or entire withdrawal of the extensive line of credit necessary for the successful development and operation of a grain husiness by the banks in their role of allies of the regular grain dealers and liable to suffer from discrimination in both rates and service at the hands of the transportation companies, it becomes the first duty of the company to safeguard its interests in these important particulars.

We believe we are in a fair way to solve the financial problem by the relations we have established with the Home Bank.

Our first thought was to create a Farmers' Bank, the stock of which should be held exclusively by farmers. There were many obstacles in the way of this action. Our officers lacked banking experience. Our known lack of men experienced in financial matters, coupled with the characteristic distrust of our farm population would have rendered the organization of a bank most difficult, especiallt when one considers that the Bank Act requires the sum of half a million to be paid in before any business can be transacted.

Moreover, the financial success of a bank depends upon the ability to secure a large amount of deposits, interest bearing and otherwise. This necessitates the bank having branches in the East, where deposits are numerous, and the West, as is well-known, is a borrower rather than a depositor.

The company were fortunate in finding in the Home Bank, an institution which, unlike the majority of banks represented by the Bankers' Association, did not sympathise with the Grain Trade in their struggle to prevent the farmers from marketing their grain co-operatively.

The Home Bank is a bank composed of small stockholders having no connection with capitalistic interests. Its funds are therefore not placed at the disposal of exploiters and speculators, but are used to finance smallmanufacturers, business men and farmers.

This bank which has given most substantial aid to Grain Growers' Grain Co., in the past has now entered, into an agreement with them which promises to be of tremendous benefit to the farmer. If we take advantage of our opportunity to become stockholders in this bank which is offered to us as a class, we can, in a short time virtually make this instituion a farmers' bank which will furnish us with ample credit to enable us to hold our commodity when market conditions are unfavorable for making sale at fair prices. To make this line of credit possible, we must freely take stock, and withdrawing our deposits from banks that have been unfriendly to us, concentrate them in the Home Bank. We must further induce mechanics, country merchants and others, whose prosperity is linked with ours to patrohize this Bank.

This securing of an ample line of credit will help the farmer tremendously. This country has been largely developed by bank credit. Money was lent to people to buy and develop land. Just as soon, however, as the people commenced to produce a commodity, their line of credit was withdrawn and they were forced to thrust their produce on the market faster than it is required for consumption.

The Grain Exchange brags of creating by means of the option dealing a constant market demand. One can always sell at some price. But sometimes it would be of greater advantage to hold than to sell. Suppose a man were bring one hundred horses to a market where only fifty were required to meet the needs of the place at that time. He could sell the hundred horses, but at prices much less than could have been obtained had he brought in and sold fifty at one time and the other fifty later on.

People clamor for cars and more cars to get their grain to where they can realize. It is being already marketed too fast for the price to be maintained. The scientific way is to market during the twelve months, selling only when there is a keen milling or export demand.

So our grain should come forward only as required. All will be needed during the year, but the farmer and not the speculator should hold it till the milling or export demand develops. But to hold it, we must not only have a line of credit; we must have storage facilities. It may be noted, too, that the extent of the credit obtainable, would depend upon the character of these storage facilities.

For the best results in this connection, they should be operated by the government. The Grain Growers' Association and the Company have elaborated a scheme for a government system of interior storage elevators, and the organized farmers of the three provinces have demanded the system of their respective governments. So far these governments have failed to act.

What is a government for but to carry out the will of the people?

We as a class compose the major part of the population. Why should our will not prevail? Why should we not exercise the power our numbers give us to have such laws enacted as will be beneficial to us?

I want to describe with some detail the situation, the legislation required, some of the advantages, and the manner in which such legislation can best be secured. The situation in brief is this:

The country storage is in the hands of the milling and large elevator companies who, owing to the lack of storage on the farms and the farmers' pressing need of money, made more acute when the banks refuse the customary credit, are able to depress the price of street grain very many cents below track values.

The farmers need and the lack of transportation together with the tendancy of the elevator owners to refuse special binning privilege causes more than half the grain of the country to be sold on street.

The elevator owner who can buy street wheat away below track prices can have no real competitor in the foreign market where he can undersell the exporter who can only obtain their grain from the commission firms at track values. Thus the millers and large elevator owners enjoy a virtual monopoly of the trade, the others only being permitted to remain in the business for the sake of the appearance of competition and so the farmers will think everything is all right.

Those who own the interior storage also own, for the most part, the storage at the terminals which places their rivals in export at the disanvantage of putting their grain largely at the mercy of a competitor.

We need legislation that will break this monopoly by, providing government storage at initial, terminal, and transfer points, with a sample market at Winnipeg and special binning privileges at the terminal and transfer elevators.

Having storage free from the interference of dealers would increase special binning by farmers and give greater freedom of shipment, reducing the amount of street wheat and closing the spread between street and

track by permitting those now unable to buy street grain for lack of storage to engage in the business.

The placing of grain in an initial elevator under" government operation will give the owner an opportunity to get official weight and grade before shipment, thus permitting the owner to borrow on the security of his grain whether cars are available or not.

Grain can be sold on sample in advance of shipment from initial storage when the identity of car lots can be preserved. A sample market, special bins at terminals and transfer points all under government operation will result in making Winnipeg the best wheat market in the world. Representatives of the large western millers, the Eastern Canadian millers and the Old Country millers will jostle each other before the sample boards making the keenest competition among buyers for those types of grain which the Western millers are now picking up at country points without competition to their great advantage, namely those of good milling value which by reason of superficial blemish are placed in a low grade. This grain as well as the regular grades can be specially binned and shipped to points of consumption without losing its identity, thus bringing the old country into competition for it. Time will not permit to name half the advantages that would result from the granting of our requests made to the provincial and federal governments in this connection.

But this point illustrative of the value of government operation of the country elevators should be brought out. Should the banks at any time decline to finance the farmers, either designedly or from inability as happened last fall, with the government in charge of the farmers' grain an advance could be made to each of them by the government without risk on the security of his stored product and at a low rate of interest.

This is in line with the proposal of the Populists that the United States government should create bonded warehouses and finance the farmers on the security of their grain by a note issue, based on grain instead of gold. This would solve the problem of an emergency issue of currency now agitating the minds of our legislators.

Our representatives are not falling over themselves to grant the farmers' requests, though they are aware that the grain men, the banks and the railways are in alliance to defeat us. They know that grave abuses have been perpetrated in the elevators. They know that the banks although enjoying valuable privileges under their charters have failed to properly finance the producer on whose industry the whole prosperity of the nation depends, being willing to lend money to a dealer on the security of grain not his own stored in his warehouse, but unwilling to advance money to the farmer on the security of his own grain. The banks call it speculation for a farmer to hold his grain a moment after it could be marketed no matter what price was offered.

They know that the transportation companies try to descriminate between the dealer and the farmer to the prejudice of the latter. But they do not act. To cure this apathy the farmers must take a hand in the selection of representatives and the framing of the policies of the two parties.

We call ourselves a self-governing people but as a matter of fact a few men, organized into what is known as "the machine," dictate the policies of the government. while a similar group arrange the policy of the opposition. These groups not alone promulgate the policies; they likewise determine who shall be the party candidates, in every constituency, the nominating convention usually being nothing but a farce. The sinews of war for carrying on the campaign are supplied by "the interests" who bargain with "the machine" for the passage or obstruction of proposed legislation such as involves granting of charters, bonuses, privileges of of

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THE GRAIN GROWERS' GUIDE

powers to persons or corporations or the maintenance of powers privileges or abuses sought to be atated.

In rural constituencies, the farmers are a majority of the voters. Since in most cases the number of Conservatives and Liberals among the farmers are about equal, it may be accepted as generally true that the farmers constitute a majority of each party as well. This means that if the farmers would become members of their local party associations en masse, they could elect the majority of delegates at the party conventions and thus he able to name both the policies and the candidates of both parties in each, rural constituency. This is the course, then, we should pursue as farmers in matters political if we wish to become a potent factor in the government of our country and secure legislation in the interest of the producers instead of the exploiters. Many of our people, wish to bring out independent farmers' candidates and this I used to think was the proper course, but I now recognize that the party spirit is so ingrained that the party heelers by an appeal to it can nearly always inspire distrust in the minds of many otherwise disposed to support an independent candidate and thus secure the election of one or other of the straight party nominees.

It can be shown that the independent candidate, his father or his grandfather once belonged to a certain party. That settles it. Those who originally were members of the other party can be induced to desert his banner on the ground that his independence is only a sham.

We must remember however that we must develop unanimity among ourselves as to what legislative remedies are required before we can elect a common representative of our views. A farmer can not have a representative in parliament unless he has himself formed judgments as to what he requires done. Our first step then is through our nonpolitical associations to thresh out the problems confronting us and as a class arrive at definite conclusions as to what we must do for the improvement of conditions.

A great aid in the organization of public opinion among farmers is an organ devoted to the discussion of economic and social questions from their point of view. This organ in embryo already exists in the "Grain Growers Guide." I would urge that our people make great efforts to have this paper generally subscribed for by farmers and also to secure its adoption as the official organ of all farmers' associations throughout the West.

We should discuss such questions as government ownership, direct legislation, taxation, issue of carrency, which have an important bearing upon life and character not only of the individual but the nation. We should discuss them first as economic questions and without any reference party expendiency. Then when convinced of the economic soundness of a principle or a measure. let us introduce it simultaneously into the program of both political parties. Let us not content ourselves with muscular effort alone. Let us develop ourselves all round so that our hands, our heads and our hearts will all be active.

We have to create material wealth but we must also create mental, moral and spiritual wealth.

We must purify, expand and enrich the individual life, the community life and the national life.

Let us fight and win our rights that we may become more efficient champions of the rights of all; looking forward to an ideal commonwealth where the strife of competition will be replaced by the peace of co-operation and the lust for private gain by zeal for the common good.

WE MUST TRANSACT OUR OWN BUSINESS

(By J. H. CARSON.)

After five years of practical experience as a Manitoba farmer, during which time I have studied the economic conditions surrounding his business, and compared and contrasted these with those that prevailed in the United States, I am forced to one positive conclusion, and that is that the boasted independence of the Canadian farmer is slavery, and will continue to be so until we transact our own business.

I hold that after our work is over as producers, we are absolutely help'ess in the equally important business of disposing of this produce. I look upon this condition as unique in the commercialism of this country.

The lumber industry, the meat packing plants, the implement manufacturers, the coal producers—all producers, excepting the grain producer, do not stop at the production. There follows the vastly more important labor of turning this produce into money, marketing it for the highest profit. It is branded and classified by the producer and a money value is fixed by him, and it is put on the market at that price to the consumer, take it or leave it. They are transacting their own business.

But it is not so with the producers of wheat — the greatest essential of the world's life and happiness. Words need not be wasted to show that the farmer does not brand his produce, does not grade it, does not weigh it, does not fix its value, has no share or part in these paramount items. It is a thing inconceivable to the unvictimised. The story would scarce be believed in other countries, would be ridiculed, would repel intending immigrants if known.

Furthermore the farmer suffers in his comparison with other producers in his inability to say when he will dispose of his produce, or where. A car of cured meat can be delivered in a few days, a car of wheat—time uncertain. Nor is a farmer's wheat an available asset to him while in store. He may owe \$2,000 on land and have \$5,000 worth of wheat in local elevators. For all the good that wheat is to him, while awaiting the possibilities of an inadequate railroad, his mortgage may be foreclosed and his land lost for a tithe of its value. He cannot go to the Bank and say "I want two thousand dollars, and I offer as security five thousad dollars worth of wheat in that elevator across the street". And meantime the storage charges are piling up on the wheat, and interest on the mortgage.

Then comes the wolf to fleece the lamb. He is all sympathy. "If only your wheat was on track I could give you 90 cents, but as it is in the elevator and there's no knowing when we can get cars, the best I can do is 80 cents. If he does sell he is a loser of \$400 on five thousand bushels, and if he does not sell his creditors will force him to the wall.

How can we transact our own business? Perhaps I should appeal to the oldest sons on the farm. I fear we old fellows are too deep in the rut to pull out. But one thing is easy to understand—we must adopt the same methods as other gigantic business enterprises.

Is it not a fact that in the great railroads, implement and other factories, meat curing houses, banks, etc., there are thousands of stock holders? Men and women that couldn't run a railroad or a bank, or a factory, nor even known when it is being run right, yet they throw in their money freely and clamor for more opportunities. In other words they have confidence in the few, and are really in the railroad or bank or other business without taking an active part 'n its operation.

Now, to transact our own business as grain producers we must maintain a hold upon our produce until it gets into the hands of the consumer. And to do that we must have our own storage facilities, our own transportation, and our own banking institution. If these look big at first view, it is because the Hundred Thousand grain producers of the three wheat Provinces look small in their own estimation. It does not take so many to finance the big railroads, the great lumber industries, the chartered banks. If these grain producers were alive to the fact that each year they lose hundreds of dollars on their crops by the present system, and could be induced to put even One Hundred Dollars into a common fund, then this capital sum of \$10,000,000ten millions of dollars would-what?

Not build our own railroad, but make the railroads perform their duties. Not build storage facilities, but make governments intelligent. Not start our own bank perhaps, but bring the present banking system to a fitting sense of our importance.

I do not hesitate to say that it would result in three mediums which we must have if we would transact our • own business:--

1. A Government controlled railway leading to Government owned Terminal Elevators.

2. Government owned Elevators throughout the interior.

3. Government controlled Bank that would recognize wheat in the farmers' hands as gilt-edged collateral.

In conclusion let me ask: Is it possible that grain producers cannot, will not, create an adequate fund to carry on their own business?

Shall the minority continue to scoff and sneer, and hurl at us the old cynicism that farmers haven't the brains, nor the business capacity, nor the mutual confidence to organize themselves into conditions that will permanently better their own interests?

Be sure of this, you sweating producers of the country's greatest wealth, that if you don't hang together, you will contine to be hung separately and individually until you are dead, you won't be able to register even one, more feeble kick. J. H. CARSON,

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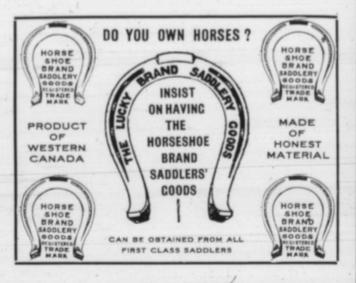
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CO-OPERATIVE DAIRIES

Mr. J. R. Morley, Ottawana, Minnesota, President of the Minnesota Dairies Association, is authority for the statement that this organization will be ready to begin business about June first. Nearly one hundred creameries have joined the Association and the butter from the creameries will be assembled in Chicago, graded and sold to the highest bidder. The purpose of the organization is to save the thousands of dollars that are now being paid out each year by these creameries for commissions to the butter dealers in the big markets. Should the plan prove feasible, the large Eastern markets will also be invaded, This organization is but one of the many similar organizations which have grown out of the co-operative idea which is becoming so popular in the Northwest.



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For the balance of the year on all orders made up from our catalogue and amounting to \$25.00 or over we will pay the freight charges.

Send for our Hardware and Harness Catalogue

This offer applies to all lines of Hardware and Harness excepting Fence Wire, Farm Wagons, Stoves and Platform Scales.

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It means that the peopleliving in the Far West buy at the same price as the people of the East. It also means that the consumer can buy direct and as cheap as the largest retailer besides having no freight charges to pay whatever.

We positively pay the freight charges to any station in Western Canada, excepting the Yukon Territory. Fill in the coupon and send for our Catalogue to-day.

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THE GUIDES' "MAIL BAG"

SAMPLE MARKET A DIRE NECESSITY.

Mr. Editor .--

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Just a few remarks to show the necessity of a sample market.

1st. It is because the present grading system does not work out to the Farmers' interests, but works to the benefit of the Dealer, and very much so.

Just let us look into this matter very carefully, and what do we find? First, that the difference between a strong car of any one grade and a weak car in the same grade, by the opinion of Millers and experts, there is from 3 to 4c difference on the higher grades and 7 to 8c on the lower grades. As the spreads between the lower grades is often 6 to 10c and the spread between the higher grades is 3 to 4c, therefore we are suffering more oh the lower grades than we are on the higher grades.

For an illustration, we will take a car just on the line between No. 1 and 2 Northern, what they call in the trade, a line car, a car that should have gone into No. 1 Northern, but fell back into No. 2 Northern and I am told that hundreds of cars meet with that fate.

Now then, take a car that is just on the line between 2 and 3 Northern, and it may be doubtful which grade it should have been placed in. No doubt some of them go into No. 2 Northern, but the majority of them go into No. 3 Northern.

As a matter of fact, there is no difference between a weak car of any one grade and a strong car in a grade just below it, yet, is it not true that it makes from 3 to 10c difference to the farmer, which grade it goes into.

Now that is not selling a grain on its intrinsic value. Give us a sample market, and grain will be sold on its intrinsic value. One important point, I wish to draw attention to is this, that is, that the weakest car of any one grade is the basis of value for all grain in that particular grade.

I will offer an evidence of this fact, that there is a large number of cars sold at a premium of from 1 to 2c over and above the quotations of the day, and on the same day there is another car of the same grade not wanted at the quotations of the day. Why? because the strong car is worth so much more than the weak car of the same grade.

Now, as a matter of fact, the farmer never gets this premium. The farmer gets the quotations of the day and the commission man gets the premium—something that the farmer never heard of before. The commission mens' profits amount to more than 1c commission. The premium that he gets on a large number of cars amounts to as much as his 1c commission.

Now, give us a sample market where we will have our Trading Halls, with tables and bowls placed thereon, with cards placed in each bowl, giving all the particulars, the number of the car, the name of the owner, and where from, then the buyer will pay the value of each car, and each farmer will get the intrinsic value of his grain.

Supposing I have a car of wheat grading barely "No. 2 Northern" and you have a car of strong "No. 2 Northern" on that market. You will get from 3 to 4c more than I will because your grain is better than mine and is worth more money. We have the assurance from the Old Country Buyers and Millers, and some from Ontario, that if we give them a sample market where they can buy grain on equal footing with the large Millers of the West, then they will establish agencies in the West for the purpose of purchasing their requirements.

Now before we can have a successful sample market, we must break the Elevator Monopoly, that we have in this great West. This monopoly is able to get half of our grain at street prices, which is from 6 to 10c per bushel less than the track price, and isn't it clear that no person, except those owning storage facilities can get any cheap wheat.

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Now give us the Government ownership of our storage facilities and we will put a stop to street selling, and that will put a stop to cheap wheat, for all will then be compelled to pay the world's values, then we will have fair dealings for all and special privileges for none.

I trust some of you more able than myself will come to the rescue of the great plain people, by writing to the Guide, our own paper, which is endeavoring to bring about changes that are necessary to our salvation as grain growers. MOSSBACK.

HOW TO GET TO WORK

To the Editor, Manor, Sept. 28th, 1908. Grain Growers' Guide.

Dear Sir:-

In your issue of Sept. 1908, I was pleased to see good contributions from various grain growers of the West. Mossback hits the nail on the head, but not as squarely as he might. He says, let us get together and do certain things. Evidently he has not had the experience some of us have at trying to get farmers together. His suggestions, in my estimation, are correct and I believe feasible but they cannot be carried out before the next session of the legislature is called. Nearly everyone admits that we want Government Elevators, but, as yet, we have not been able to find a way to get them. The editor of the "Guide" opines that the Government is only waiting for a strong expression of public opinion. Now as a slight deviation from Mossback's plan of action I would suggest that before the next annual meeting of the Grain Growers' Association is called, the executive of the Central organization, request the officers of all sub-associations to appoint some persons with the requisite zeal for the movement to canvass for as many names as possible for Government ownership of Elevators. In other words, if the Governments of Manitoba and Saskatchewan won't. take a plebisite, let the Grain Growers' Association try for it. Trying to get farmers together is a difficult task, but I believe if you went after them in their own homes that the necessary support would be forthcoming. It may be that we have not as yet enough sub-associations. If we have not we must get them as soon as possible. And I might say to the different officers of the Association, "Stay with it!" the grain growers of Western Canada must be brought to see that organization and close attention to all the moves of the game are absolutely necessary to checkmate the power of the combine. To the Grain Growers, I would say, watch your representatives in the Government and if they betray their trust, if they are proved to participate in graft; if they do not carry out the principles they are sent there to support. fire them out and put in a man that will. And by all means let it be a man that is not cursed with the illusion that he must stick to any party. In conclusion allow me to wish the Grain Growers' Guide every success. It is more than one step up the ladder. I was agreeably surprised to see the various questions of so much importance to farmers, so ably handled. I believe that if every farmer could read and remember the issue of Sept. 1908, he would have education enough to advance the price of his wheat ten cents a bushel.

Yours truly,

Sec.-Treas., S. G. G. A., Manor Branch, Manor Sask. C. A. Burr.

IS IT A LIVE ISSUE?

Souris, Sept. 26th, 1908.

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The Editor, Grain Growers' Guide,

Dear Sir ---

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Most farmers in the west believe that when they sell their wheat on track, at the quotations of the day they "are receiving the full value for their grain; the following illustration which I can vouch for will give you an idea of what a competitive market would do for us. As I passed through Minto on Sept. 24th, the elevators on the C. N. R. were both closed, those on the G. N. Ry., giving about two grades better; and a better price. At Boisevain, a farmer took wheat to an elevator on the C. P. R. and was offered 4 Nor. He thought it might go 3 Nor. or perhaps 2 Nor. Taking it to the elevator on the G. N. Ry., he received 1 Nor. and on the same day the elevators on the C. P. Ry., were paying, or at least would have paid, had any been offered, 87c for track wheat, those on the G. N. Ry., were paying 93c. The deduction I draw from this is that all the wheat in the west grading 3 Nor. or 4 Nor. is just losing from 15c to 18c per bushel. What a boon it would be to us farmers if the British and Canadian millers were placed on an equal footing with the Western millers, where all alike would have to go to a sample market and buy what they required for their mills. The only way to bring this about is a complete system of Government Owned Elevators. The question is are the farmers of the West in favor of such a move? Is it a live issue? Mr. Roblin's Government don't think it is, else a move would have been made in that direction, for Mr. Roblin's policy is to accede to. the wishes of the majority. Now, Mr. Farmer, if you are in favor of such a policy sit down as soon as you read this and write him a letter giving him your views. By the time he reads all your letters he will come to the conclusion that it is a "Live Issue" indeed.

Yours truly,

J. G. Moffat.

OUR FRIEND THE ENEMY

Winnipeg, Man. Deas. Sir :-

As the wheat shipping season has aga'n rolled around, we find ourselves once more face to face with our friend "The Grain Dealers Association." And although we have tried in every legitimate way to persuade them to give us some kind of a square deal, they still seem determined to give us anything else. We have asked the Government to intercede in the form of legislation and they have acceded to a number of our requests. But we no sooner back the enemy into one hole than he bobs out of another and attacks us either in a fresh spot or defies the law and the government and reverts to the same old tactics in, if anything, a more aggravated form.

As far back as 1900, we were granted legislation re quiring elevators to provide special bins. Said privilege has been abused more or less ever since, till this year they conclude to take the bull by the horns and cut out that privilege entirely, substituting therefor a system · of grading by the local operators which would completely annihilate the majority of farmers in this district as each one has six or seven different grades of wheat, and if compelled to put these in as many different bins would not have a car-load in any. Of course he has the pleasing alternative of selling by the load to the elevator company. But at what price? Anywhere from 7 to 22c below the value of the same wheat on track. Later on in the season, when cars get scarce, the Elevator companies tell us they are compelled to buy on a May basis because they are not sure of getting it out till May.

But although we have had all kinds of cars at this point up till last week, we find the spread in price between street and track as above stated, between 7 and 22

cents. From 7 to 14 cents when allowed proper grade, but in very many cases at least, the operator, in order to be perfectly safe, calls it a grade lower than it actually is. Last week I offered a sample of old wheat which I knew graded 5 last year, but the operator could only buy it at 6 at just 22c below the track price of 5, or about 35 p.c. of the value of the wheat for the trouble of running it through the elevator and I could have the other 65 p. c. for the very slight cost of producing it and delivering to the elevator.

Another great advantage they have over us is in the dockage. Even when they condescend to special bin stuff they must have an average of 30 to 50 lbs., straight dockage. The warehouse commissioner tells us we should not allow over 10 lbs., dockage, and tells the operator he must not take more. But the company from whom he gets his bread and butter tells him if he can't make up enough in dockage to pay his wages he is no good, and they will not need him any longer. Then if he happens to load some of the surplus dockage into the car when clearing out the special bin, they instruct him to write them a letter stating that one of the spouts became clogged and ran some of our wheat into Mr. Farmer's bin.

These Mr. Editor, are no isolated or assumed cases, but positive facts which are being practiced every day at every shipping point where there are line elevators without an independent competitor. And from all our past experience we are driven to the conclusion that until we can get the initial elevators out of the hands of the Grain Dealers' Association, into the hands of the Government we may never expect even a fair measure of justice.

I am much disappointed to see no further action taken by the three western Premiers in regard to this matter. Surely the case was presented strongly enough to them last spring. If not we will have to make the dose a little stronger and make it for both internal and external use. It is bound to take effect in the near future with the circulation to the Grain Growers' Guide added to the acknowledged strength of the association. We should be able to largely increase our membership and as soon as we get a majority of farmers to become members of the Association the rest is easy.

With best wishes for the success of the "Guide," I remain,

Yours faithfully,

H. A. Fraser.

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THE BANKING "GAME"

Editor "Guide."

Your exposure of the way the bankers use our own money to help the combines, is causing the farmers to think. I for one see things in a different light and with all my might say "Brother Farmers, now is the time for us to rise to the occasion. Come forward and put this wheel of progress in motion by taking stock and placing our deposits where we can get results from the concentration of our capital."

I am pleased to see the movement put forward by the Grain Growers' Grain Co., whereby we have the opportunity to make the Home Bank of Canada the Farmers' Bank of the Great West.

The co-operation of our capital,—(that is, our money) by ourselves, is just as essential as co-operation in trade or labor in the matter of protecting our interests and our individual liberty, in getting the best value possible from our labour and products of the soil. The co-operation of our capital by capitalists and corporation means capitalistic power, and the monopolizing of the profits of the great plain people for the benefit of the rich.

Now we can beat this monster of co-operation of our capital and placing same in our own bank where it will be systematically and properly devoted to our interests er

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in the financing of our grain. It will not be taken away to the East and placed in foreign markets to play the game of "high finance" and then let us go a begging to Banks that are supporters to the capitalistic element, and necessarily so, from the fact that the stock of all the other banks, or nearly so, are held by capitalists, manipulators and large corporations whose interests must and will be considered first and ours second, if there is a surplus.

That is not to be wondered at when you consider the position these banks are placed in, and by whom they are controlled. It is natural they will be first and we will be second. Now it must be apparent to all, how necessary it is for us, the Great Plain People of the West, to concentrate our capital in our own Bank by taking stock and placing our deposits in the Home Bank, which has entered into a contract and will place farmer Directors on the Directorate, in accordance with certain amounts of stock being placed among the farmers;—one of our farmers already being placed thereon and another expected at an early date.

Now I believe this action must and will appeal to all farmers, labourers and business men of the West, to be one of the 'most effective movements that may be employed in combating the great capitalistic corporations which consider their own interests, and just how much of our profits they can take without putting us out of business altogether. To go this far would be disastrous to their best interests as there is no other class or party upon whom they can prey.

I hope the Great Plain People, comprising about80 p. c. of the West will rise to the occasion and show this monster that the day is past and gone, or soon will be, when it can be maid that flesh and blood will not submit to such treatment.

Just think.—130,000 farmers in the West. One share each at \$133.00 per share, would give us a paid up capital of over \$16,000,000.00.—A larger paid up capital than any other Bank in the Dominion.

Farmers, get busy and do your part, each and every one, and we will win with hands down.

Yours truly,

ONE of the PLAIN PEOPLE.

CAPTAIN BOYCOTT BUSY

Lavenham Station. Sept. 30th, 1908.

To the Editor.

Dear Sir:—I would like to ask, what law there is in force to prohibit boycotting, as I think that is the proper term in this case. I expected to thresh and I ordered a car through our agent at Lavenham to ship my wheat, but when the car came Mr. Elevator man immediately took the car and appropriated it for his own use, although he was told by the conductor it was my car, "it being left at the loading platform."

It seems to me Mr. Editor, that he is trying to force me to sell to him by the load, as we have done in previous years, greatly to our loss. Please let me know how to act in this matter at once and oblige,

John Osborne.

Member Grain Growers' Association.

Ed. Note:-Sec. 133 of the Amended Manitoba Grain Act provides:-

Every one who,-

(a) Transfers or sells his right to any car allotted to him for shipping grain or to be allotted to him for shipping grain; or,

(b) Purchases, takes over, or accepts any consignment or transfer of the right of any applicant entitled to a car for shipping grain; or

(c) Loads any such car which is not allotted him by the station agent or out of his turn loads such car; or

Not being an agent duly authorized in writing of an applicant for car for shipping grain-obtains the placing

of a name on the car order-book as the name of an applicant for shipping grain-

is fruilty of an offence and liable on summary conviction to a penalty not exceeding one hundred and fifty dollars, and not less than twenty-five dollars.

2. One half of the penalty imposed under this section with full costs shall be paid to the person who informed and prosecuted for the same, and the other half shall be paid to the Manitoba Grain Inspection Fund.

The elevator man in this case clearly committed an offence against the Act by loading a car that was not allotted to him and is liable to a penalty if the case is proven against him before a magistrate.

Grain Growers' Guide,

Winnipeg, Man.

Gentlemen :--

I enclose herewith my subscription for the "Guide" for one year and would say that I am well pleased with the paper and wish it every success. I am doing all I can to get farmers interested to become subscribers to your paper as I think the only solution to the problem pertaining to the advancement of farmers interests is ORGANIZATION. And until such time as the farmers waken up to the fact, then and then only, will they become a power that will be recognized by the legislators of the country and others interested.

In conclusion I would say to the farmers of the West, -Join the Grain Growers' Association,-Take the Grain Growers' Guide.-Interest yourself in both and victory will be ours.

Again wishing you success, I am,

Yours truly,

F. FRENCH, Pres. G. G. A.

Creelman, Sask., Oct. 4th. 1908.

An influential farmer from Saskatchewan, writes as follows:-

I have been so very busy lately that I have not looked over letters very carefully. We are through thrashing and have our expected small yield, but of good grade.

I was just reading in the "Guide," "How the millers buy cheap wheat" and it makes one quite excited. I suppose in this vicinity wheat yielded almost as good as in any place in North Sask. "I had a 100 acre field that made 1,830 bush. The thrashers said it was the best they had thrashed. The balance of my wheat made about 12 bush. to the acre. 16 bush. to the acre is extra good. From 5 to 12½ bushels is the average. If the Ogilvie Milling Company expects such a wonderful crop they will have to look up some other place than the Northwest to find it.

The Grain Growers' Guide, Winnipeg, Man.

Dear Sir:-

Enclosed find \$1.00 payment for the Grain Growers' Guide for one year. Wishing you every success and hoping soon to receive the weekly paper you speak of, which is greatly needed to open the eves of the farming class.

Yours for success,

Ed. Botterill Sr.

Fleming, Sask. Sept. 6th, '08

SHE HAD HIM!

The big political fight at Dundee recently was productive of some good repartee between the suffragettes and some of their opponents. At a meeting where one of the most voluble was speaking a man shouted out to her, "How would you like to be a man?" She replied like a shot, "How would you?"

PRODUCE PRICES

Solsgirth, Oct. 3, 1908.

Ed. Grain Growers Guide, Dear Sir :-

I enclose herewith your circular of 25th. ult., with prices filled in.

As to the actual cost of producing these commodities, I cannot give you much information. The amount of profit on grain depends largely on the yield per acre. With the present prices for grain there is no profit in selling hogs under six cents or good beef cattle under three and a quarter cents. Butter pays better than either beef or pork at present prices. The price paid for butter on Oct. 1, twenty cents is store pay; the creamery paying a cent or two more. If it were not for the good price paid for butter, one might as well dispose of all his cattle, as the prices of land, building materials, and labor, are so high that there is nothing left. There is apparently a combine in hogs and cattle and the only remedy is legislation following along the lines of the Manitoba Grain Act.

Yours truly.

H. P. HAMILTON.

Publishers,

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"Grain Growers' Guide."

Winnipeg, Man.

Gentlemen:-

Enclosed find_\$1.00 being year's subscription to your live magazine. The position taken by your paper is worthy the support of every farmer in the "Three prairie provinces."

More power to your elbow to bring about the changes so urgently needed.

Yours truly. A. H. Hawke. Drinkwater, Sask. Sept. 14th, '08.

Dear Sir :--

I appreciate the "Guide" very much and heartily endorse the remark of a neighbor who said the other day that it was the best paper he had ever received.

I am glad the "Guide" is so sensibly Socialistic and so fair and just to all classes. When we farmers attain our rightful eminence as "feeders of men" let us never put the screw on those whose bread is in our power.

Yours truly, W. J. Boughen.

Valley River, Sept. 28, '08.

The Grain Growers' Guide,

Winnipeg, Man.

Gentlemen:-

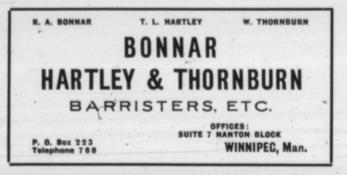
Enclosed please find Postal Note being my subscription to your excellent magazine.

You have the best publication I have yet seen for the "live" farmer. Every success in your efforts.

> I am, Yours truly

> > C. G. Boynton.

Grand Coulee, Sask., Sept. 19th, '08.



Editor.

"Grain Growers Guide," Winnipeg.

Dear Sir:-

Please find enclosed \$1.00 for one year's subscription to your paper. I hope it will prove a success. Grain growers and consumers need such a paper as you promise to give if you are sufficiently encouraged.

I like your "new thought" and "new theology" and I believe and preach that way myself. Of course we cannot come out with it too bluntly.

I remain.

Yours truly,

C. S. dit Blondin.

Harris, Sask., Aug. 10th, '08.

The Editor.

Grain Growers' Guide, Winnipeg,

Dear Sir:-

I take much pleasure in forwarding you \$1.00 for my subscription to the above paper and wish you at the same time the very best success in your efforts to create a better understanding of those conditions which are so vital to farmers.

> Believe me, Yours truly,

John W. L. Child.

Paswegin, Sask ... Aug. 9th, '08.

Grain Growers' Guide. Winnipeg, Man.

Gentlemen:

The liberty you have taken of placing my name on the list of subscribers to the "Guide," I cheerfully approve of. The "Guide" is a good one. Its well written, intelligent and instructive contents I know will be appreciated by farmers in general. I am pleased to enclose money order for \$1.00 to pay subscription for one year. All success to the "Guide."

Yours truly, Jas. McGee.

Swan River, Man. Sept. 23rd, '08.

The Editor.

Grain Growers' Guide.

Winnipeg, Man.

Dear Sir :-

Enclosed please find \$1.00 subscription for the Grain Growers' Guide. I believe a large field of usefulness awaits the paper and I feel assured the Grain Growers' Grain Co., will be a profitable and successful company for farmers to join, as, unless farmers are blind to their own interests the company will in the course of time, handle all the grain of the Northwest.

Yours truly.

Marieton, Sask. \ John Robinson. Sept. 25th, '08.

R. McKenzie, Esq.,

Sec. G. G. A.

Winnipeg, Man.

Dear Sir:-

I send you \$1.00 for the Grain Growers' Guide, beginning with No. 1. I am much pleased with the "Guide." It is something that has been long wanted and wanted badly.

Hoping the farmers will flock to its assistance as it's only by that means they can have a paper that will be a power in the land.

Yours truly.

St. Elizabeth, Man. Aug. 4th, '08.

John Q. Sumner.

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Winnipeg, Sept., 1908

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GOVERNMENT OWNERSHIP OF INTERNAL ELEVATORS

Grain Growers Call Conference to Devise Plans for Such a Scheme in Western Provinces—Premiers and Executive of Farmers' Associations to Meet to Discuss Question.

The Board of Directors of the Manitoba Grain Growers' Association held a meeting in Winnipeg, Friday, Sept. 25th. The meeting was called for the purpose of considering complaints from country points as to the arbitrary methods adopted by the elevator companies in refusing to accept special binned grain and other ifregularities in violation of the Grain Act.

The Directors waited on Mr. Castle, Warehouse Commissioner, and Mr. W. B. Lanigan, Assistant Freight Traffic Manager, C. P. R., and made a demand that the extra freight charges of 1c per 100 lbs., on bulk head cars be cut in two and that the specific charge of \$3.00 per bulk head, made by the terminal elevators be reduced to \$2.00.

The Directors instructed the Secretary to take the necessary steps to have the conference between the premiers of Manitoba, Saskatchewan and Alberta and the executives of the Grain Growers' Association, which was postponed in June on account of the absence of Premier Roblin from the Province, called together to devise a scheme of Government ownership of line elevators that would be applicable to the three provinces.

The following is the proposition submitted to the Premiers by the Inter-provincial Council of the Grain Growers' Association :

PROPOSALS

Resolved, that we the members of the Inter-provincial Council, having the verbal suggestions of the Premiers placed before us, and having carefully considered same, regard them as being totally inadequate to safeguard the interests of the farmers in marketing their grain and we beg to reiterate our former request that the Government acquire and operate the interior storage facilities along the lines previously stated, more specific details in certain particulars of which are given below.

(1.) That the government provide by purchase or construction or both at each railway point where any considerable quantity of grain is marketed, elevator facilities with up-todate equipment for cleaning, weighing and loading grain, that these facilities for the most part be sub-divided into bins of 1,000 bushels capacity, and that the system be operated by the government direct, or through a commission appointed for that purpose.

(2.) That the minimum capacity required at each shipping point will be approximately one-third of the quantity annually marketed there. This whole amount need not, however, be provided at the outset, but the storage structure should be so arranged as to admit easily of addition and extension as necessity demands.

(3.) That the charges for handling and storing grain be such as to provide interest on amount invested, cost of maintenance and provision for gradual payment of initial cost.

(4.) That a certain per cent. of the storage, (not to exceed 25 per cent.) should be at the disposal of buyers of street grain.

(5.) That two or more farmers be granted the privileges of jointly occupying a bin.

(1.) Advantages without the co-operation of the Dominion government.

(a.) The abuses incident to the storage facilities being in the hands of those interested in the purchase and sale of grain would be abolished, such as, improper grading, the giving of light weight, the taking of excessive dockage, the substituting of grain of inferior quality for that specially binned by the farmer, denying the privilege of special binning to the farmers on the false plea of lack of space and interference with the freedom of shipment of stored grain by the owner.

(b.) Adequate facilities for the cleaning of the grain are not provided by the elevator companies. The government system would enable the cleaning of grain to grade requirements before shipment, retaining to the farmers a large amount of screenings valuable for feeding purposes, increasing their chances of obtaining higher grades when grain was inspected and saving them from payment of freight on screenings from point of shipment to the terminals.

(c.) Dockage would be no longer a matter of guess work. The farmer would be credited with his exact amount of cleaned grain and permitted to retain his screenings, which oftentimes include valuable grains of various kinds as well as weed seeds having a high feeding value.

The following facts illustrate the saving possible in this connection. It is estimated that the 70 millions of wheat of the crop of 1906 inspected, contained 2 p. c., or 1,400,000 bushels of screenings, averaging in worth $\frac{1}{2}$ ct. per lb., and which cost the farmer on an average 10 cents per bushel in freight charges owing to his inability to have his grain cleaned before shipment. These two items represent a loss of \$560,000 to the farmers of the west, which will occur every year with additions until abolished by the establishment of a government storage system equipped with proper cleaning apparatus. The above amount would pay the interest on a sum sufficient to create the storage system asked for and provide a sinking fund which would liquidate the cost within a reasonable term of years.

The grain being weighed into cars by a government official having no interest therein, will facilitate the collections of claims for shortage from the railway companies.

(d.) The preservation of the identity of grain in special bins under the custody of government officials will make possible the establishment of a sample market which will largely correct the injustices incident to a grading system, when climatic conditions make it impossible for the grade description to classify grain according to its intrinsic value. For example, a slight bleaching suffered by a large percentage of wheat the year before last condemned millions of bushels having the essential qualities of One Hard to be graded as Two Northern, making the price four cents per bushel less than it should have been and occasioning an enormous loss to the producers. Also this year owing to a general frost the grading system operated to group types of wheat together in the same bin having in many cases a difference in value of twenty cents a bushel.

(c.) The having of storage facilities in the interior under government supervision would make it possible to send samples to be displayed on the sample market in advance of shipment. This would permit the grain to be exhibited for a number of days without expense to the owner and also permit of the grain being sold for shipment, either east or west of the point loaded.

(f.) With the building of the Hudson's Bay railway will come a still greater advantage in interior storage as grain in the interior will have the choice of two routes and two markets, while grain sent to the terminals before being sold will have only one.

(g.) The presence of government storage facilities that could be used by buyers, who are not owners of elevators would place these buyers in a position to compete on even terms thus preventing a monopoly of the market by elevator owners, and tending to keep street and track prices near together.

(2.) Advantages with the co-operation of the Dominion government:

The complete plan of the Grain Growers' contemplates the passing of an amendment to the Inspection and Sale Act that would permit the operator of a provincial elevator to discharge the functions of a Dominion weighman and sampler, and the granting of weight and grade certificates, the grading to be done by the inspection staff at Winnipeg using the samples of the contents of the special bins forwarded by the elevator operators.

Several members of the Dominion government have given representatives of the Grain Growers' an assurance that such legislation can be easily secured as soon as the request is made by a provincial government.

The additional advantages under these circumstances would be that grain could be sold for future delivery to greater advantage since the grade would be known. Also advances on warehouse receipts could be secured so soon as delivery of a car lot was completed at the initial elevator, enabling a farmer to fischarge his more pressing liabilities and market his grain in a leisurely manner, selling only when there was an active milling or export demand. The effect would be a generally higher level of prices for the farmer. Collections would a be facilitated and transportation would not be demanded at any season of the year in excess of the power of reasonably equipped railway.

The best of all reasons for creating the system is that the class who form the major part of the population demand it, and that it can be granted without placing a tax upon the remainder of the people.

The Directors are of the opinion that the time has now arrived for the different branches to take some action in the direction of bringing public opinion to bear on our legislature in the event of the Premiers refusing to submit a proposition to the legislatures undertaking the providing of a system of elevators. They have come to the conclusion that there is no use in trying to regulate the handling of grain by legislation as long as the grain dealers have control of the storage facilities at country points. R. McKENZIE,

Secretary.

CO-OPERATION AMONG FARMERS By "JOE BEEF"

In the last twenty-five years there has been much discussion among farmers concerning the advantages and disadvantages of co-operation for various mercantile and industrial enterprises.

There is no question whatever, that pending collective ownership which must in the near future be the platform of the producing classes, and as a schoolmaster to educate and fit them for the consumation of that idea, co-operation is destined to become an immediate factor in their everyday life and occupation.

It is more and more dawning upon the consciousness of the producing classes that every function of life and human activity depend upon the production of the lifegiving fruits of the earth won by their labors from the storehouse of nature.

The producer, especially the farmer feels no matter how hard he works, no matter with what profusion nature yields up to him its vitalizing products, he is getting less and less proportionately of what his labor creates.

It is not solely the profit on his plant which the farmer should take into consideration, but his independence. He likes his home, pats himself on the back, even the worst of times at the thought that rain or shine, hot or cold, good or bad, he can pay his taxes or insurance anyway.

In co-operation the farmer can find his way out of many difficulties which everlastingly face the small proprietor.

Under the present commercial system, the farmer is an isolated factor in the community. He must buy from the merchant and the manufacturer or his agent as well as to sell to them, and they invariably fix the price for both transactions.

The farmer deals in small quantities and can seldom take advantage of the state of the market and has to pay profits out of all reason. Keeping in touch with the market he can both buy and sell on better terms thus retaining for himself a greater portion of the results of his efforts.

The farmers have shown by the experiment of the few activities in which they have engaged that some of the disadvantages under which the individual labors may be removed by co-operation.

In this he becomes conscious that he is a part of a great commercial and industrial community whilst remaining practically an independent unit.

The farmer is beginning to learn the benefit of cooperation in the cheese and butter industry and more recently the advantage of handling his grain co-operatively has shown highly beneficial results.

In the farmers co-operative elevators which have

proved failures they have themselves to blame. The trouble may be invariably traced to poor management. Usually as soon as the farmers erect an elevator they look around for a man to run it and generally a cheap man is choosen, which means poor service. Whenever capable well paid men are at the front, co-operative enterprises have always been successful, generally raising the price of what the farmer has to selt and cheapening what he has to buy.

There are many lines which may be entered into, which will benefit the farmers generally the principal of which may be mentioned as (1) The disposal of farm crops, including grain, cattle and dairy products. (2) The purchase of every day necessities and (3). The buying of agricultural implements and machinery.

Let it be understood that any of the above specified activities should be carried on over a large territory covering a province or more to get the best results as trade based on the average for a large district is surer not to be affected by local disturbance or failure.

Under the first head the farmers of the Northwest are getting a taste of the beneficial results of the effort of the Grain Growers' Grain Company which returned to the shareholders for the last business year One Hundred and Thirty-four per cent on the paid up capital of the Company as well as securing for its patrons a greatly enhanced price for their grain. It is an astonishing record showing how the farmers of Canada have been exploited by the Grain Merchants.

The dairy products of Canada are at top prices in the world's markets showing plainly that co-operation improves the quality as well as the profit on what the farmer has to sell.

A slightly more difficult matter to handle is the live stock trade, but farmers have the brains and energy to solve this question also as soon as they see fit to lay hold of it. Combines and cattle rings are systematically plundering the farmer in the cattle trade, surely it is time that this question should be taken up by them.

The mercantile trade should early engage the cooperative effort of the farmer thus saving the high profit of the middle men. There is no reason whatever why every commodity entering into the daily consumption of the farmers should not be supplied to them direct from the maker thus saving several intervening profits.

Perhaps in agricultural implements and farm machinery, co-operation would show the highest results as combines are in all cases at present dictating the prices at which such articles are supplied to the farmers.

It might be mentioned in conclusion that co-operation would easily solve the Banking, Insurance, and Transportation difficulties from which the Agricultural classes are now suffering and until the public grasp the idea of Collective Ownership co-operation is destined to give present, if not permanent relief, as well as being an educative force which will ultimately bring about the larger idea of Collective Ownership of all sources of production.

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A RICH RETORT

It is said of the Marquis of Townsend, that when a young man and engaged in battle, he saw a drummer at his side killed by a cannon ball, which scattered his brains in every direction. His eyes were at once fixed on the ghastly object, which seemed to engross his thoughts

A superior officer observing him, supposed he was intimidated by the sight, and addressed him in a manner to cheer his spirits. "Oh," said the young marquis, with calmness but severity, "I am not frightened; I am only puzzled to make out how any man with such a quantity of brains, ever came to be here!"

CHEAPNESS CAUSED BY GLUTS OF THE MAR-KETS IS MERELY A DISEASE OF CLUMSY AND WANTON COMMERCE.-RUSKIN. Winnipeg, Oct., 1908

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FREIGHT RATES TO LAKE FRONT

CANADIAN NORTHERN RAILWAY

The following table shows the rate per hundred pounds also the freight per bushel on grains from point of shipment to Port Arthur.

And the second se												
	TE PER LBS,	WHEAT per bus	OATS per bus	BARLEY per bus	FLAX per bus	STATION 1	TE PER	WILLAT.	OATS	BARLEY		
V		in a start of the	Contraction of			le extra	for fla	x per bus	per bus	per pus	per bus	
Aberdeen E	-	13.20	7.48	10.56	12.88	Cowan		9.00	5.10	7 20	8.96	
Aberfeldy S		14.40	8.16	11.52	14.00	Craik		12.60	7.14	10.08	12.32	
Adamson 8		13.80	7.82	11.04	13.44	Craven	8 19	11.40	6.46	9.12	11.20	
Adelpha N		7.80	4.42	6.24	7.84	Curtis	M 12	7.20	4.08	5.76	7.28	
Agnew M		9.00	5.10	7.20	8.96							
Alpha M	[12	7.20	4.08	5.76	7.28	Dacotah	M 12	7.20	4.08	- 5.76	7.28	
Altamont M	[13	7.80	4.42	6.24	7.84	Dalmeny	S 23	13.80	7.82	11.04	13.44	
Argue M	1 15	9.00	5.10 -	7.20	8.96	Dana	8 22	13.20	7.48	10.56	12.88	
Arizona M	[13	7.80	4.42	6.24	7.84	Dauphin	M-15	9.00	5.10	7.20	8.96	
Arnold M	[13	7.80	4.42	6.24	7.84	Davidsen		13.20	7.48	10.56	12.88	
Ashdown M	13	7.80	4.42	6.24	7.84	Davis		13.80	-	11.40	13.44	
Ashville M	15	9.00	5.10	7.20	8.96	Deepdale		9.60	5.44	7.68	9.52	
Aylesbury S	20	12.00	6.80	9.60	11.76	Deerwood		7.80	4.42	6.24	7.84	
D-till-f-nd 0						Delmas		14.40	8.16	11.52	14.00	
Battleford S		14.40	8.16	11.52	14.00	Delta		7.20	4.08	5.76	7.28	
Baldur M		7.80	4.42	6.24	7.84	Denholm		13.80	7.82	11.40	13.44	
Battleford S		14.40	8.16	11.52	14.00	Disley		11.40	6.46	9.12	11.20	
. Beatty S		13.80	7.82	11.04	13.44	Duck Lake		13.80	7.82	11.40	13.44	
Beaver M		7.80	4.42	6.24	7.84	Dufresne		6.00	3.40	4.80	6.72	
Belleview M		9.00	5.10	7.20	8.96			13.20		and the second		
Belmont M		7.80	4.42	6.24	7.84	Dundurn			7.48	10.56	12.88	
Benito M	18	10.80	6.12	8.64	10.64	Dunrae		7.80	4.42	6.24	7.84	
Berton M		7.80	4.42	6.24	7.84	Durban	0 10	10.80	6.12	8.64	10.64	
Bethany M		7.80	4.42	6.24	7.84	Edan		7 00				
Bethune S	20	12.00	6.80	9.60	11.76	Eden in in i		7,80	4.42	6.24	7.84	
Birch Hills S		13.80	7.82	11.04	13.44	Edmonton		15.00	8.50	12.00	14.56	
Birling S	24	14.40	8.16	11.52	14.00	Edwin 1		7.20	4.08	5.76	7.28	
Birnie M	13	7.80	4.42	6.24	7.84	Elgin I		8.40	4.76	6.72	8.40	
Blackfoot A	124	14.40	8.16	11.52	14.00	Eli 1		7.20	4.08	5.76	7.28	
Bladworth S	- 22	13.20	7.48	10.56	12.88	Elliotts 1		7.80	4 42	6.24	7.84	
Borden S	23	13.80	7.82	11.04	13.44	Elphinstone 1		8.40	4.76	6.72	8.40	
Borradaile A		14.40	8.16	11.52	14.00	Emerson i 1		7.20	4.08	5.76	7.28	
Bowsman M		9.60	5.44	7.68	9.52	Englefelt		12.60	7.14	10.08	12.32	
Brada S		13.80	7.82	11.04	13.44	Enterprise I		7.80	4.42	6.24	7.84	
Branspeth S		13.80	7.82	11.04	13.44	Erickson 1	-	8.40	4.76	6.72	8.40	
Brandon M		7.80	4.42	6.24	7.84	Ethelbert 1		9.00	5.10	7.20	8.96	
Bresaylor S	24	14.40	8.16	11.52	14.00	Eustace I	M 12	7.20	4.08	5,76	7.28	
Bruderheim A		15.00	8.50	12.00	14.56							
Brunkild M		7.20	4.08	5.76	7.28	Fairfax 1	M 13	7.80	4.42	6.24	7.84	
Bruno S		13.20	7,48	10.56	12.88	Fairview 1	M 13	7;80	4.42	6.24	7.84	
'Buchanan S		10.80	6.12	8.64	10.64	Fenton		13.80	7 82	11.04	13.44	
			0.120	0.01	20.02	Fielding	S 23	13.80	7182	11.04	13.44	
Canora S		10.80	6.12	8.64	10.64	Findlater		12.00	. 6.80	9.60	11.76	
Carberry M	13	7.80	4.42	6.24	7.84	Fishers 1	M 16	9.60	5.44	7.68	9.52	
Cardinal M	13	7.80	4.42	6.24	7.84	Fork River I	M 15	9.00	5.10	7.20	8.96	
Carman M	12	7.20	4.08	5.76	7.28	Fort Saskatchewan	A 25	15.00	8.50	12.00	14.56	
Carmel S	22	13.20	7.48	10.56	12.88	Fotherby ?	13 IS	7.80	4,42	6.24	7.84	
Cartier M	12	7,20	4.08	5.76	7.28	Fredensthal 1	M 12	7.20	. 4.08	5.76	7.28	
Cawdor M	13	7.80	4.42	6.24	7.84	Fulton 1	M 12	7.20	4.08	5.76	7.28	*
Chamberlain S	20	12.00	6.80	9.60	11.76			1			-	
Chipman A	25	15.00	8.50	12.00	14.56	Garland M	M 15	9.00	5.10	7.20	8.96	
Christie M	1,2	7.20	4.08	5.76	7.28	Gateside 1	M 13	7.80	4.42	6.24	7.84	
Clair S	20	12.00	6.80	9.60	11.76	Gilbert, Plains 1	M 15	9.00	5.10	7.20	8.96	
Clanwilliam M	13	7.80	4.42	6.24	7.84	Giroux 1	M 10	6.00	3.40	4.80	6.72	
Clark's Cross'g S	22	13.20	7.48	10.56	12.88	Girvin !!		12.60	7.14	10.08	12.32	
Clarkboro S	22	13.20	7.48	10.56	12.88	Gladstone M	M 13	7.80	.4.42	6.24	7.84	
Claysmore A	24	14.40	8.16	11.52	14.00	Glencairn M	-	7 80	4.42	6.24	7.84	
Clouston S	23	13.80	7.82	11.04	13.44	Glendale M		7.80	4.42	6.24	7'84	
Condie S	19	11.40	. 6.46	9.12	11.20	Glenella M	1	7.80	4.42	6.24	7.84	
Cote S	17	10.20	5.78	8.16	10.08	Glenforsa M		9.00	5.10	7.20	8.96	
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Winnipeg, Oct. 1908

PUBLIC OWNERSHIP OF RAILROADS

A Study of the Results of the Policy of Government Ownership of the Transportation Systems in Europe

For the Public By Erik Oberg.

FREIGHT SERVICE-I GERMANY

The question of freight service on the German State railways is one which should be given particular attention. It has been stated over and over again that German freight rates are higher than those in this country, that freight is moved in an unsatisfactory manner; in short, that even if the German, and European State railways in general, were giving cheap and efficient passenger service, they lacked this efficiency in regard to the freight service. We will try to investigate the foundation of these claims. On their face they seem to be true. But, as we will presently see, it is because the figures quoted to substantiate these claims are misleading.

It should, however, be stated that the figures are misleading in such a way that even honest investigators have come to wrong conclusions. The generally accepted idea that freight rates are higher in Germany than in the United States need not have been put forth with a desire to deceive. Lack of thorough investigation, and a failure to perceive all the conditions involved, may account for such statements. On the other hand, there are doubtless cases where the figures which indicate that German freight rates are higher have been quoted, although the fact was known that these figures permitted no equitable comparison. We have a right to suppose that this has been the case when editors of prominent railway journals have thus tried to show the benevolence of private ownership. But we will not waste our time with idle suppositions as to motive. Let us rather try to find the facts in the case.

All freight, ordinary freight as well as that class of goods which in this country is termed express goods, is handled directly by the German State railroads. The freight, is, therefore, divided into two main classes, express freight and regular freight. The latter is again sub-divided into various classes; perishable freight, which includes food stuffs of various kinds, piece-goods freight, and carload freight.

The express freight is conveyed by the fastest routes by express trains, and constitutes the same class of goods as is handled by the express companies in this country. The rates for this class of freight are considerably lower than the average rates charged by our express companies. The mileage rate is double that charged for regular piece-goods freight. The rates for this latter class of freight are given underneath, and the ton-mile rate for express can easily be found from this table by doubling the figures given.

German Freight Rates for Small Shipments (Not Including Terminal Charges)

Distance miles.	Rate per ton-mile	Distance, miles.	Rate per ton-mile.
	Cents.		Cents.
1-31	4.19	188-250	3.05
32-125	3.81	251-312	
126-187		over 312	2.28
. tOne metri	a ton 9 905 nor	nde	

*One metric ton-2,205 pounds.

The best example of the cheapness of these rates is presented by comparing them with regular piece-goods freight rates in this country. To compare them with express rates here will, of course, show still a greater

difference. In fact, one ton (metric ton-2,205 pounds) of freight from New York to Hartford, Conn., which would be charged for at the rate of 33 cents a hundred pounds or \$7.26 a ton, could be sent in Germany the same distance by express for \$8.62, or a sum but slightly greater than the American freight rate. For very short distances, for instance, between Chicago and Joliet, or Chicago and Peoria, the American freight rate is considerably higher than the German express rate. Comparing again, express rates with express rates, the American rate between New York and Hartford of 75 cents a hundred pounds, would amount to \$16.50 for 2,200 pounds, as compared with \$8.62 in Germany, or nearly double the German rate. On shipments of less than a hundred pounds the difference would be still more pronounced, as the American rate is proportionately higher for small weights, while the German rate decreases uniformly down to 22 pounds.

From these figures we may without hesitation draw the conclusion that the German State railways have at least not proved a failure in their ability to handle express goods cheaply. In fact, they have proved themselves all the more superior in this respect to the privately managed American roads, inasmuch as these do not undertake themselves to handle express goods at all, but have turned over, this part of the business to parasitical corporations, who grow fat at both the railroad's and the public's expense. In this particular, government management has proved to be more comprehensive, more far-reaching, more economical, and, above all, more interested in public welfare than our boasted private managements have been capable of.

The perishable freight is carried by special fast trains at the same rates as are charged for ordinary small shipment freight .. Ordinary freight is moved with greater dispatch than in this country, and a number of things, which the ordinary shipper here must send by express, in order to be able to receive the goods within a reasonable time, can there be sent by freight, as it is possible to count surely upon the time of the arrival of the goods. The German State railways stipulate to move all freight at least the miles a day, if the total 'distance is less than 125 miles, and at least 125 miles a day, for all longer distances; the day of shipment, however, is not then counted. If we compare this with the results of our railroads, where a freight shipment often takes a week to be carried 100 or 150 miles, and a month to be carried 1,000 miles or less, we cannot but admit that the regular freight service of the German State railroads is superior in this particular to that of our privately managed roads.

The regular German freight rates for carload freight vary from 0.84 cent per ton mile, to three times this amount, according to the nature and amount of the shipment. The ton considered is the metric ton, equal to 2,205 pounds. As small a shipment as 5 tons may constitute a carload in figuring freight charges. Lower rates than this are in force for goods exported to foreign countries, and for special goods within the country, also there are rates as low as 0.32 cent per tonmile. Special terminal charges are collected, varying L

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10 A T 173 X	Sec. 11.	March .	WHEAT per bus	per bus	BARLEY per bus	FLAX per bu a	STATION	100	LBS.	WHEAT	OATS	BARLEY	FLAX	
	-					1	· · le ext	traf	or flax	per bus	per ous	per bus	per bus	
Glenlea	-		7.20	4.08	5.76	7.28	Martinville	M	13	7.80	4.42	6.24	7.84	
Glenora		13	7.80	4.42	6.24	7.84	Mayfield	M	13	7.80	4.42	6.24	7.84	
Golden Stream			7.80	4.42	6.24	7.84	Maymont	. 8	23	13.80	7.82	11.04	13.44	
Gordon			7.20	4.08	5.76	7.28	McArthur	M	12	7.20	4.08	5.76	7.28	
Grand Clariere	М	15	9.00	5.10	7.20	8.96	McCreary	М	13	7.80	4.42	6.24	7.84	
Grand View	Μ	15	9.00	5.10	7.20	8.96	Meharry			9.60	5.44	7,68	9.52	
Grays	М	12	7.20	4.08	5.76	7.28	Melfort	8	22	13.20	7.48	10.56	12.88	
Greenway	М	13	7.80	4.42	6.24	7.84	Menzie	M	15	9.00	5.10	7.20	8.96	
Grosse Isle	Μ	12	7.20	4.08	5.76	7.28	Methven Jct			7.80	4.42	6.24	7.84	
Gruber			9.00	5.10	7.20	8.96	Miami							
										7.20	4.08	5.76	7.28	
Hague	8	23	13.80	7.82	11.04	13.44				10.80	6.12	8.64	10.64	
Hallboro			7.80	4.42	6.24	7.84	Minburn			14.40	8.16	11.52	14.00	
Hanley	-		13.20	7.48	10.56	12.88	Minitonas			9.60	5.44	7.68	9.52	
				5.10			Minto			7.80	4.42	6.24	7.84	
Hartney	-	-	9.00		.7.20	8.96	Morinville			15.60	8.84	12.48	15.12	
Haultain'	-	-	13.20	7.48	10.56	12.88	Morris	M	12	7.20	4.08	5.76	7.28	
Headingly			7.20	4.08	5 76	7.28	Muenster			12.60	7.14	10.08	12.32	
Highgate			14.40	8.16	11.52	14.00	Mundare	A	25	15.00	8.50	12.00	14.56	
Hilliard			15.00	8.50	12.00	14.56	Munroe	M	13	7.80	4.42	6.24	7.84	
Hilton	Μ	13	7.80	4.42	6.24	7.84	Myrtle			7.20	4.08	5.76	7.28	
Holmfield	М	13	7.80	4.42	6.24	7.84								
Homewood	М	12	7.20	4.08	5.76	7.28	Neelin	M	13	7:80	4.42	6.24	7.84	
Howden	М	13	7.80	4.42	6.24	7.84	Neepawa	M	13	7.80	4.42	6.24	7.84	
Howell	S	22	13.20	7.48	10.56	12.88	Newton	M	12	7.20	4.08	5.76	7.28	
Huddlestone	-	-	7.20	4.08	5.76	7.28	Ninette			7.80	4.42	6.24	7.84	
Humbolt			12.60	7.14	10.08	12.32	Norgate			7.80	4.42	6.24	7.84	
Humerston			7.80	4.42	6.24	7.84	Notre Dame De L			7.80	4.42	6.24	7.84	
Humerscon		10	1.00	1.10	0.61	1.01	N. Battleford		-					
Tedios Cosinas		10	7 60						23	13.80	7.82	11.04	13.44	
Indian Springs			7.80	4.42	6.24	7.84	Nutana	8	22	13.20	7.48	10.56	12.88	
Innisfree	-		15.00	8.50	12.00	14.56	Oak Bluff	M	19	7.90	4.00		* **	
Invermay			11.40	6.46	9.12	11.20				7.20	4.08	5.76	7.28	
Islay	A	24	14.40	8.16	11.52	14.00	Oakburn		15	9.00	5.10	7.20	8.96	
							Oakland			7.20	4.08	5.76	7.28	
Kamsack	8	17	10.20	5.78	8.16	10.08	Oak Point			7.20	4.08	5.76	7.28	
Katrim	М	13	7.80	4.42	6.24	7.84	Oakville			7.20	4.08	5.76	7.28	
Kelwood	М	13	7.80	4.42	6.24	7.84	Ochre River	Μ	15	9.00	5.10	7.20	8.96	
Kenaston		22	13.20	7.48	10.56	12.88	Ogilvie	M	13	7.80	4.42	6.24	7.84	
Kenville			10.20	5.78	8.16	10.08	Oliver	S	25	15.00	8.50	12.00	14.56	
Kinistino			13.80	7.82	11.04	13.44	Onah	Μ	13	7.80	4.42	6.24	7.84	
Kitscoty			14.40	8.16	11.52	14.00	Orrville	Μ	13	7.80*	4.42	6.24	7.84	
Kuroki			11.40	6.46	9.12	11.20	Osler	8	23	13.80	7.82	11.04	13.44	
							Overstone			7 20	4.08	5.76	7.28	
Kylemore	8	19	11.40	6.46	9.12	11.20			-			0.10	1.00	
							Paswegin	s	20	12.00	6.80	9.60	11.76	
La Broquerie 1			6.00	3.40	4.80	6.72	Paulson		15	9.00	5.10	7.20	8.96	
Ladysmith			7,80	4.42	6.24	7.84	Paynton			14.40	8.16 .	11.52	14.00	
Lake Frances	M	12	7.20	4.08	5.76	7.28	Petrel			7.80	4.42	6.24	7.84	
Lamont	A	25	15.00	8.50	12.00	14.56	Pine River		15	9.00	5.10	7.20	8.96	
Langham	8	23	13.80	7.82	11.04	13.44								
Lashburn	8	24	14.40	8.16	11.52	14.00	Pleasant Point			7,80	4.42	6.24	7.84	
Laurier 1			8.40	4.76	6.72	8.40	Plumas		1000	7.80	4.42	6.24	7.84	
Lavenham			7.80	4.42	6.24	7.84	Portage la Pr		12	7.20	4.08	5.76	7.28	
Lavoy			15.00	8.50	12.00	14.56	Pratt			7.80	4.42	6.24	7.84	
Learys 1			7.80	4.42	6.24	1.84	Prince Albert	8	23	13.80	7.82	11.04	13.44	
Lena			7.80	4.42	6.24	7.84	Owill Labo	-		10 00			cien	
Leon			7.80	4.42	6.24	7.84	Quill Lake	8	20	12.00	6.80	9.60	11.76	
Letellier							Padieson	a	99	12.00	7.00	11.04	12 44	
			7.20	4.08	5.76	7.28	Radisson			13.80	7.82	11.04	13.44	
Lloydminster			14.40	8.16	11.52	14.00	Raith			15.00	8.50	12.00	14.56	
Longburn 1			7.20	4.08	5.76	7.28	Rama			10.80	6.12	8.64	10.64	
Lorette 1			6.00	3.40	4.80	6.72	Ranfurly			15.00	8.50	12.00	14.56	
Louise 1	M	13	7.80	4.42	6.24	7.84	Regina			10.80	6.12	8.64	10.64	
Lowe Farm 1			7.20	4.08	5.76	7.28	Reids	M	13	7.80	4.42 .	6.24	7.84	
Lumsden			11.40	6.26	9.12	11.20	Ridgeville	M	12	7.20	4.08	5.76	7.28	
						N	Riding Mth	Μ	13	7.80	4.42	6.24	7.84	
Macdowall	S	23	13.80	7.82	11.04	13.44	Rignold			7.20	4.08	5.76	7.28	
Maidstone			14.40	8.16	11.52	14.00	Roblin			9.60	5.44	7.68	9.52	
Makaroff 1	M	16	9.60	5.44	7.68	9.52	Roddick			13.80	7.82	11.04	13.44	
Makinak	vr	14	8.40	4.76	6.72	8.40	Roland			7.20	4.08	5.76	7.28	
Manville	A	24		8.16	11.52	14.00	Rosebank			7.20	4.08	5.76	7.28	
Manles	A.	15	14.40											
Maples	ML	10	9.00	5.10	7.20	8.96	Roseisle			7.80	4.42	6.24	7.84	
Margaret	M	13	7.80	4.42	6.24	7.84	Rossburn		1.00	9.00	5.10	7.20	8.96	
Margo	8	19	11.40	6.46	9.12	11.20	Rossendale		13	7.80	4.42	6.24	7.84	
Marieapolis	W	13	7.80	4.42	6.24	7.84	Rosthern			13.80	7.82	11.04	13.44	
Marshall	S	24	14.40	8.16	11.52 /	14.00	Rounthwaite	M	13	7.80	4.42	6.24	7.84	
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from 14 to 24 cents per ton for small distances up to a maximum of 29 to 48 cents per ton for the longest distances. The terminal charges for ordinary freight, not shipped by the chrload, vary from 24 to 48 cents per ton according to the distance the goods are shipped. The ton-mile rates for piece goods vary according to distance, being figured from a gradually falling scale, and vary from 4.19 cents to 2.28 cents per metric ton-mile. (See above table.) For comparison we may mention that the shipment from Hartford, Conn., to New York, referred to above, at the rate of \$7.26 per 2,200 pounds would in Germany be carried' for \$4.74, including terminal charges. This indicates that some freight rates at least, particularly those affecting the small shipper, are decidedly higher on American than on German railroads.

Average Freight Rates in Germany per Ton-Mile, Showing Tendency to Decrease of Rates

	Cents per		Cents per.
Year	ton-mile	Year.	ton-mile.
1890		1896	
1892		1898	
1894 '	1.45	1900	
	ton 9 905 nounde		

*One metric ton-2,205 pounds

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The question which causes the greatest confusion in regard to the actual efficiency of the German State railroads is that of average freight rates. Apparently the average freight rate is higher in Germany than here. We shall presently examine the nature of this apparent higher average rate. If the rates for most shipments, when considered individually, are higher here than there, it is a queer result that the average freight rate should be higher where individual rates are lower. This, however, can easily be expls od. But before doing so, let us suppose that we accept the statement that average rates are higher The average length of each freight haul on the railways in the United States, considered as one system, is about 240 miles. The average freight haul in Germany is 62 miles. That the mileage rate for long hauls should be cheaper is evident, because in moving freight, it is not only the expenses of hauling a certain distance which should be considered, but the loading and unloading, and terminal expenses, which are the same for long and short hauls. Thus, in Germany, with hauls slightly more than one-quarter in length as compared with those in this country, the actual expense to the railroad system for each ton of freight moved is comparatively higher than in the United States.

If we now actually compare the figures for the freight rates in this country and in Germany, we will find that the average freight rate per metric ton-mile is only 0.84 cent in this country, compared with 1.36 cent in the Prussian State railways. These figures are always. kindly put before the American public in order to show what superior private management has done for the country. In the first place, however, the average rate has a very insignificant meaning to the average shipper. The cheap freight rates in force on American roads mostly benefit large shippers; and the public in general has to pay far higher a rate than the public in general has to pay in Germany. We have already referred to a typical instance where the American freight rate is \$7.26 as compared with \$4.78 for the same distance in Germany; in this case the American rate is 52 per cent higher than the German State railway rate. For short distances the comparison is . even more in favor of the German State railways. The American freight rate for certain classes of goods between Chicago and Joliet is 145 per cent higher than the German rate, and between Chicago and Peoria about 125 per cent. For longer distances the difference is smaller, but still noticeable. Thus for a shipment between Chicago and Kansas City the American rate for one class of goods would be over 30 per cent higher than the German freight rate for an equal distance. These instances, even if they do not by themselves prove

our assertion that American freight rates in reality are higher, at least indicate that it is very probable that the general public has little to appreciate in private management as far as general low freight rates are concerned. If the average freight rates are lower, as the figures previously quoted seem to indicate, then there is, at least, little doubt but what the low rates, producing a low average, benefit the large industrial combinations, the trusts, more than anybody else.

That German freight rates in actual practice work out less for the same service is indicated by several authorities. Professor Parsons, as quoted by Hon. Thomas M. Patterson in a speech before the United States Senate, in comparing freight rates in Germany and the United States, says:

German rates are much lower than those of England or France, and though our average ton-mile rate is beiow the German, actual rates for similar services are for the most part lower in Germany than with us. For example, take the statement of Hon. Charles A Prouty, of the Interstate Commerce Commission, comparing rates from his home town, Newport, Vt., to Boston, with rates for the same distance in Prussia, and also in Iowa, where rates are very low for this country.

Rates in cents per 100 pounds-

			Iowa, same distance.	
Potatoes	19	1	121	9.5
Нау	17		11	10.5
Butter	46		26	36
Sugar	19.		17	10.9
Lumber	10 3		91	6.4
Fertilizers	17		91	8

So far Professor Parsons. Instances are also cited by Commissioner Prouty where the American rate is thirtytwo cents, and the corresponding German rate 11.08 and 15 cents; another case is mentioned where the American rate is 22.4 cents per ton-mile (Springfield, Mass., to Westfield, Mass., on dry goods), the corresponding German rate being 6 cents, in which apparently terminal charges are included. Numerous instances are mentioned by Professor Parsons where the American rates, particularly for short distances, are from 300 to 350 per cent higher than those of the Prussian State railways.

German freight rates have been reduced 8 per cent in ten years. Our through rates, according to Professor Parsons, are higher than they were <u>65</u> years ago. He further says

German railway commissioners recently in this country, after studying our rates, declared that they were in many cases four or five times as high as the German rates for the same goods for the same distance. No existing differences in wages or legitimate traffic conditions are sufficient to explain such differences in rates.

We have so far pointed out that freight rates are actually higher in the United States than in Germany in individual instances. But this does not explain why the average rate still is so much higher in Germany. This, however, is easily explained. The American rate does not include express, which pays very high rates, while the German average rate includes express also. The German rate also includes large amounts of traffic which in this, country is handled by fast freight and private car lines, the earnings of which are not included in the reported railroad revenues. The American average rate is further cut down by including large amounts of freight carried for the companies themselves, for which no charge is made, while the German average rate includes only the freight actually paid for. The proportion of bulky, heavy, low-rate freight, such as coal, iron, ore, timber, etc., is very much larger in America, where coal alone constitutes one-third of the total tonnage. We have also already mentioned the difference in length of average haul, which tends to reduce ton-mile rates in the United States. Partly the low ton-mile rate is due to carrying

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				WHEAT per bus	OATS per bus	BARLEY per bus	FLAX per bus	STATION IC extra	ATE I 00 LB a for	ER flax	WHEAT per bus	OATS per bus	BARLEY per bus p	FLAX per bus
	Rusdell	8	23	13.80	7.82	11.04	13.44	Youill	M	13	7.80	4.42	6.24	7.84
	Runnymede	8	17	10.20	5.76	8.16	10.08					NIE C		X
	St. Agathe	M	12	7.20	4.08	5.76	7.99	BRANDON-R						
	St. Albert			15.60	8.84	5.76 12.48	7.28	Algar	M-	15	9.00	5.10	7.20	8.96
	St. Anne			6.00	3.40	4.80	6.72	Cromer	M	15	9.00	5.10	7 90	
	St. Boniface			6.00	3.40	4.80	6.72	Carlsberg			10.20	5.10	7.20 8.16	8.96 10.08
	St. Bon. Trans			6.00	3.40	4.80	6.72	Candiac			10.20	5.78	8.16	10.08
	St. Charles		12	7.20	4.08	5.76	7.28							
	St. Gregor	8	21	12.60	7.14	10.08	12.32	Doonside		16	9.60	5.44	7.68	9.52
	St. Jean			7.20	4.08	5.76	7.28	Dalzell		17	10.20	5.78	8.16	10.08
	St. Laurent St. Norbert			7.20	4.08	5.76	7.28	Dreghorn	8	18	10.80	6.12	8.64	10.64
	Sandy Lake			8.40	3.74	5.28	7.28	Fairlight			0.00			
	Sanford			7.20	4.08	5.76	7.28	samigue	8	10	9.60	5.44	7.68	9.52
	Saskatoon	-		13.20	7.48	10.56	12.88	Glenavon	8 1	17	10.20	5.78	8.16	10.08
	Searth	М	15	9.00	5.10	7.20	8.96		-			0.10	0.10	10.00
	Sclater	M	15	9.00	5.10	7.20	8.96	Hawthorne	S 1	16	9.80	5.44	7.68	9.52 -
	Scotford			15.00	8.50	12.00	14.56							
	Shevlin			9.60	5.44	7.68	9.52	Jameson	8 1	18	10.80	6.12	8.64	10.64
	Shilo	-		7.80	4.42	6.24	7.84	Kalas	~			1	1	1. 1. 1.
	Shortdale Sifton			9.60 9.00	5.44 5.10	7.68	9.52 8.96	Kelso Kipling			9.80	5.44	7.68	9.52
	Silver Plains			7.20	4.08	5.76	7.28	Kendal			10.20 10.20	5.78 6.78	8.16	10.08
	Somerset			7.80	4.42	6.24	7.84	Z			10,20	0.10	8.16	10.08
	Sperling	М	12	7.20	4.08	5.76	7.28	Linburn !!	M	16	9.80	5.44	7.68	9.52
	Springhill	Μ	13	7.80	4.42	6.24	7.84	Langbank		16	9.80	5.44	7.68	9:52
	Spruce Grove	1.000		15.60	8.84	12.48	15.12	Lovat :	8 1	17	10.20	5.78	8.16	10.08
	Star City	-		13.20	7.48	10.56	12.88	N-1			1.7%		1	
	Stephenfield			7.20	4.08	5.76	7.28	Merle 1			8.40	4.76	6.72	8.40
	Stockport Spur Stoney Plains			7.20 15.60	4.08	5.76 12.48	15.12	Maon 1 Maryfield 1			9.00	5.10	7.20	8.96
	Strathcona			15.00	8.50	12.00	14.56	Montmartre			9.60 10.20	5.44	7.68 8.16	9.52 10.08
	Strevel			9.60	5.44	7.68	9.52		-		10.20	0.10	0.10	10.08
	Stuartburn	М	12	7.20	4.08	5.76	7.28	Oban 1	MI	4-	8.40	4.76	6.72	8.40
	Swan Lake			7.80	4.42	6.24	7.84	Odessa	8.1	17	10.20	5.78	8.16	10.08
	Swan River	M	16	9.60	5.44	7.68	9.52							
	Tanhy	M	19	7 90	4.49		7 94	Renvyle	8 1	8	10.00	6.12	8.64	10.64
	Tenby Thunder Hill			7.80	4.42 6.12	6.24 8.64	7.84	Scarth		-	0.00		-	
				10.80	6.12	8.64	10.64	inclution in the second s	<i>m</i> ,		9.00	5.10	7.20	8.96
	Tisdale			13.20	7.48	10.56	12.88	Terence 1	MI	4	8.40	4.76	6.72	8.40
	Togo			10.20	5.78	8.16	10.08							
	Togogan			7.80	4.42	6.24	7.84	Villette 1	M 1	4	8.40	4.76	6.72	8.40
	Townline	M	12	7.20	4.08	5.76	7.28	Vandura			9.00	5.10	7.20	8.96
	Underhill				1			Vibank	8 1	7	10.20	5.78	8.16	10.08 .
1	Underhill Union Point			8.40 7.20	4.76 4.08	6.72 5.76	8.40	Woodnorth 1	w .	5	9.00	5.10	7 90	
				1.20	4.00	0.10	1:20	nooulor the man in the			5.00	5.10	7.20	8.96
	Valley. River	М	15	9.00	5.10	7.20	8.96	GREAT NOR	RTI	HE	RN R	AILV	VAY	
	Vegreville	A	25	15.00	* 8.50	12.00	14.56	Alcester 1	M 1	3	7.80	4.42	6.24	7.84
	Verigin	S	18	10.80	6.12	8.64	10.64				the state			
	Vermillion	A	24	14.40	8.16	11.52	14.00	Bannerman M			7.80	4.42	6.24	7.84
	Virden	M	15.	9.00	5.10	7.20	8.96	Boissevain N			7.80	4.42	6.24	7.84
	Vista	M	10	9.00 13.20	5.10 7.48	7.20	8.96 12.88	Bunclody M Beverley M			7.80	4.42	6.24 6.24	7.84
	, onua	0	24	15.20	1.90	10.56	14.00	Brandon M			7.80	4.42	6.24	7.84
	Wadena	S	20	12.00	6.80	9.60	11.76	Bergman			7.20	4.08	5.76	7.28
	Wakopa	M	13	7.80	4.42	6.24	7.84	Bradburn M			7.20	4.08	5.76	7.28
	Walldon	M	12	7.20	4.08	5.76	7.28							
	Warman	S	22	13.20	7.48	10.56	12.88	Carman I	M 1	2	7 20	4.08	5.76	7.28
	Warren	M	12	7.20	4.08	5.76	7;28	Destand						
	Waseca Watson	S	24	14.40	8.16	11.52	14.00	Desford M			7.80	4.42	6.24	7.84
	Watson	M	12	12.60	7.14 4.42	10.08	12.32	Dunn 1	at 1	-	7.20	4.08	5.76	7.28
	Wentworth	S	22	13.20	4.4Z 7.48	10.56	12.88	Fairburn M	M 1	3 1	7.80	4.42	6.24	7.84
	West Prince Albert	S	23	13.80	7.82	11.04	13.44			•		1.14		
	White Plains	M	12	7.20	4.08	5.76	7.28	Glencross	M 1	2	7.20	4.08	5.76	7.28
	Willow Range	M	12	7.20	4.08	5.76	7.28	Graham N	M 1	2	7.20	4.08	5.76	7.28
	Wimmer	S	20	12.00	6.80	9.60	11.76							
	Winnipeg	M	10	6.00	3.40	4.80	6.72	Heaslip M	-	-	7.80	4.42	6.24	7.84
	Winnipegosis Woodlands	M	15	9.00	, 5.19	7.20 5.76	8.96 7.28	Hebron M Hayfield M	1.		7.80	4.42	6.24 6.24	7.84
		at	10	7.20	1.00	0.10	1.20	inajueiu		-	1.00	1.10	0.01	

freight on circuitous routes, and other unnecessary competitive transportation, representing a waste, and creating a low ton-mile rate without in any way benefiting the shipper, who still pays a high rate if the shortest route between the two ending points of the shipment are considered. "And worse yet," says Professor Parsons, "our average tells the story of the special rates and secret concessions to favored shippers. Our ton-mile rate does not represent the rates the public has to pay.... The German average represents the rates that all the people pay."

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If allowance be made for express and mail, company freight and private car line traffic, the German commissioners who thoroughly studied the subject and based their claims on well substantiated facts, conclude that a proper figure for the average American ton-mile rate is 1.44 cent, while the figure for the German State railroads would for equal conditions be 0.95 cent.

In conclusion, let us call attention to the fact that while the Prussian State railways' average freight rate is 1.35 cent per ton-mile, that of the private German railways is 1.74 cent per ton-mile. Another fact well worth considering is that while American freight rates show little or no uniformity, German rates are uniform, and increase according to definite rules. The distance given, the shipper can himself figure his freight rates.

Summing up, we have found that express rates on the German State railways are very much lower than express rates in the United States; that general freight is carried with greater dispatch, and the slow shipments so common in this country not heard of there; that small shipments invariably pay a higher rate on American railroads, sometimes as much as four and five times higher; that the average freight rates as ordinarily stated are meaningless for comparison, as they do not refer to the same classes of freight or to the same service in both countries; and finally, that an average rate, based on the same service, indicates that the average American rates are about 50 per cent higher than the average German State railway rates.

We may therefore conclude that the German State railways have been successful even in their handling of freight. We have not based our conclusions on loose statements, but on actual statistical figures, quoted from the most authentic sources. It is easy enough to say that "government railroads have proved a failure whereever they have been tried," but it is far more difficult to prove this statement with actual figures. In our present investigation we have quoted the facts first, and drawn our conclusions afterwards.

No doubt, at times, the railway administrations of the German State railways commit errors. No doubt, sometimes, they deserve criticism. But that is not the vital point. The vital point is, that, by applying the principle of government ownership of railroads, Germany has developed a railway system superior in many points to our own roads under private management. This we have proved by reference to the actual results obtained.

As far as German State railroads are concerned we may now safely say that the statement of Mr. Taft, "the rates are not as low and therefore not as beneficial to the public," is entirely without support by the real facts.

WORK

Work.—Few things are intrinsically so stimulating and gladdening as to know ourselves master of our work to feel that we are succeeding and not failing, improving and not retrograding. It matters not what the work is, if only adapted to our capabilities; the most ordinary as well as the most intricate has in it this source of pleasure.

SENATOR HANSBROUGH'S BILL

United States Senator Hansborough of North Dakota has introduced a bill to establish a commission whose work shall be to aid and promote co-operation among farmers. It is pleasant to find in such a paper as the New York Times, the following account :--

It is not to be denied that the future of American agriculture depends very largely on co-operation, and the more intelligently and practically this is introduced and managed the better necessarily will be the results.

Nearly every other trade is carried on under conditions providing at once competition and co-operation. Manufacturers and most branches of mercantile business are conducted in centers of population, with access to organized markets, and with more or less developed systems of exchange. The individual farmer, as a rule is relatively isolated. He buys and sells in comparatively small quantities a comparatively small quantity of wares. These he produces at obvious disadvantages in some respects. He is much at the mercy of conditions he cannot control or forsee and even as to the adjustment of his output to probable demand he is practically helpless. But it has been shown by ample experience that some of the most important of these disadvantages can be reduced or removed by co-operation. Purchase can be made of better supplies at lower prices. Better small tools can be had for less, machinery can be secured on better terms for either individual or joint use. Shipments can be improved in cost and in many other ways.

Beyond these more usual fruits of co-operation there is a wide field for its application. Many products can be standardized, turned out uniform in quality, better suited for market, while better and more stable markets can be secured. Even more important, though not so direct, are the advantages for common study and discussion among farmers. In all these features of cooperation, there is no doubt that an intelligent government commission, working in unison with the Department of Agriculture, with the colleges, and with the various agricultural organizations, can be of aid.

DANISH CO-OPERATIVE ASSOCIATION

The principal reason why the export of agricultural and other farm and garden products from Denmark has reached the present dimensions, states a Canadian trade commissioner, lies in the forming of co-operative export associations, whereby quality and packing, etc., become uniform and stable. The commissioner also says —

"Besides the dairy and creamery associations there also exist such co-operative associations for egg and fruit producers. The Danish Farmers' Co-Operative Egg Export Association, founded in 1895, now counts about 40,000 members and has its own paper. The object of the association is to work up the best possible market in foreign countries for Danish eggs, by guaranteeing the buyers that the eggs sold under the mark of the association are always fresh and clean. It has packers in the principal cities. Every week the association sends out a list of prices which then is in force from Thursday morning to the next Wednesday evening. The sales of the Association amount to \$1,125,000 a year.

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The Danish Fruit Producers' Association, founded 1888, had now about 7,000 members, and like the egg exporters, also has its own paper. The association's work consists in arranging expositions and discourses and also in sending out traveling teachers throughout the country. Further, it assists the members in obtaining the most suitable young trees and plants, as well as the most profitable sale of their products. The sales of the association now amount to 1,500,000 pounds of fruit a year." . 1996

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STATION	100 L	PER BS. or flax	WHEAT per bus	OATS per bus	BARLEY per bus	FLAX per bus
Haskett	. <u>M</u>	12	7.20	4.08	5.76	7:28
Kronsgart	M	12	7.20	4.08	5.76	7.28
Layland	M	12	7.20	4.08	5.76	7.28
Minto	. M	13	7.80	4.42	6.24	7.84
Morden	. M	12	7.20	4.08	5.76	7.28
Magnus	. M	12	7.20	4.08	5.76	7.28
McKelvie	. M	13	7.80	4.42	6.24	7.84
Plum Coulee	M	12	7.20	4.08	5.76	7.28
Portage la Prairie	w	12	7.20	4.08	5.76	7.28
Roseland	M	13	7.80	4.42	6.24	7.84
Roland	M	12	7.20	4.08	5.76	7.28
West Gretna	M	12 .	7.20	4.08	5.76	7.28

GRAND TRUNK PACIFIC

orunie				TCTT.T	-		
Arona	Μ	12	7.20	4.08	5.76	7.28	
Atwater	S	17	10.20	5.78	8.16	10.08	
Allan	8	22	13.20	7 48	10.56	12.88	
Artland		24	14.40	8.16	11.52	14.00	
Ardrossan	A	25	15.00	8.50	12.00	. 14.56	
Biggar	8	23	13.80	7.82	11.04	13.44	
Barr	M.	12	7.20	4.08	5.76	7.28	
Bangor		17	10.20	5.78	8.16		
Beaudry		12	7.20	4.08	5.76	6.72	
Bradwell	8	22	13.20	7.48	10.56	12.88	
Butze	s	24	14.40	8.16	11.52	14.00	
Birmingham	S	18	10.80	6.12	8.64	10.64	
Bruce	A	25	15.00		12.00	14.56	
Caye	М	13	7'80	4.42	6.24	7.84	
Cutarm	М	16	9.60	5.44	7.68	9.52	
Cana	S	17	10.20	5.78	8.16	10.08	
Clavet	S	22	13.20	7.48	10.56	12.88	
Coblenz		24	14.40		11.52	14.00	
Chanvin	A	24	14.40	8.16	11.52	14.00	
Clover Bar	A	25	15.00	8.50	12.00	14.56	
Chaveau	М	12	7.20	4.08	5.76	6.72	
Deer	М	13	7.80	4.42	6.24	7.84	
Duro	s	22	13.20	7 48	10.56	12.88	
Dunn	A	24	14.40	8.16	11/52	14.00	
Deville		25	15.00	8.50	12.00	14.56	
Dugas	М	12	7.20	4.08			
Exira		13	7.80	4.42	6.24	7.84	
Earl	S	22	13.20	7.48	10.56	12.88	
Edgerton	A	24	14.40	8.16	11.52	14.00	
Edmonton	A	25	15.00	8.50	12.00	14.56	
Eli	M	12	7.20	4.08	5.76	6.72	
Firdale	м	13	7.80	4.42	6.24	7.84	
Fenwood	S	18	10.80	6.12	8.64	10.64	
Farley	8	23	13.80		11.04	13.44	
Fabyan	A	25	15.00	8.50	12.00	14.56	
Fortier	M	12	7.20	4.08	5.76	6.72	
Gregg	M	13	7.80	4.42	6.24	7.84	
Gerald	S	16	9.60		7.68	9.52	
Goodever	S	18	10.80	6.12	8.64		
Grandoro	S	23	13.70	7.82	11.04		
Greenshields	A	24	14.40	8.16	11.52	14.00	
Gervais	M	12	7.20	4.08	5.76	6.72	
Harte	M	13	7.80	4.42	6.24	7.84	
Hubbard	S	18	10.80	6.12	8.64	10.64	
Hawoods	S	23	13.80	7.82	11.04	13.44	
Heath	A	24	14.40	8.16	11.52		
Hawkins	A	25	15.00	8.50	12.00	14.56	
Holden	A	25		8.50	12.00	14.56	
Ingelow	м	13	7.80	4.42	6.24	7.84	
Ituna	g	19	11.40	6.46	9.12	11.20	
	7	10	11.10	0.10	0.12	11.20	

					-	
STATION		CPER LBS.	WHEAT	OATS	BARLEY	FLAX
		or flax	per bus	per bus	per bus	per bus
Iwana	8	23	13.80	7.82	11.04	11 44
Irma				-		11.44
	•	25	15.00	\$.50	12.00	14.56
Justice		14	8.40	4.76	6.72	8.40
Jasmin	. 8	19	11.40	6.46	9.12	11.20
Juniata	S	23	13.80	7.82	11.04	13.44
Junkins	A	25	15.00	8.50	12.00	14.56
Knox	м					
Kallibas	- 101	14	8.40	4.76	6.77	8.40
Kelliher	8	19	11.40	6.46	9.12	11.20
Kinley	. 8	23	13.80	7.82	11.04	13.44
Kinsella	A	25	15.00	8.50	12.00	14.56
The second second second second						
Levine	M	14	8.40	4.76	6.72	8.40
Lazare		16	9.60	5.44	7.68	9.52
Le Ross		. 19	11.40	6.46	9.12	11.20
Loney	8	23				
Londia	0		13.80	7.82	11.04	13.44
Landis	8	23	13.80 ,	7.82	11.04	13.44
Муга		15	9.00	5.10	7.20	8.96
Melville	8	17	10.20	5.78	8.16	10.08
Mostyn	8	19	11.40	6.46	9.12	11.20
Mead		23	13.80	7.82	11.04	13.44
Meighen	A	25	15.00	8.50	12.00	13.56
	*		10.00	0.00	12.00	10.00
Norman	-					
Norman		15	9.00	5.10	7.20	8.96
Nokomis		21	12.60	7.14	10.08	12.32
Neola	S	23	13.80	7.82	11.04	13.44
Nestor	A	25	15.00	8.50	12.00	14.56
Oakner	M	15	9.00	5:10	7.20	8.96
Oban		23	13.80	7.82	11.04	13.44
			10.00	1.04	11.01	10.44
Portage la Pr		13	7.80	4.42	6.24	7.84
Pope		15	9.00	5.10	7.20	8.96
Punnichy	S	20	12.00	6.80	9.60	11.76
Palo	S	23	13.80	7.82	11.04	13.44
Philips	A	25	15.00	8.50	12.00	14.56
Poe		25	15.00	8.50	12.00	14.56
x 00	A	60	10.00	0.00	18.00	14.00
Quadra			9.00	5.10	7.20	8.96
Quinton	s	20	12.00	6.80	9.60	11.76
Rea	M	15	9.00	5.10	7.20	8.96
Reford	S	24	14.40	8.16	11.52	14.00
Rivers			9.00	5.10	7.20	8.96
Ryley						
			15.00	8.50	12.00	14.56
Raymore	8	20	12.00	6.80	9.60	11.76,
-						
Spy Hill	8	16	9.60	5.44	7.68	9.52
Semons	S	20	12.00	6.80	9.60	11.76
Scott	8	24	14.40	8.16	11.52	14.00
Shonts'		25	15.00	8.50	12.00	.14.56
Treat	34	10	0.00	E 44	7	0.59
		16	9.60	5.44	7.68	9.52
Touchwood		19 .	11.40	6.46	9.12	11.20
Tate		21	12.60	7.14	10.08	12.32
Tako	S	24	14.40	8.16	11.52	14.00
Tofield	A	25	15.00	8.50	12.00	14.56
Uno	M	16	9.60	5.44	7.68	9.52
Undora		22	13.20	7.48	10.56	12.88
						14.00
Unity		24	14.40	8.16	11.52	
Uncas	A	25.	15.00	8.50	12.00	14.56
Victor		16	9.60	5.44	7.68	9.52
Venn	8	22	13.20	7.48	10.56	12.88
Vera	8	24	14.40	8.16	11.52	14.00
Welby	S	16	9.60	5.44	7.68	9.52
Waldron		17	10.20	5.78	8.16	10.08
Watrous		22	13.20	7.48	10.56	12.88
	0	20	10.20	1.10	10.00	12.00

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ENGLISH MILLING

OPERATION OF BRITISH MILLS

By W. H. DAVIS, Special Agent U.S. Dept. of Agriculture

As to the practical working of four mills in the United Kingdom, much less is generally known than of similar concerns in the United States. The conservative spirit that prevails scarcely admits of such free interchange of experiences as are common in America. Nevertheless, I was able to visit and freely investigate the workings of two representative mills of large capacity in widely separated districts, whose trade and methods conflict as little as any two mills in the Kingdom.

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In referring to one mill I do so because it may be of interest to millers to know something in general of its methods, apparent to a visitor, since it is claimed to be, and probably is, up to date in every respect from the British millers standpoint.

Points of peculiar interest to American millers are that this modern mill does not wash or slack its wheat, does not bleach its flour, and does not make any low grade. It is equipped with all the known labor saving appliances, automatic coal handling and stoking devices, loading slides, marine elevators, conveyors and mechanical arrangements for handling supplies and products, and yet a force of fully 200 men and boys is necessary for the production of the 21,000 bls weekly output. This does not include a large office force and the salesmen required in the distribution of the output.

GRADES OF FLOUR AND WHEAT.

I was not permitted to know the percentages of the three grades of flour produced, but from their appearance upon comparison would guess them to be about equal in this respect. All were beautifully dressed and in point of color and finish the lowest grade might pass for a patent if no other tests were applied. The yield in flour of a given quantity of wheat could not be ascertained, but since all the product usually passing into low grade is allowed to remain in the offals, the milling cannot be very "close", as Americans understand the term. Feed values are so high that very rich feed is made notwithstanding the demand for low grade flour, which, in Loadon, is active, but is even better by a shilling a sack in the Netherlands trade.

As to the wheat used in this mill, it was largely Argentine of the softer variety, with a considerbale percentage of Pacific Coast and some English grown. These two latter grades are very large and plump, but the last named may contain considerable smut, removable, however, by the American process of drycleaning employed in this, as in some other mills of large output.

WHEAT MIXING METHODS.

There is no fixed rule for wheat mixing, because of varying conditions both as to supply and character of flour required in various sections. Many smaller mills depend largely upon English or Irish grown wheat, while others using largely of native grown wheat, mix the foreign wheat or blend the foreign flour with their own product. Most of the large mills however, having to depend mainly upon foreign wheat, aim to have full 40 p.c. of their wheat of a hard variety, which for the past season has been either American or Canadian, with an equal percentage of Plate, (Argentine), the remaining 20 p.c. being made up generally of equal parts of Eng. lish and Pacific Coast or Australian white wheats. Similar percentages of Indian and Russian wheats, with

Other countries of minor importance contribute to the supply, and are used as they may be obtainable to make up the blend of wheat approximating that above described. The rule of about 40 p.c. hard wheat is generally adhered to as producing best results, and the balance is made up as may be best and most cheaply available. With a plentiful supply of good native and foreign white wheat and plenty of Argentine to absorb surplus moisture, durum wheat specially tempered and prepared is used freely by some mills up to 25 p.c. One mill, well located for getting English wheat the past season, has obtained good results by using 50 p.c. Manitoba, 25 p.c. durum, and 25 p.c. English. Another has run much of the time on a mixture af 50 p.c. of about equal parts No. 1 and No. 2 Manitoba, 20 p.c. of No. 4 and No. 5 Manitoba and 30 p.c. Plate. At present the supply of Plate, Pacific Coast, and Australian wheat is decidedly scarce, and a revision of percentages and varieties will soon be necessary. More Americans, especially Kansas hards, are expected to come into use.

PROPORTION OF FLOUR EXTRACTED.

The ordinary extraction of flour aimed at in milling under present conditions of feed demand, is not above 70 p.c. in flour of the weight of wheat sent to the rolls. In many cases it must prove to be less. The cost of 100 lbs. of wheat is sought to the offset by the sale value of 70 lbs. of flour, leaving the feed offal to pay for the packages, cost of production and sales expense, including the profit on the transaction.

CO-OPERATIVE STORES FOR CHICAGO

A number of employes of the National Government in Chicago organized early in March, the co-operative Federal Store and Supply Co.

The company is organized for the purpose of "owning, maintaining and operating" establishments for the retailing and wholsaling of eatables and wearables and drinkables, all except "vinous, spirituous and malt liquors". The company will be organized under the laws of Illinois to do business for profit.

A general store will be opened probably in the down town district where the six thousand Government employes can trade. Only employes of the government can avail themselves of the privilege of trading with themselves.

The stock of the company will be sold at 5 dollars a share. Any subscriber may take as many shares as he sees fit. His credit at the store will be allowed to run until it reaches a sum within \$5 of the amount of stock held. In a general way the establishment will conform to the co-operative store which has been established in Washington, D.C., for the benefit of Federal employes.

"The idea is to provide an establishment where the employes of the government may purchase the necessaries of life at wholesale prices." said Wm. A. Oldsfield, one of the organizers. "This plan has been tried with success in Washington, in England and Scotland. In England the co-operative societies made a profit to their members in 1907, of \$6,000,000, the total membership being 2,260,000. In Chicago we believe we can save each member the profit of the middleman.

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WHEAT x per bus	OATS- per bus	BARLEY per bus	FLAX per bus	
14.40	8.16	11.52	14.00	
14.40	8.16	11.52	14.00	
6.00	3.40	4.80	5.60	
13.20	.7.48	10.56	12.88	
13.20	7.48	10.56	12.88	
14.40	8.16	11.52	14.00	
9.60	5.44	7.68	9.52	
9.60	5.44	7.68	9.52	
13.20	7.48	10.56	12.88	
14.40	8.16	11.52	14.00	
	whether x per bus 14.40 14.40 6.60 13.20 13.20 14.40 9.60 9.60 13.20	which r oars x per bus per bus 14.40 8.16 14.40 8.16 6.60 3.40 13.20 7.48 13.20 7.48 14.40 8.16 9.60 5.44 9.60 5.44 13.20 7.48	which for the second	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

FARMERS SHOULD RAISE MORE VEGE-TABLES FOR THEIR OWN USE

In small families I think it is false economy to make dishes that require long-continued cooking, unless these dishes are made when the firs is used for other purposes. For instance, a loaf of brown bread at five cents will answer for a family of four for two meals. It would take six cents' worth of gas or coal to make the bread, leaving out the time and material. It is true that homemade foods are usually made from better materials, and have a better flavor, but where economies must be studied the purchase of long-time foods and those in season is always to be considered. It is false economy to buy canned goods simply because you want something easily cooked. Always buy the fresh vegetables that are in season and cook enough one day to last for two. You will have saved considerable money at the end of the month.

I remember years ago, as I was passing down a street of one of the cities in Iowa, I noticed a country family coming in to market. They had a wagon-load of potatoes and a few turnips. As they stopped at the same grocery store at which I was purchasing I naturally observed the price they asked for their goods and the manner in which they were paid. This load of potatoes was turned over to the groceryman and the pay taken entirely in canned goods; corn, tomatoes, peas. The poor farmer had sold his potatoes at wholesale price and had taken his money in the most expensive household foods; he had paid the very highest rate of interest on his money. If he had ground upon which he could raise potatoes he could, if necessary, raise other vegetables for drying or canning. It would have been true economy if during the summer he had planted such vegetables as he could easily keep without extra work and cost in the winter, as beans, peas, turnips, celery, endive, chicory, kale, cabbage, winter radishes, potatoes and white corn. Even in this short list there is a nice variety of both starchy and succulent vegetables. If this man had taken old or dried peas or beans in trade for his potatoes he would have had a greater food value for his money. Even canned baked beans would have given a good return.

FLORENCE NIGHTINGALE'S FIRST PATIENT

Miss Nightingale was the daughter of the proprietor of Embley Park Romsey, Hants. Near by lived a lonely old shepherd, Robert Snelgrove, with his dog Captain. One day when tending his flock the old man was accosted by the squire, who was accompanied by his little daughter Florence. The child observed that Captain was missing, and on inquiring about him was grieved to find that owing to a serious injury to his foot he was to be killed that night. Slipping away from her father, Florence hurried to the shepherd's cottage, Ahere she found the dog stretched on the floor with a badly swelled leg. She lighted the fire, boiled a kettle of water, and with her own handkerchief bathed the injured foot until the swelling began to subside. "Massie" continued her ministrations, going to the cottage each day, until finally she was able to restore her first patient quite cured to his delighted master and to sheepfold.

FARM LIFE

"God made the country, and man made the town," contains about as much truth as "God sends meat, and the Devil sends cooks." We would dispense with towns no more than with cooks, but it is a misfortune that the advantages of towns are so much more felt by the poorer classes, immigrant and native, than the charms of country life. Anything which makes farming more attractive increases national stability. Much that made farming dismal is growing less: Wages are advancing. Hours are shortening. Labor, with the new machinery, is now light and interesting. Isolation and ennul have decreased with transit facilities, newspapers, and cheap books. Our schools and colleges should do their share to lend attractions to the farm, not only in agricultural colleges, but in ordinary text-books, which should be permeated as much with agriculture as with commerce. Arithmetics keep boys calculating how many yards of cloth they could buy at twenty cents a yard, compared to the number of barrels of cement at two dollars a barrel, but eggs and potatoes, those city staples, are about the only rural products in our elementary text-books. Country life has aspects which have earned devotion from the highest minds. Now that the first fever of commercial zeal promises to abate, this love of nature may develop in enough of our countrymen to supply the farming districts with a large and sterling population. It was "the embattled farmers" who won our independence. Enlightened patriotism to-day calls for every favor to country life. The manufacturer and the laborer, rather than the farmer, have thus far received help from the Government and from the nation's thought and ingenuity. Our hordes of southern Europeans would be more welcome if, instead of pouncing on the slums, they scattered themselves through the broad land and learned attachment to the soil.

AMBITION vs. ASPIRATION

Cardinal Wolsey, in his fallen' estate, taught by bitter experience, says to his follower:--

"Cromwell, I charge thee, fling away ambition, By that sin fell the angels; how can man, then,

The image of his Maker, hope to win by it?"

There are two kinds of ambition, a higher and a lower. The higher is really aspiration. They differ as does day from night.

Ambition labors for self alone; aspiration works for the good of all. Ambition makes a fortune for selfgratification, or selfish enjoyment; if aspiration makes a fortune it is to use for the world. Ambition seeks notoriety, or reputation; aspiration, character and nobility. Ambition is a mental quality; aspiration, a spiritual quality. Ambition urges a man to use his power to outdo his neighbor; aspiration aims to help a neighbor along.

A man who is guided by a low ambition is cold, unsympathetic, and grasping. One who is led by aspiration is magnanimous, helpful and sympathetic. Ambition tends to deteriorate health and morals; aspiration, to improve them, for high ideals elevate everything above one. They express themselves in the body as surely as the thought of the artist expresses itself on canvas. Ambition desires to have more; aspiration, to be more. Ambition often lures us, even to our own destruction. Aspiration is the ladder by which we climb to true greatness.

Lincoln aspired to save our republic and to free its slaves, and his aspiration was fulfilled. He had no thought of self or fame, but his name is written forever on the pages of history. Benedict Arnold was ambitious, and his ambition lead him to betray his country. He thought of self and power, and his name, also, is written forever on the pages of history.

BENEFITS OF ORGANIZATION (From the Co-Operative Journal Chica

We are often asked to explain the benefits to be derived from membership in the Farmers' Grain Dealers' Associations. First of all it should be remembered that only a short time ago the account of a co-operative Grain Company was considered by wholesalers and commission houses as a thing not greatly desired, the reason given for this was a lack of good business methods employed by these companies, and the fact that if a wholesaler or a commission house was known to be handling the account of a co-operative they were at once black-listed by the organizations of the men engaged in the particular lines interested, as for instance there being a continuous line of combination from the field to the consumer less than six years ago which prevented any manner of competition.

The independent grain man in the country who would not fix prices dictated by the line elevators was driven out of business, the middle man or commission house who dared to refuse to be dictated to was black-listed, and the buyers in the central markets were threatened if they bought of others than those recognized by the combination. It was proven at the hearing of the Interstate Commerce Commission two years ago, that the price of grain to the farmer was fixed by a committee of the combination sitting in Des Moines. That these prices provided for an exhorbitant profit to the dealers, every farmer in the State knows. The lumber, coal and implement business was conducted on the same plan, and thus the farmer found himself in the position of being forced to accept whatever price they saw fit to make, and to buy what he wanted at that price as well.

After the struggles of the earlier companies had proven to them that they could not have an independent existence, the organization of a State association was resorted to with the result that in the grain line at least, towards which most of the association's activities had been directed, those sections of the state favoured with co-operative companies are free from the trust, and there is no section of the state where a farmer who has a carload of grain cannot ship it to the market and receive its full value.

More than this, the accounts of farmer elevator companles which were in disrepute are now held to be the best of all, and drafts on bills of lading are now paid without the least fear of loss.

The coal situation has been relieved in the same man- . ner, until at the present time it no longer becomes a question as to whether a co-operative company may sneak in a car of coal, but of who, among the wholesalers can sell them the most coal.

The lumber combination, the most powerful of all, still dictates in a measure. The fight in this line has been won in some localities where a company is enterprising enough to put up the money for a stock of lumber which makes dealers of them, there is little difficulty in buying what they want at right prices, and yet maintain an independent attitude towards the trade.

Whatever has been accomplished in this direction. must go to the credit of the state organization, brought about by the force of numbers, volume of business, and more businesslike methods as a result of the educational work of the association

The association has not confined its helpfulness to those of the co-operative companies who are members, nor has it attempted to dictate the policy of any local organization, but has gone about its work on the broad principle of helping all legitimate interests.

Some of the things the association has done which are direct benefits to local organizations are-

1st Promoting the organization of local companies from 20 companies in 1904 to 280 companies at the pre-

sent time, representing a membership of more than 30,000 farmers.

2nd Educational work in convention and elsewhere to the end that more business-like methods may prevail among co-operative companies.

3rd Dissemination of pertinent and useful information among co-operative companies everywhere.

4th Correction of transportation abuses, settlement of claims for its members.

5th Influencing legislation in the interests of farmers and grain growers.

6th Auditing books for co-operative companies when desired, and working towards the installment of a more uniform and complete method of accounting by local companies.

7th Using the good offices of the organization to secure sites for co-operative elevators, and helping them to purchase established business when possible.

8th Fighting in every honorable way for the protection of the farmer, a free and open market to sell on, and the same where he may buy.

THE SHAM OF JOURNALISM

(The St. Louis Mirror Ind.), June 18:-Let any man mix up to any extent with the men who write the newspapers in any great city, and he will come away from such associations with a rather sickening sense of the great sham of journalism. He will find from "the boys who write the news" just how the news is perverted, and just what individual newspaper. There has recently been printed a book by a man named William Salisbury, called, "My Career as a Journalist". It is a book, badly written, or, as the New York Evening Post said, "vulgarly written". But for all that it is to the Press of the United States very much what Upton Sinclair's Book "The Jungle" was to the meat packers. It exposes thoroughly the sham, falsity, fakery and corruption of the great newspapers. One of the chapters most illuminating is that which the author tells of his experience as a reporter on the "Chronicle" of Chicago, run by the late famous John R. Walsh. He describes how that paper was established by Walsh, simply to serve as an engine for the promotion of Walsh's own schemes in speculation and plundering. He points out the fact that there existed in the office a list of the men and institutions that were not, under any circumstances to be criticised or opposed in any of their projects, simply because they were in more or less close alliance with Walsh. Mr. Walsh, through the possession of this newspaper, through the terror he was able to inspire with such a weapon, through the power he had to favour or subvert the schemes of other men like himself, became almost the dominant financial figure in Chicago. His paper made a great pretense of conservatism. It had much to say against the agitator whose political influence threatened the investments of "the widow and orphans". He was ready with the epithet anarchist, socialist and whatnot, against any man with an idea at variance with the accepted doctrines of those who adhere to the good old adage, "they shall take who have the power, and he may keep who can." But not even the possession of a newspaper standing for "the best interests", could save him from the results of his own devotion to the advanced business methods of these best interests. He used the money of the people, placed with him for safe keeping in his banks, floated flimsy enterprises in railroad and mining and other things, and finally his sins found him out, and this great conservative journalist and friend of business is to-day under a sentence of five years in the penitentiary for violation of the bank laws, in the nature of larceny.

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FULL-ORBED EDUCATION

By B. O. FOWLER

Several years ago, when in conversation with the late Professor Joseph Rodes Buchanan, the gifted author of The New Education and other deeply original and thoughtful volumes, the veteran educator remarked that the slow advance of civilization was chiefly due to the lack of anything alike a full-orbed education, and, indeed, to the general neglect on the part of organized society of any well-defined, comprhensive and rational system of culture.

In the first place, he maintained that man's proper development in this sphere of existence demanded physical mental and moral cultivation, and any educational system that failed in making provisions for this threefold demand was fundamentally defective and would produce warped and but partially developed specimens of manhood.

Man in his primitive state was a rule rugged, strong and inured to hardships. His physical body was well developed, but he knew nothing of the deeper joys of life. Indeed, he was ignorant of those things that yield to modern highly-developed man his deepest, purest and most lasting pleasures.

Later, man began to express himself on the intellectual and emotional planes, and the moral sense became more and more developed. In many instances, however, as in Egypt, for example, the priesthood became the custodians of education, and here, as is ever the case when power is given to a class, especially if it holds to dogmatic ideas about subjects upon which in the nature of the case there is bound to be wide divergence of opinion, intellectual development was arrested and art and science were fettered. Dogma, rite and ritual also, as is ever the case, overshadowed ethics, and conformity to religious dogma became of more importance than conduct. Hence moral stagnation supervened.

On the other hand, in lands where mere intellectual training predominated, humanity was warped, and civilization, after a dazzling outburst of apparent glory, rapidly declined, because not nourished by moral idealism which is the well-spring of life for man and civilization.

Greece in the ancient world and America to-day give testimony to the fatal defect of education when the master emphasis is placed on intellectual training. Our schools of to-day have left the religious development and moral culture of the child to church and home. The church has been more concerned with creed, dogma and rite, with denominational aggrandizement and churchly material prosperity, than with the conduct or life of her members. The home has left to church and school the moral development of the young, with the result that material wealth is placed above the sacred rights of childhood, as is seen in the prevalence of child-slavery or work in mine, mill and factory. Money or property rights are placed above the rights of man, which should be of first concern to a state and nation ; and immoral business methods, speculation, gambling and obtaining money by indirection and false pretenses, together with the robbing of the millions by watering stock and making the people pay interest or dividends on the water-all these things, as well as many others that might be cited, eloquently attest to the fatal result ol neglecting moral development or the education of the conscience side - of life.

It is sometimes argued that the school years do not afford time sufficient to educate and develop body, brain and soul. This point we mentioned in our conversation with Professor Buchanan, and he promptly replied : "Ah! it is more difficult to open and shut one inger of your hand than the whole hand; so a three-fold education, by developing all sides of life, prevents over-straining or warping-is, in fact, restful and conducive to healthy and normal growth."

All education should develop the physical man by thorough exercise in certain kinds of practical manual training. Moral or ethical culture should be impressed on the young, but should be entirely divorced from creedal teachings. The Ten Commandments, the ethics of the Sermon on the Mount, fundamental truths underlying the ideals of justice, humanity, moral integrity and nobility in conduct. are intimately related to life. They can be impressed on the plastic mind of the child as the truths of mathematics or the lessons of history.

But leaving out of consideration the vital side of education and coming to consider merely intellectual training, our system, the veteran educator contended. displayed amazing short-sightedness. Indeed, the very meaning of education is often overlooked. We do not seek to draw out or develop the latent greatness of the child so much as to cram his brain with alleged facts, presented usually in a dogmatic manner. Now all .educators agree that the child must be taught certain truths. but that teaching should be so conducted as to arouse and stimulate all the faculties of the mind. Dr. Buchanan stated that time and again he had seen bright young children treated in such a way as to blunt their reasoning faculties when the mind was plastic and should have been carefully developed. "Do you suppose you know more than the author of that book?" the teacher has exclaimed when the child sought to question some statement made. Now that child by such treatment was positively injured, and the more sensitive and imaginative he was, the more such treatment tended to mentally cripple him. If, on the other hand, the teacher had replied : "Well, now, let us see who is right. State your objection and we will see if we cannot arrive at the truth," the child would have been helped and all the other children would have felt that their brains were for thought or for reason, and not merely sponges to absorb what others considered to be the truth.

We should at all times seek to develop the reasoning faculties, stimulate the imagination and stir the deeper emotional side of life in a wholesome and normal way. The child should be taught to see the beauty of goodness and the inevitable moral damage attendant on all infractions of the fundamental ethical verities. He should be shown the beauty, the splendor and the utility of nature in all her varied moods, and led to appreciate the worth of art, of music, of the drama and all those things that wholesomely nourish the imagination and brain of man. In a word, with instruction should go stimulation or the calling out process that would aim to touch and quicken into life every well-spring of potential strength and power.

Until these things and kindred truths are realized, civilization will move forward slowly and from time to time suffer periods of depression, during which the nations and peoples that have been most recreant in regard to the higher demands of life will wither and die, because the sources of the vital fountains of life have been allowed to dry up.

The ideals that we hold, the purposes that we cherish, are but steps in the ladder of life. There are as many above as below them; and it is a far smaller matter to stand upon any particular one than it is to know that we are steadily pursuing the upward path.

MODERN INDIVIDUALISM

By REV. LEWIS J. DUNCAN

For a long time past, covering many generations, there has been a distinct and growing recognition of the individual in human thought, and of his importance in human institutions. Along with this, a distinct and more or less conscious effort on the part of society to give freer and fuller play to the powers of the individual to safeguard him in the exercise of those powers, and in the attainment of what will make for his personal wellbeing and enjoyment. We are pretty unanimously agreed that this is right and good. We rejoice not only in the in the opportunities afforded by modern society for the exercise of our own powers and the development of our own individuality, but also that these opportunities can be enjoyed by other individuals.

We take pleasure in the company of persons of strong individuality. It refreshes and stimulates to meet a man or a woman who is unique and not a mere reflex of the commonplace, a dull echo of conventionality. We admire the way in which such a person throws off the impediments with which mere custom or the thoughts and the doings of other individuals would restrict him. We even admire the way in which our own opposition is unable to thwart him. We may not like the way in which his individuality opposes our own, or his mastery of cir cumstances thwarts our cherished schemes ; but down in our hearts, beneath all our displeasure and chagrin, we admire him just the same, and though we may hate, we cannot despise him. Our pity and contempt are all lor the one who has been overborne by circumstances, or overpowered by the stronger and opposing individuals. It is one of the cardinal doctrines of our individualism that by allowing such full and free play, by giving scope, as we say, to the individual's initiative, keeping our hands off so long as it does not interfere too seriously with other individuals, does not become oppressive and tyrannical, and a social menace, the conduct of affairs and the future destinies of society fall rightfully and naturally into the hands of the strongest, wisest, most capable Individuals, whilst mediocrity sinks to its proper level. And this result, we have generally agreed, is altogether the safest; sanest, as well as the happiest that can befall society ; inasmuch as what the strongest, wisest and most capable find to their best interest must, necessarily, prove to be for the best interest of the rest of hs.

The world of human affairs has been conducted on this and kindred principles for a considerable time, and these individualistic notions have taken deep root in our civilization, in our institutions, in our ways of thinking, and in our estimates of social values. Whether justly or not, it has become the popular notion that in this way, and according to those principles, we have attained most of the things that we prize the highest and the standards of which we are proudest. "See," we say, "what conquest of the earth has been accomplished by this free play ol the individual power. Mark the material splendor of those nations in which the widest scope has been allowed to individual initiative; what enormous resources have been developed ; what tremendous strides of genius' in the way of invention ; what facilities of adaption to a rapidly changing environment -each new necessity calling forth the facile wit and skill with which to meet it ; how superlatively refined have our faculties for comfort, pleasure and even luxuries become,; how widespread is intelligence, and how cultured human appreciations of literature and art have grown! " And much more of the same sort of optimistic rhapsohy do we say and hear said nearly every day of our lives. It seems quite ungracious, even churlish, and sometimes even blasphemous, in the midst of such a chorus

of felicitation, for one to remain gravely silent, or to raise his voice in protest or warning against too hasty or too shallow judgment. We mildly reproach such an one by mourning over him as a pessimist. If he persists, we become irritated with thm, and avoid him as much as possible. And if he still remains obdurate and continues his Jeremiads, we denounce him as a dangerous disturber, and torture him with every cruelty our refined tastes enable us to invent and use.

You see, there is just enough truth in the individualistic doctrine, and just enough truth also in the popular and superficial statement of some facts of social progress under the individualistic regime, to give color to the optimistic view; and, besides, we human beings, as a rule, have the faculty of seeing things as we like to have them look. And we like things to look rosy and inviting. Facts that look otherwise we like to tuck out of sight and to forget. We do not relish having them brought out of their hiding and thrust upon our attention, and we invent all manner of ways in our religion, in our ethics, in our politics, and in our philosophies of life and of government, by which to explain them away and to justify to ourselves the comforting assurance that everything is just about as good as can be, and that, granting evils do exist, there is no use making such a fuss about them ; if we only keep quiet and let things work out, they will come around all right bye-and-bye. Such is the characteristic temper of modern individualism, and it choicely labels that temper optimistic.

But, to be optimistic does not mean to be intellectually obtuse and morally apathetic. It is not optimistic to thrust disagreeable facts into the background and out of sight. It is not optimistic to explain them away when thrust upon our attention. To be optimistic, is, to be both intellectually alert and morally active, to be willing to mace every fact and phase of life, and to search out the true meanings of them, and to trust not to chance but to the divine forces of life for the righting of whatever is wrong. And the divine forces, the optimist well knows, are not mere abstractions, not-something alien or remote, or miraculously providential, but real, and vital and very near at hand, and that in human affairs they work infallibly through human thoughts and human choices and human actions. He believes with all his heart and soul that things will work out all right; but not in spite of or without human willing and human doing ; but, rather, because of and by reason of those agencies, and his hope for the future, is, just that humanity is teachable ; is able to change its ways; is capable of finding out what is wrong in, its affairs, and of correcting that, and arriving at truer, juster, kinder, and wiser ways. That faith is the basis of his willingness to face even disagreable things. It is a faith that is militant and does not know the , meaning of fear.

One need not, then, cease being an optimist in order to see that, in the practical working out of the individualistic formula, human society has arrived at some results not foreseen by the early apostles of individualism, and not wholly satisfactory to many people of to-day who, abating not one jot of their devotion to the principles of freedom and the supreme importance of the individual, which were at the core of the old doctrine, still persist in the feeling and belief that something more than dollars and utilities are involved in social progress; that there is still such an old-fashioned thing as ethics involved in it; that superior even to the individual are the demands of the moral ideal; that whatever freedom is to be allowed to the play and the full developrule uali the one elev ing unq the thei of c mad

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ment of individual faculties, must, in some way, be made confermable with such commands of the moral code as "Thou shalt not kill "; "Thou shalt not steal "; "Thou shalt not swear falsely "; and with such prophetic precepts as "What doth the Lord require of thee but to do justice, to love mercy, and to walk humbly" and "Thou shalt love thy neighbor as thyself." It is being borne in upon some of us, optimists and pessimists alike, that along with increasing populations, increasing wealth, expanding markets, multiplying inventions and comforts and luxuries, refinements of taste, growing intelligence, and all that, we ought to take into consideration the moral and economic issues of civilization that are involved in this regime of freedom. To those who feel this way, every new departure of individual enterprise, every fresh evidence of material progress, every new factory, every addition to the comfort, the luxury, the pleasure and the profit of mankind is as much an occasion for rejolcing as it is to the rest of us. But what these people of conscience in this twentieth century are concerned in knowing, is, not how much additional capital and labor, dollars and utilities, these good things stand for ; but whether they mean more civilized, enlightened and morally sound men and women, or only more brute force, more folly, more cupidity, more filth, more disease, more lust and crime.

You see, a century of experiment in industrial civilization, according to the principle of non-interference with the individual initiative, has taught these people some instructive lessons which lead them to doubt and question whether the popular doctrine does not require some important modifications. They perceive, indeed, that not only have the most progressive thinkers and teachers of social economics admitted certain limitations of the doctrine, but that laws and institutions have had to undergo modifications to fit developments not consistent with or provided for by the strict individualistic theories, and they are beginning to ask whether other limitations should not be recognized, and other modifications made, in order to still further educate the popular opinion and the popular conscience so that what liberty and what individuality is still left us may be preserved and uplifted toward the realization of a more perfect and ideal civilization.

They doubt, for instance-no, they do not doubt, they know-that the "economic man" actuated by purely selfish motives, who is so prominent in the classic pelitical economics and who still lingers in the popular theories of the multitude, is a pure abstraction ; that no such individual ever did nor ever will exist. They doubt that the best good of the community is realized through the free play of individual cupidities. They doubt that every individual knows his true interest or, if he does, that he will infallibly pursue it. They doubt that the economic advantage of the individual always coincides with that of the whole social body. They are certain that in many cases it does not, and that where it does not, it is not the social advantage that should suffer. They doubt if the free play of individual initiative does bring about the rule of the strongest, wisest and most capable individuals. And they doubt if the popular belief that such is the result, and the popular idolatry of the successful ones, are . not corrupting the social conscience and elevating material ends to an importance that is obscuring the moral destinies of mankind.

In justification of these doubts they point to the unquestionable facts and tendencies of present times: to the gigantic proportions of our corporate interests, their growing tendency toward monopolization not only of certain products, which the social development has made and is more and more making common necessities. but monopolization, too, of the opportunities for the individual initiative which, according to the individual istic hypothesis, is so essential a factor in the social well-being. But it is not so much the fact of monopoly,

as it is the means by which it has been accomplished and the ways in which it is being carried on that is most significant. Monopoly can be readily and scientifically demonstrated as a natural, and therefore inevitable, social phenomenon, and as not, in and of itself, harmful. It can be demonstrated, indeed, as a positive social benefit. But what these doubters and critics do find significant and socially obnoxious, is that under the "let-alone" policy, and the materialistic interpretation of the principle of individual freedom, the method by which these monopolies have been acquired, the way in which that principle has put superlative power in the hands of a relatively few individuals, and the means that these privileged ones have used to hold and extend that power, and the manner in which they are actually exercising their power, all combine in the making of conditions in the highest degree unsocial, and productive of material, moral and spiritual ills that are felt throughout the whole body of society, and are surely crushing out the ambitions, the abilities, the health and hope and happiness of men and women, and even of little children.

What is it that is being uncovered in all the recent investigations into municipal affairs, into the conduct of our national land and timber bureaus, into the method of our great railroad, coal and oil and food industries, and into the affairs of insurance companies, and even of our great political parties and politicians? Put into one word it is "graft," is it not? This once innocent bucolic word has taken on meanings in recent years that will make it forever infamous. It has come to mean "getting something for nothing." Not many years ago we used to think that the ability to do that was the mark of a very smart, wise and capable individual. Perhaps some of us still think it is so-in some cases where we do not happen to be the victims. But these municipal grafters, these timberland and placer-ground grafters, these legislative grafters, these transportation oil, and beef-industry grafters-oh, these, we have suddenly discovered to be just plain rascals and thieves, and their methods most reprehensible. Why? If it is only because they have been found out, then there is little I have to say that will interest you. But if it is because they are shown to be social parasites and plunderers, and because their ubiquity demonstrates that our whole social fabrics and life is infected with this disease of advantage and privilegeseeking, this morbid passion for getting something for nothing, then we can reason together. For if, as seems to be the case, this unrestricted individualism is leading to graft, and if parasitism and plunder are sapping our American civilization, interfering with the fullest, freest and most beneficient development of many individuals, and putting the conduct of our industries and our national institutions into the hands and under the direction of the most brutal and unscrupulous members of society, it must be because in some way men's faith in the old moral sanctions has failed, and that, all over the country, great numbers of men have ceased to feel, or, at any rate, to order their conduct under, any sense of accountability either to God or to their fellow-members of the commonwealth. There has come to pass a widespread skepticism concerning any logical or practical relation between honest labor and prosperity, and between personal integrity and happiness. On the contrary, what men do see is enormous fortunes built actually out of nothing and, at the other end of the social scale, hosts of men, who have labored faithfully and long, living in enforced idleness and in need of the commonest comforts even necessities, of life-both facts not only contrary to the teachings based on the principles of individualism, but also directly opposed to every instinct for justice and social righteousness in the soul of man.

I hear a great deal of fault-finding and condemnation of what is called "labor-graft." I know there is such a thing. I know it is unjust and reprehensible. But you must excuse me from spending much of my too fleeting

breath and energy and time about that, because I know so well that labor-graft is only a tardy and relatively feeble copy of the much older and more tempting devast-The latter was bern of subtle ing commercial graft. conspiracies and secret telegraphic codes, fostered by cultured, cold, calculating greed and nurtured on land monopoly, tariff privileges, unlawful rebates and stealthy bribes. The other was born of the lockout and the strike, fostered by the ignorance, hunger and fear of great masses of disinherited men, and nurtured by class discontent and conscienceless competition. Personally, I find it difficult to choose between two such products. Craft on the one hand, violence on the other; both sordid, both evidence of the deadly selfishness of modern individualism. But labor-graft is, at any rate, less hypocritical than the graft of high finance, and that judgment, I know, is the faint praise that is damning.

It is all very well to talk of the infractions of the moral law of which the wage-earners are guilty ; but does it ever occur to you how little regard for the moral law there is in the other class, in the circles of the successful in high finance, and in monopolistic industry ? Here, for instance, is a great corporation which employs thousands of men. A reduction in its working force is made. Half, or even two-thirds, of the workers are thrown out of employment. In that action no consideration is made of the laborer, or of the length or the quality of his service, of his personal interest and necessities. Only the competitive and financial advantage of the corporation is considered. Some of those men have grown old, others more or less maimed or deformed, in the service of the company. Some have bought homes, and have families depending upon them. How much moral quality, if you were one of those men, would you find in the judgment which shuts the gate of the factory in your face, for an indefinite period, and compels you to become a wanderer from your home to seek for a chance to make yourself socially useful, while your wife and little ones suffer poverty, after all those long years of faithful labor ? Suppose, now, that you talk to one of those men about the Fatherhood of God and the Brotherhood of Man. Suppose you tell him that, if he will be honest and industrious and temperate and frugal, he will attain success and happiness. Will it shock you if he laughs in your face and tells you to be damned? Can't you understand that all your fervid moralizing is like cold, stale much to this man, into whose soul the iron of social injustice and industrial wrong has entered ?

We hear a great deal of the religious agathy of the working class. They don't attend the church services. I think that is unfortunate for both the church and the working-man ; but I can also understand that it is not wholly his fault. Suppose that one of those unemployed men should enter one of our popular, metropolitan churches in search of religious consolation for his misery, and reassurance for his embittered and discouraged spirit. I can fancy him not feeling very comfortable in that well-fed, well-dressed, prosperously complacent congregation. But, if he should swallow his pride and stay, how much appetite or relish for the "milk of the word" do you suppose he would have as he glanced about him and saw who and what the habitual worshipers are? He would see among them men and women, who have been honored by positions on the board of trustees of the church, or official places in this or that church auxiliary, or by the responsibilities of teachers in its Sunday-school, who live without socially useful labor on dividends from corporations that have stolen franchises; that have bribed city councils and state legislatures, and suborned witnesses and juries and even judges in our courts ; that have acquired lands on false affidavits ; that have imported foreign laborers, and employed agencies which supply strike-breakers in regiments made up from the scum of the criminal and

brutalized residents of city slums; that hire bums and hoboes in preference to selfrespecting men, because they are cheaper and don't kick when they are discharged or make trouble when they are injured; that house these men in camps reeking with filth and vermin, and feed them on refuse unfit for human beings; that derive large incomes from unsanitary tenements, and from real-estate rents of which come from the wretched women of the under world, who live by selling their own live bodies.

I do not wish to be unfair. I do not mean that all the church congragtions are made up of people whose living comes from such foul channels. I do not believe they are. I do not even say that the majority of the church congregations, even in our large and wealthy centers of population, is made up of the non-producing class; but I do say that in the honored membership of a large number of churches, there will be found those who are living socially useless lives upon incomes derived from the profits of business enterprises no more reputable than these I have mentioned. They are people who occupy high Gnancial, industrial and social positions, whose very presence in and support of a church gives it a certain distinction, and some of them have great reputation for piety, for benevolence and for lives of unimpeachable personal integrity. I do not question this in the least. But, I ask, is it any wonder if the discharged and disheartened working-man, finding himself in such company, fails to get much religious consolation or reinforcement to help him through the period of idleness, or that he fails to recognize in the success and the opulence of these good people, and in the poverty and distress of his own home, any assurance that a beneficient providence rules in the affairs of men, any evidence that the brotherhood of man is more than a beautiful dream due to spiritual intoxication, or any proof, or even basis for the hope, that this world of ours is a moral order, the laws of which are irrefragable ?

For more than a generation past, the pulpit, platform and press of our land have united in lauding and heroizing the representatives of a predatory and demoralized individualism in the realms of commerce and industry. This heroizing has actually convinced many of the successful class that they are, in some way, the active partners with Divine Providence in the business of taking care of the country and administering its wealth, and that they are, or ought to be, above the laws. That is bad enough ; but what is worse is, that the whole social organism has developed, through the same cause, a commercialized conscience semebody has aptly called it a "get-rich-quick-conscience"-which is impervious to robbery that is being perpetrated upon the whole people through the various insidious forms of special privilege our laws sanction, and through other forms which secretly evade the letter of the laws, and which, in all their significant ramifications violate the demands of justice and even set at naught the imperative mandates of the moral ideal.

To this, then has our much admired individualism and its flattering postulates of freedom, and individual initiative, and equality before the law, and the right of private contract, and others of like kind, brought us in these latter days; a world of "Graft," the social apotheosis of the biggest and most successful grafters, a degenerate "get-something-for-nothing" conscience regnant in the common life and thought of the American public, and the swift and certain destruction of the sanctions of the moral law for the youth of our land. An unmoral and unrestricted individualism has, indeed, developed strong, wise, capable men, of a certain type, and the government has fallen into their hands. So far the old doctrine was sound. But now that we have them, we don't like the type. Their strength is brutal, their wisdom that of hell, and their capabilities those of powerful pirates. Naturally the conduct of government and

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industry, under their guidance, becomes increasingly un practice of its principles also had better be reformed, and social and lawless.

when we look at the great mass of disinherited, demoralized, desperate men and women, which is the price we have to pay for our "American Beauties "; when we see their numbers rapidly increasing, poverty and crime increasing, the many crowded down and out, integrity and faithfulness counting for little or nothing ; when we see them with calloused hearts and souls, dead to all appeals to righteousness and to patriotism, and becoming the willing constituetnts of grafting politicians, who, in their turn, are the venal and unpatriotic tools of grafting business men and industrial pirates, does n't it begin to grow into something like moral conviction that we are paying too high a price for a rather useless and exploded theory ? Does n't it begin to take hold of you with a sort of religious fervor that our ideas of individualism need some important revisions; that they must become more socialized, more moralized ; that our

conditions brought about, through united action of the men and women who have not yet lost all regard for humanity, all veneration for justice, all faith in the moral ideal, all consdence in the power of an enlightened mind and conscience, all sensitiveness to any social spirit fit to be called patriotism, which shall put a stop to the wicked spoliation of the weak by the strong, through special privileges of every sort, and restore to the individual, even the poorest and the weakest, those opportunities and those necessities on which alone he can rely for the physical strength, the intellectual acumen and culture, and the moral vigor and faith that shall make him truly individual and at the same time truly social ; a blessing and not a bane to his fellows-a man, indeed, the measure of whose material gain and social honor is no longer how much and how adeptly he can practice the art of grafting, but the measure of his ability, his industry, his integrity in genuine social service ?

TRAINING PREACHERS TO MEET REAL LIFE

Why are our theological schools suffering from a at first hand the various physical, mental, and social dearth of students ? asks Benjamin S. Winchester, a Congregationalist minister, who writes in The Outlook (New York). It has been said that there are more than half as many attendants at these schools as there were ten years ago. Simultaneously with this decline in the number of seminary students "has gone on a remarkable awakening of interest in Bible study and in the improvement of Sunday-school instruction," and men are offering themselves "in hardly lessened number for service as foreign missionaries." The lesson Mr. Winchester draws from this somewhat paradoxical situation is that as "colleges have so changed the form of their curriculuin that it is scarcely recognizable to the graduate of fifteen years ago," so the instruction in the seminaries should be changed. He outlines a scheme on which he believes changes should be made. He takes the modern medical college as the model. This institution treats of the human subject. In his own words :

"It undertakes to do three things : to familiarize the student with the human body as it is when in a healthy normal condition ; also to acquaint him with the various forms of human ailment, so that he can recognize them at a glance; and to supply him with the means and methods for the relief of these ailments."

The teaching of the theological seminary, he thinks. should be upon analogous lines. On this point he remarks :

"The prospective minister must know not only what the perfect Man is; he must be equally familiar with imperfection. The time is past when a minister can afford to ignore the physical limitations of the man he is trying to help toward a better character. He must take into account the imperfect conditions of heredity and environment to which the individual has been subjected. He must consider the effect upon character of bad air. insufficient food or clothing, arrested development. deformity, disease, lack of exercise, intemperance-in the broadest sense, the use of stimulants and narcotics. It is simply nonsense to say that a man who lives under the above conditions is to be dealt with in precisely the same way as one who has a more perfect set of conditions about him."

"It is no less important" that the prospective minister should be able to estimate the defects in character due to nervous and organic disorders, mental defects. The knowledge can not be acquired from text-books, but only from experience. As Mr. Winchester says :

"The student must not only study the sciences above mentioned after the university fashion ; he must study disorders, and attempt solutions of the problems which they present. Much of this study will be best carried on by visiting, and so far as possible participating in the work of, the many agencies which are working to overcome these disorders. He will become familiar with gymnasia and systems of physical training, with the forms of out-of-door sports, with the attempts through 'model tenements' to overcome the ill effects of overcrowding, with the effort to secure better nutrition through 'domestic-science' classes, with the 'pure-food' agitation, with such institutions as the 'Keely cure' and 'tobacco cures' and 'drug cures,' with the work of hospitals, etc., etc. He will understand the real significance of such movements as are represented in 'Christian' and 'mental science,' the mental value of rest, change, vacations."

This experience must be acquired even by descending to the very strongholds of vice. The student must go into the slums :

"He must know the saloon in all its social aspects ; move among the poor until he feels the grip of the problem of poverty; know the meaning of the sweatshop and child labor; understand the labor-union; become familiar with the menace of cheap music-hall, dancehall, brothel, and comprehend the ground of their appeal to men-and, what is more, the kind of good by which these social evils are to be overcome. The apartment-house, the club, the theater, the press, the ward political club, the department-store, the factory, the farm, the corporation-all must be studied at first hand, and under the guidance of a wise teacher, that the elements of good and of evil in each one may be discriminated. The social settlement will furnish a convenient place for the study of these ills, and it is perhaps not too much to say that a social settlement must lie at the center of every rightly equipped theological seminary. If the student is to do practical work, he must have his laboratory or clinic."

Yet science and literature of a certain sort are not to be neglected. The following is Mr. Winchester's outline of ministerial book education :

"A man who is to be a 'maker and mender of men' must know the normal man, physically, psychically, and socially. In other words, the first thing he must do is to master the sciences of biology, anthropology, psychology, pedagogy, ethics, sociology, and history. He must become thoroughly acquainted with the life of Jesus; in its human as well as divine aspects, for here

alone is to be found the concrete example of the perfect Man."

Denominational characteristics need not suffer in a school which is actually undenominational :

"There is really very little about such a course of training that is distinctively sectarian. Every minister of Christ needs such a preparation to fit him for his task. The few peculiarities in which denominations of Christians differ from one another may easily be supplied by one or two men to teach that which is characteristic of any particular church. The largeness of the opportunity becomes all the more impressive when one considers the possibility of several theological institutions of different denominations uniting in one great theological university, with its social settlement, its school of pedagogy, and its group of churches all combined into one vast agency for training ministers who shall be 'makers and menders of men.'"

CHRISTIANS HINDERING CHRISTIANITY IN INDIA

If the European Christians in India "behaved themselves like true Christians," writes Hira Lal Kumar in The Indian Appeal (Calcutta), "Christianity would have been the main religion of India by this time." As it is, he asserts, "the conduct of European Christians in India, generally speaking, is anything but desirable," and as a consequence "the Indians have a bad opinion of Christianity." Nowhere, he believes, is Christianity so sadly abused by the acts of its professors as in India. Even the judges, he asserts, are too often frankly partizan when they decide cases between a European and a native. In contrast to these alleged facts he outlines his own conception of a true Christian. We read :

"Altho the whole world does not believe in the Godhead of Christ, it is universally recognized that Christ is Love and that Christianity is the doctrine of love, and that true Christians are lovers of mankind. It teaches men morality, righteousness, truth, justice, and everything that is good for the individual and for society. A true Christian does not conceal a fact, nor does he utter lies to support a motive, selfish or political. He is against waging war for whatsoever purposes. He does not take protection of the art of diplomacy and speak lies as privileged to do so for the purpose of deceiving others.

"A true Ohristian is always truthful, sincere, simple, meek, and humble. He does not know what is duplicity. He thinks that a double-minded man is unstable in all his ways. He does not believe that a man would be trustworthy in one department of human action and at the same time treacherous in another. It is a mistake to think that a man can pass a certain part of his daily life in righteous pursuits and the rest in vicious enjoyments. A Christian can not act against his conscience even under compulsion.

"An immoral and unrighteous man, however extensive his literary attainments may be, and whatever social and official position he may hold, can never make himself a good and impartial judge, a true politician, and a beloved ruler. It is ridiculous to think that no importance attaches to the religiousness, righteousness, and morality of persons who administer justice or rule a country,"

Christians at home, ⁵suggests Hira Lal Kumar, "would be making the best use of their wealth if they sent some missionaries to Christianize the hearts, not of the Indians, but of Europeans here who profess to be Christians but act worse than heathens."

"But surely you are the man whom I gave some pie a fortnight ago?" "Yes, lidy. I thought p'r'aps you'd like to know I'm able to get about again."

EDWIN MARKHAM ON RELIGION AND THE SOCIAL STATE

At the great mass meeting attended by over three thousand people, held in Carnegie Hall, in New York City, on May 31st, under the auspices of the Christian Socialist Conference, the great poet of de ocracy and social advance, Edwin Markham, presided and read his noble poem, "The Muse of Brotherhood." Mr. Markham, in opening the meeting, thus expressed his views on the duty of religion in the presence of present-day social and economic problems:

"I believe in religion to the core of my soul. A reasonable religion balances the mind and gives solidity to character. But I believe in a practical religion, a religion that goes down into the hard ground of practical affairs. Once two artists in Abraham Lincoln's presence were arguing as to how long a man's legs ought to be. They could not decide the question, so they turned to Lincoln to decide the case, 'How long, Mr. Lincoln, ought a man's legs to be?' 'I'll tell you,' he replied, 'a man's legs ought to be long enough to reach the ground !' And I say that a man's religion ought to be long enough to reach the ground of secular affairs.

"The old idea of the antagonism between the sacred and the secular is passing away. The secular is not opposed to God : the secular is the ground, and the only ground, for the activities of the divine. There is nothing secular but sin-nothing secular but robbery, and the robbery of the poor by the trusts and combinations is the worst form of robbery. Indeed, the secular is the only ground for all sacred activities. Jesus left the one great command-to build the kingdom of order on Earth. We must find our heaven here in this hard, cold actual, or we will find it nowhere. We are here in the midst of the raw materials of Paradise. What shall we do with the materials? Religion must handle them, for religion is heaven-building. Her chief business is to organize here and now the kingdom of order. She must search for the economies that will furnish a basis for a new society. Religion has talked for centuries of the beauty of Brotherhood ; now it is her pressing business to discover the Economics of Brotherhood. Religion must be secularized. On this depends her life.

"I believe that Jesus is the supreme Savior of men. But his saviorhood must descend into industry. Jesus must be seen as the Savior of Business. Until our business is saved, lifted up into the spirit of brotherhood, we are not saved. Competition and self-seeking in business is Pagan. Business must be made cooperative and Christian. Jesus must appear as the savior of Industry. His spirit must ne heard singing in all the wheels of civilization.

"All that I have said shows that there is a close union between the spirit of Jesus and the spirit of the Cooperative Commonwealth toward which so many hearts are turning as the last great hope of humanity. A new and better order is certainly coming, coming slowly but surely. It will come; it will be an Evolution rather than a Revolution. It will come with the spread of thought, and with the growth of the idea that the Golden Rule furnishes the only working principle of a harmonious and happy social life."

Here are some lines from Mr. Markham's noble poem on brotherhood that strike the key-note of the master ideal that is stirring the social conscience of awakened twentieth-century manhood :

"Come, clear the way, then, clear the way: Blind creeds and kings have had their day. Break the dead branches from the path. Our hope is in the aftermath-Our hope is in heroic men, Star-led to build the world again. To this Event the ages ran: Job

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WHILING AWAY THE TIME

(By William Matthews)

"Never be unemployed," says that Herculean worker, John Wesley; "never be triflingly employed, never while away time." Such advice, wise or unwise, is just what one might expect from a man of whom Doctor Johnson complained: "John Wesley's conversation is good, but he is never at leisure; he is always obliged to go at a certain hour." The law of compensation applies to the advantage of saving time as to everything else; one has to pay a tax for it. The apostle of work, who is a miser of minutes, works incessantly, and grudges every period, however brief, of enforced leisure, forgets that leisure, rest or relaxation is just as needful, just as essential to the doing of effective work as activity. The arm that always smites, the hand that writes, paints or sculptures without pause for too many hours, will drop paralyzed. The brain that is kept on the stretch day after day, without intervals of rest, will break down suddenly, and lucky will be its possessor if he does not find a compulsory rest in the hospital or the grave.

But what is "whiling away time"? When the boy James Watt sat in the chimney-corner, observing the steam from the hot water forcing up the cover of the teakettle, his parents were angry. They thought he was wasting time; but he was studying the principle of the steam-engine, which, after years of toil in manhood, he practically invented. To Sir Walter Scott, Mungo Park, the traveler—whom he found one day by the banks of the Stream and watching the bubbles that followed their descent—may have appeared to be uselessly "whiling away time." "I was thinking," said Park, "how often I had thus tried to sound the rivers in Africa, by calculating the time that elapsed before the bubbles rose to the surface."

What an idler-what a waste of time-is that man yonder, fishing in that stream hour after hour! What a melancholy spectacle-"a line with a worm at one end and a fool at the other!" But have patience, inexorable moralist! That seeming time-waster is, perhaps, an eminent statesman, exhausted by care and overwork, or a great lawyer with a crowd of clients, who has escaped from the council chamber or from the janglings of the senate or the courtroom to recruit his weary brain in the pure air of the country and in company of the heron and the kingfisher. What shrewd diplomacy, what wise legislation, what persuasive eloquence shall we not owe to these hours of idleness! Those whom the world calls idle are often doing the most and best work. As Dr. J. W. Alexander has well said, where there is an active, inquiring mind, something is always brewing. There is no such thing as idleness. "If he is not eating he is ruminating. If he is not gathering the raw material he is elaborating unconsciously that which has been gathereh. Our best trains of thought come and go without bidding. The mind is capricious in its workings; in its highest actings it abhors task-work and shakes off the yoke."

The harder a man toils the more urgently he needs at times to rest from toiling. The bow that is always bent loses its spring and elasticity. No time is spent more usefully than that which is passed in amusements that recreate the exhausted energies. Persons who live by rule and divide their time into portions with a pair of compasses, allowing one to this employment and one to that, seldom profit by such compulsory schedules. The best work of an author is not done pen in hand. When he is browsing in his library, peeping now into this book, then into that, now musing, now pacing the room, scribbling on a bit of paper, humming a tune, reciting snatches of verse, he is often utilizing his time in the most profitable way.

Sainte-Beuve, the great French critic, understood this fully. Though the busiest of workers, he recognized the value of idleness. He knew perfectly well that much of our best knowledge is acquired in hours which unresting plodders, who do things by square, rule and compass, consider as lost-that, in a certain sense, as Claude Tillier says. Le temps le mieux employe est celui qu'on perd-"the best employed time is that which one loses." "I have arrived at the conclusion," he said, "that whatever I do or do not, working in the study at continuous labor, scattering myself in articles, spreading myself about in society, giving my time away to troublesome callers, to poor people, to rendezvous in the street, no matter to whom and to what, I cease not to do one and the same thing, to read one and the same book, the infinite book of the world and of life, that no one ever finishes, in which the wisest read fartherest."

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Mr. Hamerton, in his admirable work on The Intellectual Life, well observes that people who have a morbid habit of being busy are often terrible time-wasters. He adds that the advantages of drill are generally recognized, but not so those of intellectual flanerie. "Yet, in reading any book that has much vitality, you are sure to meet with many illusions which the author hit upon not when he was in harness but when out at grass. The truth is, we need both discipline of the harness and the abundant nourishment of the free pasture. Yet may not our liberty be the profitless, choiceless liberty of a grain of desert sand, carried hither and thither by the wind, but rather the liberty of the wild bee, whose coming and going are ordered by no master, nor fixed by any premeditated regulation, yet which misses no opportunity of increase, and comes home laden in the twilight. Who knows where he has wandered, who can tell over what banks and streams the hum of his wings has sounded? . . Would he do his work better if tiny harness were ingeniously contrived for him?"

Of all the kinds of "idle time not idly spent," none, perhaps, is more profitable than that which is passed with some hobby which carries us out of and away from the ruts of our ordinary life. Socrates understood this, and, for refreshment, rode a wooden horse, alternating this with playing on the lyre. Plato sought recreation in all the Greek exercises. When Diocletian was urged to resume the imperial purple which he had resigned, he replied: "You would not have asked such a thing of me if you had seen the fine melons I have now ripening, and the plantations about my villa that I have made." The idle time of those delightful poets, Horace, Virgil, Cowley and Cowper, and of the stately, sagacious Bacon, was spent, not idly, but wisely for their literary production, in gardening. The great railway engineer, Stephenson, who has enabled millions to economize time in travel, spent similarly his odd hours. Being troubled at one time by his cucumbers, which persisted in growing crooked, he outwitted them by having jars constructed, into which he inserted the growing fruit, saying with a chuckle, "I think I have bothered them noo," and thenceforth they grew straight.

Boileau, the French Pope, and Martin Luther delighted in skittles as a recreation. The great reformer spent his idle time most profitably also in cracking jokes with Lord Kate, as he playfully called his wife, in talking with his cat, in patting the head of his dogl whom he petted for sixteen years, in playing on the guitar and the flute, and in laughing at the caricatures of the Pope that hung on his study wall. Spinoza, when tired of spinning metaphysical cobwebs, found refreshment in his favorite diversion of seeing spiders fight.

Not a few celebrated men have delighted, when mentally weary, or troubled with ennui, to "while away time" in felling trees. Sir Walter Scatt wielded the axe dexterously, and challenged his men at Abbotsford to compete with him in bringing a sturdy tree to the ground. The wood rang with laughter as their blows fell thick and fast on the tough old trunk, Pitt, Wilberforce. Archbishop Whately and Gladstone sought relief from the monotony of their r?gular tasks and bodily refreshment in the same exercise. Some good people inferred that the Archbishop must be a very cruel and exacting employer when they saw, one piercingly cold and snowy day, a scantily-clothed old man cutting wood on his grounds. They were greatly surprised when told that it was Whately himiself, and that when he required a change of employment, or an escape from "carking care," he was wont to seize his axe and rush out-of-doors to hew away at a monarch of the forest.

No rigid, absolute rule can be laid down about "wasting time." It is a thing purely relative. It has been well said that a person whose calling subjects him to much excitement and agitation should contrive, if possible, to give his nervous system time to recover itself between the shocks. To sum up—if one is following a useful calling, perhaps the best definition of "wasting time" is doing whatever hinders or prevents him from doing, and doing in the best manner, his work in life.

EXPECT THE BEST THINGS

A habit of expecting good things to come to us and cultivation of the feeling that we were made not only to work, but also to enjoy, will bring inestimable blessings and sweetness into our lives.

Somehow, we in America have conceived the idea that we were intended for work-machines, not pleasure-machines; that happiness is a side-issue; that, if it happens to come to us, well and good; if not, it does not matter much, because it is not the real issue of life. An American youth is brought up with the idea that he is a sort of mechanism intended to run our dollars, and that pleasure and happiness are incidental, and the results in that his capacity for enjoyment is never developed, except as he attempts to unfold it a little from time to time after a nard day's work, often when he is totally unfitted for anything but absolute rest. Instead of regarding enjoyment as a duty, and looking upon it as playing a great part in life's programme, he picks up his pleasure here and there, as if afraid it were wrong; and, instead of a clean, beautiful pattern, running through his life, he has a patchwork, a crazy-quilt of happiness and unhappiness, with very few happiness-blocks.

Man's natural instinct for constant enjoyment is shown in the fact that the severest toil, even slavery, or imprisonment, or approaching death, cannot prevent him from seeing a joke, or from appreciating pleasant deeds or beautiful sights, if his mind is ready to see them and to enjoy them.

If you want to get the most out of life, just make up your mind that you were made to be happy, that you are a happiness-machine as well as a work-machine, and that no one shall rob you of real enjoyment, no matter what your environment, whether you are rich or poor, free or enslaved by circumstances.

Expect delightful things to come to you and pleasant things to happen! There is a great pleasure in expectancy. If you build air castles, build beautiful ones. Never mind the things which are past, do not hunt for things which are lost, and do not waste time over lost opportunities, lost prospects, lost property, or lost health. Live all your life and be glad, content, and happy now; fling all your energy into the present moment; do not waste time regretting yesterday or longing for tomorrow. Be a magnet to draw all that is beautiful and desirable out of day; then you will have multiplied your eip

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own power of enjoyment so that you may get more out of to-morrow and then more out of the next day; but, as long as you waste your energy mourning over the past, and thinking what you might have been and of what might have been done,—as long as you squander your vitality trying to re-live badly spent yesterdays, or to live to-morrows before they come,—you will cripple your power to live properly the day which is before you. Cut off the past, and do not touch the morrow until it com?s, but extract every possibility from th? present.

Never allow yourself to think that fate is against you, or that destiny has decided your future. Think of yourself as always lucky, and always on the up-grade and that abundance of all that is good will be yours if you will cherish productive, creative thought. Remember that destructive, t?aring-down thoughts will drive away from you all that producesf You will destroy your megnetism for attracting abundance by thinking of limitation, poverty, and failure. Think positive, creative, happy thoughts, and your harvest of good things will be abundant.

SPECULATION

In 1895 I was introduced to the speculating mania. Before this I had always been a staid and thrifty wageworker, despositing from my thrity-five dollars a week in two building associations, and with the accumulation buying some good municipal hond. Then the example of those around me induced me to invest in Cripple Creek stocks. It was the song of the Siren—to buy stocks for a few cents a share and see them climb higher and higher, to a dollar or more at times. That program looked good to me, so I tried it with the usual ups and downs, alternating between hope and despondency. But this was only the beginning of the road to nervous prostration.

A few days after McKinley's election, November, 1896, I finally summoned up enough courage to try the New York stock market. I bought fifty shares L. & N., depositing three per cent. margin. The broker who took my order—a gentleman of the old school he was, by the way—shook his nead wisely. Nevertheless, I more than doubled my money in a day or two. That was the proverbial beginner's luck. It led me on from a few small successes to some horrible mistakes. Also it led me into the Chicago wheat pit.

I shall never forget the day when two hundred shares of Burlington, that I had sold short, went against me ten points. That meant two thousand dollars. I was notified to protect my margin. I walked down the street in a dazed condition to the broker's office. On his friendly advice to close out I nodded my head. Then I sank down into a chair in a miserable heap and cried like a baby. The wrongness of it all dawned upon me. I had used money of my mother's that had been intrusted to my care. The thought of that made my misery worse. Well, by strict and rigid economy I got out of this tangle and made a firm resolution never to speculate again, which I have kept to this day.

There is a fascination in margin speculation that lifts one right off his feet. Reason, discrimination and sense of proportion, all go overboard! What's worse, you can't distinguish right from wrong any more. Only the dollar looks true and right. The ethical nature of the person that speculates like I did is completely undermined, his mental vision is so distorted that, finally, only that looks right which brings the profit his way.

The pillars of the Stock Exchange talk solemnly about speculation being a basic element of all business. It is a piece of sophistry to call the risk and uncertainty of things mundane by the name of speculation, and to deduce from that that speculation is right. But the kind I was in and which is fostered by the Exchange along with the so-called legitimate kind is not right, and there should be some way of ending it.

A YOUNG BUSINESS MAN'S READING

A young man who reads the Proverbs of Solomon say once every month and makes them a part of his principles, of his very being, has a fund of wisdom, a basis of character that will help him in temptation and win him the respect of his fellow-men. It should be read and studied, believed, and remembered, and its precepts practised in daily life.

The next best book I can think of and commend to the study of the young (and of the old as well) is the Book of Human Nature. It is a large and closed volume, and opens only with the key of severe study and reflection. It contains a wealth of knowledge and to know the secret springs of action and of motive in our fellow-men, and to be able to guide them to good and useful end is a power worth effort to obtain.

One other book I wish to specially commend to those starting out in life, and that is the book of Debit and Credit. This may apply to character as well as cash. Many forget or do not know how to strike a balance between Income Received and Spent, and are constantly confronted with debt, which drags them down into poverty. Micaber's reflections about "income and expenditure, and expenditure and income," the trite but sensible aopthegms "Earn before you spend," "Pay as you go," and many like, are words of true wisdom, and, observed, would save a vast amount of trouble and perhaps deliver from ultimate ruin. I cannot emphasize too strongly a caution to the young to avoid getting into debt.

A further application of this Debit and Credit Book may well be made to character, and also to practical health. The extravagances of temper and tongue may be placed on the Debit side against the Credit of kind acts and gentle words. How much these Debits deter from character and injure health!

But it will be expected, perhaps, that a series of books should be enumerated which will best qualify for a

WORDS FROM A SUCCESSFU MAN

The following bits of wit and wisdom, says F. Dawson in the "New York Sdnday Magazine," were gleaned from a conversation with a man who, starting out in New York city with a capital of only 200 dollars, built up a flourishing business for himself in two years. They are respectfully dedicated to the unsuccessful.

When things go wrong, I never blame my circumstances or my surroundings; I blame myself.

I have no patience with that word "try." To say "I'll try," is equivalent to saying, "I'll fail." The man who has the stuff in him to succeed says, "I will."

In your business never accept the advice of any man who has not been successful in his own.

The busier a man is, the more he finds time to do.

You generally will find that the man who "never has a moment to do anything in" is the fellow who has all the time he wants to stand round complaining about it. "A penny saved is a penny made," if it isn't a dol-

lar's worth of time and energy lost. A pet extravagance is no more a weakness than is a

• pet economy; and often it is not half so expensive in the end.

Economy too often is the spending of a dime at ten different times for cheap articles, instead of paying a dollar once for something really good.

To be successful? Never doubt your success. To acknowledge the possibility of failure means to fail.

"What would you do if I were to offer you work?" "It 'ud be all right, mister," answered Meandering Mike; "I kin take a joke as well as anybody." business life. This is purposely omitted, for a business man is essentially a self-made man, and must first be well grounded in his principles, and must then learn to think and reflect; and with these reflectfons to guide him he will quickly learn to disregard the trashy and false for the best thoughts of the best authors.

A young man thus started in study-will hardly need to be told in detail what books are best to read to qualify him for his business life. He will want to know, for instance, something of the general principles of law. He will need particular information with regard to the special business he intends to follow. When he is conscious of his needs, he will soon find the source whence they can be supplied.

To the young man once started in business let me say a few words of counsel bearing upon the essentials of his success:-First, nothing can be so necessary as transparent uprightness of character: no matter what self-denial may be required, let this be uppermost and continuous. To be trusted, to secure the confidence of his fellow-men, this will assure promotion, will result in usefulmess and honour. Nothing can take its place, for it is a possession for time and eternity. It is a rock upon which rests his happiness and his interests for this world and the next.

Another requisite for solid success is the faithful performance of every duty. A young man in business quickly reveals himself by his carefulness and thoroughness, no less than by his neglect and slipshod ways. Let him acquire and retain a deserved reputation for faithfulness, and it will stand when circumstances arise that may call his integrity in question.

Cheerfulness and frankness should never be forgotten, and good manners reveal the kindliness of the soul. I know that these sayings are common truths, but repetition does not diminish their value.—"New York Saturday Evening Post."

TO BE SUCCESSFUL

Stop Saying that fate is against you.

Going about with a gloomy look on your face.

Fault-finding, nagging and worrying.

Taking offence where none is intended.

Boasting of what you can do instead of doing it.

Talking continually about yourself and your affairs. Saying unkind things about others.

Writing letters when angry instead of waiting until you have cooled down and thought matters over

Thinking of yourself instead of doing for and thinking of others.

Belittling those whom you envy because you feel that they are really superior to yourself.

Gazing idly into the future and dreaming instead of making the most of the present.

RUBBED THE WRONG WAY

An adjustor from a big Philadelphia insurance company was recently sent to Harrisburg to adjust a loss on a building that had been burned.

"How did the fire start?" asked a friend who met him on his homeward trip.

"I can't say with certainty, and nobody seemed able to tell," said the adjustor. "But it struck me that it might have been the result of friction."

"Why, what do you mean by that?" asked the friend. "Well," said the insurance man, gravely, "friction sometimes comes from rubbing a ten-thousand-dollar policy on a five-thousand-dollar building."

A GLORIOUS MAN

Admiral Togo, of Japan, is the foremost man in all the world. He is small in stature, but great in spirit. In his diminutive body there dwells a soul as high, and noble, and grand as ever lived in human clay.

The story of what he did, or was about to do in desance of the Mikado, and "the elder statesmen," during the war-with Russia, stamps Togo as one of the greatest men of all time.

Just before the destruction of the Russian fleet, a council of war was held at Tokio, and with one volce the board of strategy ordered Togo to leave the China sea and patrol the southern coast of Japan, which they, fancied the Russian Admiral was about to attack. Togo was convinced that Rojestvensky had come from the west to vindicate the Russian navy, and not to devastate coast cities or attack land fortifications. He argued earnestly, but found himself alone. He was ordered to defend the coast and abandon the straits, where his fleet lay in concealment ready to pounce upon the invader. To their utter amazement, he refused. They appealed to the Emperor and he repeated the order.

It is a tradition in Japan that no man ever disobeyed an order of the emperor, who is descended from the gods, who is himself divine, and the highest object of reverence. Hence, when Togo received instructions from his majesty to abandon the strategic anchorage he had chosen and cruise down along the southern coast to await the mysterious fleet of the enemy, he called his captains together and laid the facts before them. He told them that the information he had received from his scouts and spies as well as his own judgment convinced him that the Russian fleet was intending to attack him in the Straits of Korea, and he had decided to await it there, notwithstanding the orders of the Mikado. He fully appreciated the significance and realized the penalty of such unheard of disobedience, but he believed that his majesty had acted upon mistaken information, and he was willing to accept the responsibility of disobeying his orders, because the honor and, perhaps, the fate of Japan was at stake. He did not ask any of his captains to share the awful responsibility with him. Those who declined to do so would be relieved of their commands by men who were willing to make the sacrifice. To those who would stay by him in defiance of the emperor he would be accordingly grateful. He' gave them twentyfour hours to think the matter over and consult among themselves.

The captains were so overcome with amazement at the audacity and the enormity of the offense proposed by their commander that they made no reply, Many of them left the flagship . suspecting that he had lost his reason. Even to suggest or to think of doubting the wisdom or of disobeying the sacred voice of the emperor was the highest treason, and here was Togo deliberately determined to defy it. As may be imagined nothing else was discussed or even entered the thoughts of the captains that day, but they were careful that the cause of their anxiety should not become known to their subordinates. They had no conference, for none was necessary. The mind of every man was made up from the moment that Togo mentioned his purpose. Not one of them hesitated for an instant as to the course he should pursue, and when they met in the admiral's cabin on the flagship the next morning there was no controversy, no explanations, no difference of opinion.

As Togo called them one after another he found himself unsupported, and when he asked their opinion they told him that they did not believe he could find a single officer upon any of his ships who would stand with him against the orders of the emperor. They laid their swords upon his table and resigned their commands.

With tears rolling down his weatherbeaten cheeks, Togo asked them to reconsider their decision, He argued with them for an hour, giving the reasons why he believed the Russian fleet was coming up the Straits of Korea, and every captain heartily endorsed his judgment, but the emperor had spoken, and they must obey him, right of wrong. There was no alternative. Togo asked them what they would do in his place, if the responsibility was upon them. They answered with, one voice :

" Obey the emperor."

He dismissed them sadly, again affirming his determination to meet and fight the Russians in the straits even if had to meet them alone, and asked them to return for a final conference the following morning.

They met again, as before, even more determined than at the previous councils, and finding himself without a single supporter or sympathizer. Togo announced his intention to solve his dilemma by taking his own life. His judgment as a sailor, his confidence as a patriot, would not permit him to abandon the spot which he had chosen for an attack upon the Russians.

The admiral's farewell to his comrades was interrapted by an orderly, who brought the news that Rojestvensky's ships had been sighted, and in a short hour every captain was at his post and the line of battle had been formed. The result is well known.

After the war was over and the admiral had returned to Tokio to receive the honors he had so richly carned, he asked a private audience of his sovereign and frankly related the story of his disloyalty.

Here is a hero. If there is a man in all the world who deserves to have his statue erected in every land where live the children of men, that man is Togo. His act was not treason, but the highest loyalty known to men and gods. He stood alone in defence of his manhood. Therefore he occupies a dizzy height, with no fellows, and no predecessors.

This story should be embalmed in poetry and song, written in every language and engraved upon the heart of every child born into this dollar-worshipping, timeserving age, where most people crawl before power, and few stand erect.

Togo might have meekly obeyed, and shifted responsibility to the shoulders of his superiors in rankeven upon the head of the king. But he preferred to be loyal to himself and true to his manhood. In the realm of Courage he acknowledged no superior, and could not be awed by power. The figure of Ajax defying the lightning, is not more heroic than that of Togo, defying his emperor and death, rather than to prostitute his own soul.

Here was a MAN.

A FULL LIFE

To devote one's main energies to the lighter parts of existence, to become absorbed in amusements or social pleasures or dress or display, to the exclusion of the grand thoughts and purposes of life, betrays a shallow character that never reaches below the surface of things. He who lives a full and rounded life is not he who despises trifles, still less is it he who dwells in them, but he who, looking upon life in its wholeness, gives to each of its parts due respect and attention. He is too thoughtful to be frivolous, too earnest to be paltry, yet he "Thinks naught a trifle, though it small appear. Small sands the mountain; moments make the year. And trifles life." lyl tal be

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GENIUS AND ITS LAW

Herbert Spencer considered "incredibly stupid" Carlyle's assertion that genius means an infinite capacity for taking pains; adding, "The Truth being that genius may be defined quite oppositely as an ability to do with little trouble that which cannot be done by the ordinary man with any amount of trouble." Yet, so convenient and trouble-saving are ready-made definitions, that Carlyle's phrase is continually cropping up in the literature of criticism.

Perhaps the truth lies somewhere between the dicta of Spencer and Carlyle; for we must make allowances for the different workings of different intellects. For some, inspiration is not "de travailler tous les jours," as Baudeclaire considered it. Periods of idleness seem necessary to them, during which the brain lies fallow. This is true as regards the arts; but, as G. B. Shaw says, in his mockingly witty way of stating facts. "In civil life the mere capacity for work—the power of killing a dozen secretaries under you, so to speak, as a life and-death courier kills horses—enables men with common ideas and superstitions to distance all competitors in the strife of political emulation."

In creative work, the thing produced is what we judge by, and not whether it was brought forth with ease or with infinite toil and pains. R. L. Stevenson said, "I have beaten out my metal by brute force and frequent repetition:" but a just critic would scarcely hold that this author's best work is marred by an air of effort. There is nothing so fatal to the reader's pleasure as the feeling that the writer has strained after effect. To some everything comes easily, spontaneously, impulsively. Their work, so to call it, is almost as instinctive as the song of the bird in spring, or the unfurling of little green leaves on the bough when "the winter is past and gone." This is a lovely gift, and those who possess it are Nature's happy children. On the face of it, the earnest aim seems essential, and it appears that those who merely drift may be carried into some backwater, where they will lie prisoned and helpless. In following the aim, genius shows sometimes a certain ruthlessness; and tramples onward and forward, to "do what it must"-to go where it must-to be what it is. That is law .- "New Orleans Times-Democrat."

UNCONSCIOUSLY IMMORTAL

Every mechanic whose invention or improvement has emancipated man from drudgery even a little; every artisan whose contrivance or ingenuity has been an endless benefaction in the home; every carpenter whose honest nail or joint holds a building in safety; every blacksmith who has forged a reliable anchor to steady a ship in tempests; every seamstress whose conscientious work has protected a soldier on the battlefield, no matter how long ago each lived, is still toiling for humanity.

Every man who has organized a great business which has given steady employment to men, and whose discipline has been a help to the community, no matter how long ago, is still toiling for men.

Every telegram reminds us that Morse is still a force in civilization; every cablegram tells us that Cyrus W. Field is still a power in the world. Every railroad is a reminder that George Stephenson is not dead. The busy fingers of toilers, no matter in what age they lived, are still weaving clothing for the poor or helping humanity in some way.

Thousands of comforts and immunities from drudgery are perpetual reminders of the presence of thousands of moble men and women who are unconsciously immortal.

There can be no higher fame than that of an ameliorator, an uplifter of life's burdens. This is the test of greatness,—to be of use in the world. Individuals die, but those we have helped, those we have inspired and assisted and encouraged to nobler effort, still live; and they, in turn, will help others. The initial influence, wherever it started, becomes immortal.

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The greatest secret of success is that of finding and feeding the hidden springs of life.

It is not the fountain half full, or even full, but the over-flowing fountain which makes the valley green and glad, the overplus of strength,—the surplus of fertilizing energy—is the reserve which counts in the struggle for success. The man who uses up all his energy in every effort he makes is never a power in the world. It is the oversoul, or surplus of life and energy, which bespeaks an everflowing, perennial fountain of strength and power which is the secret of all great achievement.

The man who accomplishes great things in the world is he who has found the great secret of life, and is able to keep the fountainhead full and overflowing, not the one who always seems puched to the wall and always impresses you as making a tremendous effort in everything he does. Emerson says that a man does his best things easiest. It is not what an orator says which impresses us so much as the reserve which he manifests; not so much the things which he actually says as what he might say if emergency required. This is the test of power, the reserve which a man leaves unused. A man who seems to struggle and strive with all his might, and agonizes in his effort to do some great thing, impresses us with weakness rather than strength.

USEFULNESS, NOT MERE MONEY, COUNTS

The time is rapidly coming when the mere possession of money will not entitle a young man to respect and admifation. In the future he will be measured by what he does, not by what he has, or what somebody gave him. One who merely has money, without doing anything to earn the respect of his kind, will only be held in contempt because he squanders his opportunities to do something and be something, wasting great chances. Money, the representative of value, should be secured by doing something which is valuable. If one has money without having made or done anything of value, he has what does not belong to him, for some one else has earned it. In comparison with a youth who fights his way to victory, an idle, useless man with money cuts a sorry figure.

What is there in him? What can be do? What has be done? How much manhood has be developed? How much has be helped the world? These will be the test questions of the future.

There is a growing feeling of decided prejudice against the wealthy idle,- the useless rich,-the "donothing" millionaires. There are, however, magnificent exemplars among the sons of multi-millionaires, who don overalls and work in shops or factories, or take up the routine work in offices or stores, to learn the business from the bottom up, that they may be useful workers, so that when they, come to be entrusted with the management of great interests they may be equal to the task. They realize that they must develop power while climbing which will enable them to remain at the summit when they reach it. Experience has shown that the sons of rich men, without drill or discipline, or special training, cannot maintain or increase the business left them by their fathers; that they drift and deteriorate and finally fail, dissipating their fortunes.

Untrained millionaires who attempt to conduct business soon find that scores of young men in their employ have developed infinitely greater skill and power and are much better able to manage the business because they have grown up in it. Money gives a certain advantage, but to it must be joined personal power, if it is to produce permanent and beneficent effect.

THE SOCIAL DEAD-BEAT

I get a great many letters from girls who frantically demand to know what to do with the man whose attentions are without intention, says Dorothy Dix in "Pittsburg Leader."

"A certain man has been coming regularly to see me for two or three years or more," writes one of these perplexed maidens, "and has given every indication of being in love with me, except to pop the question.

"He is always at my home of an evening. He is furious if I go anywhere with another man. He acts in such a manner that he has led everybody to think that we are engaged—but we are not.

"He has driven away all my other men friends, and lessened, if he has not altogether ruined, my chances of marrying some one else and settling myself in life, yet he does not ask me to marry him.

"What shall I do? Shall I just patiently wait in the hope that some day he will speak? I know that he likes me better than he does any other woman."

There's just one answer to this question. Show the man the door so quickly that he will think the pavement flew up and hit him when he reaches it. The very next time he comes freeze him out so thoroughly and completely that he will have to put on a fur overcoat in June to thaw out.

Don't waste any more smiles on the man who comes and comes, but never courts. He will never make good, not if you give him from now to eternity.

There is no more mischievous pest in society than the man whose attentions are without attention. He is dangerous enough, heaven knows, to the society girl with a mother, wise to his ways and capable of protecting her daughter against him; but he is well-nigh fatal to the working girl, whose mother is just as ignorant of the world as she is, and as incapable of coping with a situation whose menace she does not recognize until the damage is done.

It is no more shame to a girl to say that she looks forward to marrying some good man and having a home of her own than it is to say that a man aspires to fill some useful and honourable position in life. Wifehood and motherhood form the career to which Nature dedicated her when she was born a woman. It is the estate in which she is happiest, and best performs her duty to the world.

Now, youth is the heyday of a woman's opportunity to marry well. It is the tide in her affairs that must be taken at its flood if she is to find a mate.

The majority of women who are wives married before they were 25. Few women marry after they are 30; scarcely any after they are 40. The marrying period of a woman's life is as brief as a spring day. There is not an hour to lose; not a moment to waste on the man who does not wish to marry her himself, yet keeps her from marrying sone one else.

Yet this dog-in-the-manger man is one of the commonest figures in society. He is of many kinds.

Sometimes he is a married man who couldn't marry a girl if he would.

Sometimes he is too poor to marry or has some incumbrance that would make matrimony a crime.

Sometimes he is, just merely selfish. He is wedded to his bachelor comforts, and is not willing to make the sacrifice in personal ease that matrimony would involve, and prefers spending his income on himself instead of on family expenses.

Sometimes his past has laid such a heavy mortgage on his future that he dares not marry.

Whatever the reason for his celibacy, it does not keep such a man from deliberately sacrificing any girl he fancies to his amusement, if she will permit him, and her mother is foolish or ignorant enough not to interfere.

He picks out the prettiest and most attractive young woman of his acquaintance, and proceeds to give an illuminating exhibition of heartless and conscienceless treatment of a confiding creature that has few parallels in life.

He monopolises the society of the girl. He drives every other man away by his mere presence. He camps upon her parlor chairs. When other men call he outstays them, and gives them to understand by his surly and boorish demeanour that he has a prior claim upon the young woman.

The plan works out beautifully, as the man knows it will, for the ruse never fails. In a little while other men drop away. He has no rivals. He can come or stay away as he pleases, and show what attention he likes, and the girl will be grateful for small favours, for he is the only hope. She has let him quarantine her from the balance of masculine society, and her chances of making a good match have sunk to the zero point.

Worse still, the man who does not intend to marry, or perhaps cannot marry, has made the girl fall in love with him, and as a result she must either go through life a lonely old maid, or, if she marries, give to her husband a heart that is only cinders, ashes, and dust.

There is but one glory of the dawn to a day; but once the down is on the peach, the immaculate whiteness on the lily bud. But only once has a woman to give the rare wine of her love.

No matter how unworthy it is bestowed, nothing is left for the second comer but the lees and dregs in the bottom of the cup. This is a terrible thing, because matrimony is so hard on a woman that nothing but absorbing love enables her to bear its burdens without complaint.

We all know beautiful and lovely women who should have made model wives and mothers, but who have elected to remain single, and we wonder why.

We know women married to splendid, noble men, yet who are the most querulous, dissatisfied, unappreciative wives in the community, and we wonder at that also.

The answer to the riddle is nearly always to be found in the fact that at some time in the'r youth they fell a victim to the man whose attentions were without intention. The man may have kept other men away.-from the one woman until she was too old to marry—her youth had gone and her beauty faded while she waited on hfm; while the other woman married without love. She had no heart to give her husband, because she had given it all to the man who made a plaything of her affections.

Therefore, girls, keep your eyes open for the man who is a social dead beat. Six months is as long a time as any man needs in which to make up his mind, and if he doesn't come to the point by that time he never will.

Make him put up or shut up, and get out of the way so as to give somebody else a chance.

Don't let him sacrifice you on the altar of his vanity; and that is what the man does whose attentions are without intention.

USELESS TO DENY

In one of the by-elections in the Province of Quebec, Canada, there was a bitter contest over the religious question and attempt to stir up prejudice. All sorts of stories were circulated. Finally, it was announced that the children of Premier Laurier had never been baptised.

Great use of this statement was being made, to the distress of the Liberals. Finally, one of the staunch Laurier men telegraphed to his leader'—"Report in circulation that your children have never been baptised. Please telegraph denial."

He received this reply:-"Sorry to say that the report is correct. I have no children." GI



GRANNY-I heard you say you wanted a Bank. Here are two kinds to choose from.

SONNY-No more "pig" banks for me. I had enough of that kind last fall. They are all right to put money into, but no good to get money out of. I'll take the Home Bank. It has a good big place to get money out of.

THE PROFIT OF EDUCATION

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Does it pay to make an effort to get a good general education? I will begin the answer to this question by stating a few facts. Thirty-two per cent of the congressmen of the United States have been college graduates; forty-six per cent of the senators, fifty per cent of the vice-presidents, sixty-five of the presidents, seventy-three per cent of the Justices of the Supreme Court and eightythree per cent of the Chief Justices of the Supreme Court of the United States have been college graduates. In addition to the above you must also include the large number of literary, business and professional men. Less than one-half of one per cent of the people of the United States have been college graduates; so you see that all of these have been chosen out of the very small number that have finished college courses.

The fact that some men, as Abraham Lincoln, have risen to such eminence without a college education is no argument against college courses for young people. They were geniuses,-men of more than natural ability,-and could see their way clear to accomplish great things. And yet even they might have done more for the world if they had been fortunate enough to have received a college education. It is well known that they lamented the fact that they had not had the advantage of college courses.

It is admitted that a man of average ability, with little education, may succeed as a farmer, banker, merchant, artisan and some times in the professions but in nine cases out of ten they would succeed much better if they were educated.

A college course, however, brings much into a man's life besides the ability to succeed in his undertaking. It opens up to him a world that-the uneducated man can not comprehend, and, of course, can not enjoy. It brings into his life the treasures of literature, art, science, and history that furnish a never ending source of pleasure and power. Indeed, this is the greatest good to come from a college education for one may by close application to duty and business acquire the intellectual power that will enable him to succeed in business but the power gained this way does not carry with it the world of thought, culture and power opened by the study of literature, arts, sciences, mathematics and history.

A business man once said to the writer, "I can make money, and I have succeeded in business, but I would willingly give you \$10,000 for such an education as you have and do not need and use." This statement illustrates the fact that a college education bring into a man's life something that business experience can not furnish.

The Preparatory and College Courses in The Agricultural College are standard in every particular and graduates receive the same favors that graduates receive from the very best colleges of the land. The writer of courses best adapted for fitting young men and women for the various callings of life. He will also be glad to exyoung people wishing to know more about the college this article will be glad to communicate with parents and plain the relation of the college courses to the various technical courses such as engineering, business, pharmacy, law, medicine, etc. Not all college courses fit equally well for the various callings and professions. The college course will pay but some college courses pay better than others.

O. H. Longwell, Pres. Highland Park Col.ege, Des Moines, Iowa.

Justice Harlan is a wit who is always listened to with keen interest. Recently, says the Bohemian, while playing golf with a clergyman, Dr. Sterrett, the divine, having foozled, was gazing at the ball with baneful eyes and compressed lips, when Justice Harlan said, with a chuckle:-"Doctor, if you don't mind me telling you, that's the most profane silence I ever listened to."

RECREATION ON THE FARM

At the present time we and that the majority of the young people brought up on our farms want to leave the country for the city at a very early age. There are many reasons for this discontent on the part of the young people; one thing is that they do not have as much amusement or recreation as they should. In reality they have all work and no play.

There are a great many good games both for outdoors and in the house which can be played with a great deal of enjoyment.

The old standbys of croquet and horseshoes always give the players lots of fun. Tether tennis a quiet but enjoyable game. A tennis ball is fastened to a long string and hung from the top of a long pole. Two people have tennis rackets, or flat boards can be used. They try to wind the ball and string around the pole, one trying to wind it one way while the other winds it in the other direction.

When the ball is wound around the pole it counts one for the person who wound it around the pole. This is very exciting and very good exercise.

Another good game for boys and girls is "Boston Ball." This game is played very much the same as base ball, soft ball is used. This ball is pitched by one who bats in base ball past the one who pitches in base ball with the same rules. Of course the one in position of the pitcher of base ball tries to catch it. If he doesn't it counts the same as if the ball had been hit. This is very vigorous exercise, but girls can play it much better than base ball.

Basketry, cutting of leather, carving of wood and many other industrial arts are very pleasant and also profitable amusements. The different arts can be worked at in the house or out of doors, therefore are fine for long winter evenings, as also are books, magazines, games, etc.

If only parents would enter into their children's play and sympathize with their joys as well as their sorrows, they will find that their children will not be so anxious to leave home for the crowded cities.—Mary Judson Brush.

PAINTER AND PLOUGHMAN

Says George Bernard Shaw: "No men are greater sticklers for the arbitrary dominion of genius or talent than your artists. The great painter is not content with being sought after and admired because his hands can do more than ordinary hands, which they truly can, but he wants to be fed as if his stomach needed more food than ordinary stomachs, which it does not. A day's work is a day's work, neither more nor less, and the man who does it needs a day's sustenance, a night's repose, and due leisure, whether he be painter or ploughman. But the rascal of a painter, poet, novelist, or other voluptuary of labor is not content with his advantage in popular esteem over the ploughman; he also wants an advantage in money, as if there were more hours in a day spent in a studio or library than in the field; or as if he needed more food to enable him to do his work than the ploughman to enable him to do his. He talks of the higher quality of his work, as if the higher quality of it was his own making-as if it gave him a right to work less for his neighbor than his neighbor works for him-as if the ploughman could not do better without him than he without the ploughman-as if the value of the most celebrated pictures has not been questioned more than that of any straight furrow in the arable world-as if it did not take an apprenticeship of as many years to train the hand and eye of a mason or blacksmith as of an artist-as if, in short, the fellow were a god, as canting brain worshippers have for years past been assuring him he is. Artists are the high priests of the modern Moloch."



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Immured in an Asylum, a True Son of Nature Who Had Won Distinction at the Bar Wrote a Will, Which Only the Divine Surrogate Can Set Aside, Bequeathing Priceless Possessions to Mankind.

HOW few men know their riches! What is ours is ours only in so far as we are conscious of it, and so, that which we accept without thought, which has no special meaning to us, is not a real possession. You may have four hundred leaves of paper, covered with printed characters and bound together between boards of leather, and yet you may not own a book.

Do you look upon the mountain and the stream and exclaim : "These are mine!" If not, then you have ignored Nature's dower po you. Do you realize that your individual possession in art is as broad as art itself? If not, you are refusing man's free gift to man. It is so easy to be rich, the only thing that is hard is to learn to know gold when you see it.

The most sensible will ever written was made by an insane man. He was Charles Lounsberry, once a prominent member of the Chicago har, who in his later years lost his mind and was committed to the Couk County Asylum, at Dunning, where he died penniless. If he had-lost his mind, he had kept his heart, or at least, in his last moments he was endowed with a lucidity that was higher than ozic. For this strange man, penniless though he was, knew that the was yet rich, and he made a will, which, as the Chicago Record-Herald said, was "framed with such perfection of form and detail that no flaw could be found in its legal phraseology or matters." Inasmuch as poor, mad Charles Lounsberry knew gold from dross, we here reprint his will.



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Charles Lounsberry, being of sound and disposing mind and memory, do hereby make and publish this, my last will and testament, in order, as justly as may be, to distribute my interest in the world among succeeding men.

That part of my interest, which is known in law and recognized in the sheep-bound volumes as my property, being inconsiderable and of none account, I make no disposition of in this, my will. My right to live, being but a life estate, is not at my disposal, but these things excepted, all else in the world I now proceed to devise and bequeath.

ITEM: I give to good fathers and mothers in trust for their children, all good little words of praise and encouragement, and all quaint pet names and endearments, and I charge said parents to use them justly, but generously, as the needs of their children shall require.

ITEM: I leave to children inclusively, but only for the term of their childhood, all and every, the flowers of the fields, and the blossoms of the woods, with the right to play among them freely according to the customs of children, warning them at the same time against thistles and thorns. And I devise to children the banks of the brooks and the golden sands beneath the waters thereof, and the odors of the willows that dip therein and the white clouds that float high over the giant trees. And I leave to children the long, long days to be merry in, in a thousand ways, and the night, and the moon, and the train of the Milky Way to wonder at, but subject, nevertheless, to the rights hereinafter given to lovers.

ITEM: I devise to boys jointly, all the useful, idle fields and commons where ball may be played; all pleasant waters where one may swim; all snowclad hills where one may coast; and all streams and ponds where one may fish, or where, when grim winter comes, one may skate, to have and to hold these same for the period of their boyhood. And all meadows, with the clover blossoms and butterflies thereof; the woods with their appurtenances, the squirrels and the birds and echoes and strange noises, and all distant places which may be visited, together with the adventures there found. And I give

encumbrance of care. ITEM: To lovers, I devise their imaginary world with whatever they may need, as the stars of the sky, the red roses by the wall the bloom of the hawthorn, the sweet strains of music, and aught else they may desire to figure to each other the lastingness and beauty of their love.

ITEM: To young men, jointly, I devise and bequeath all boisterous, inspiring sports of rivalry, and I give to them the disdain of weakness and undaunted confidence in their own strength. Though they are rude, I leave to them the power to make lasting friendships, and of possessing companions, and to them exclusively, I give all merry songs and brave choruses to sing with lusty voices.

ITEM: And to those who are no longer children, or youths, or lovers, I leave memory, and I bequeath to them the volumes of the poems of Burns and Shakespere and of other poems, if there be others, to the end that they may live the old days over again, freely and fully without title or diminution.

ITEM: To our loved ones with snowy crowns, I bequeath the happiness of old age, the love and gratitude of their children until they fall asleep.

FITNESS FOR LIFE AND WORK

Is there not somewhere that which can fit us perfectly to the highest and truest life of God? Is there to be in all things else the perfect adaption, and here only all things awry? Is there to be a grim mockery within us, that grim laugh of hell at all honest longings and better thoughts? Is there always to be a great black gap between the prayers and the life; the Sunday longings; and the week-day ways? Are old sins never to be brok?n'and their tyranny never to be ended ? Is this sense of God always to be a hard and unnatural thing-a mountain very difficult to climb, and, when we get to the top, an air so rarefied that we faint? Is the lile of religion a thing so exacting that only heroes and men of desperate courage and endurance can succeed? How good it is to turn to such a thought as this, clothed with power, fitted and qualified perfectly for the work the man has to do

Labour.—Labour is the life of life. Ease is the way to disease. The highest life of an organ lies in the fullest discharge of its functions.—Sir Andrew Clark.



Winnipeg. Oct., 1908

THE GRAIN GROWERS' GUIDE

GRAIN GROWERS

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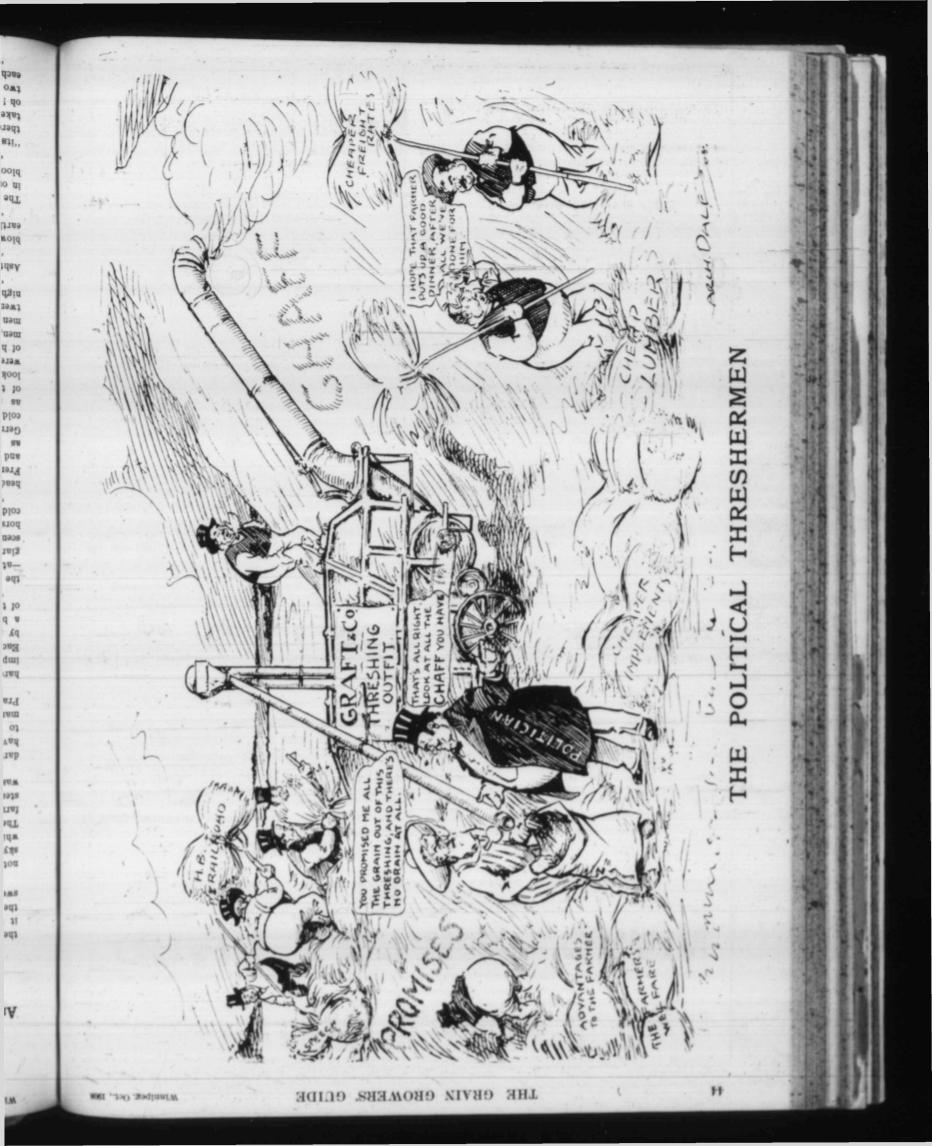
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GRAIN GRAIN GRAIN

THE rush of marketing is on. WHERE ARE YOU GOING TO SELL IT? We just want to tell the farmers who read the Guide that the Elevator Buyers and scores of Bank Managers throughout the country, are doing everything possible to keep farmers from shipping grain to us, because we are a Farmers Company. Are you helping them to hurt a Company, of which many of you are members, by listening to their smooth talk and letting them have your guain? If you are, just stop and think it out. Are the Elevator Companies and Bankers your best friends? Hadn't you better support your own Company and build up an independent channel through which your grain can be put upon the markets of the world. Haven't you sold it through a combine long enough? From the large quantities coming to us, we can sell in large blocks, which means better prices for our shippers. We also have a Claims Department and all claims are carefully looked after. Write us for our shipping instructions and prices. Get wise and ship your grain to

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THE GRAIN GROWERS' GUIDE

NECESSITY KNOWS NO LAW

An Application of "The Good Old Rule, the Simple Plan-That They Should Take Who Have the Power, And They Should Keep, Who Can!"

It was bitterly, bitterly cold! At ten o'clock, the thermometer had registered 20 degrees below zero, and it was then falling, falling, steadily and surely. Now, the hour was nearing midnight, and an icy wind was sweeping relentlessly over the Prairie.

The night was dark, too. There was no moon, and not a solitary star pierced its way through the heavy sky to shed its Mttle light on the wide expanse of plain, which stretched, for unbroken miles in all directions. The faint glimmer of an occasional oil-lamp, in distant farm-houses, threw, sometimes a flicker, and again, a steady little glow, out into the night. Otherwise, all was darkness.

The snow lay thickly on the ground, robbing the darkness of its intensity. Had it not been so, it would have been impossible for a knot of men to find their way to a lonely spot on the Prairie, unless, indeed, the marvelous instinct which seems to guide the habitual Prairie-traveller had brought them to their destination.

Here they were, however, about twenty strong—a hardy, reckless, cosmopolitan group of men, a group impossible to find anywhere but in Western Canada. Each man was provided with a huge box sleigh drawn by a pair of powerful horses, and within each sledge lay a big business-like shovel. Evidently the accoutrements of this expedition were simple.

The steam from the horses nostrils filled the air, and the rattle of harness wakened the silent Prairie to life —at least, in this particular corner of it. The fitful glare of a dozen lanterns cast an uncertain light on the scene, and showed up an evermoving group of men and horses, trying to keep up their circulation in the bitter cold:

The men were mostly wrapped up in furs from head to foot, except in the case of two wiry little French-Canadians, who, with short coats, stocking caps, and red woolen mufflers, seemed to keep quite as warm as their more be-furred companions. One big; stout German, too, seemed to be almost impervious to the cold, and was, apparently extracting warmth, as well as solid comfort, from his big, generous pipe. The rest of the group consisted of two tall, gaunt, determinedlooking Scotchmen, three young fellows whose families were of the aristocracy of old England, six Englishmen of humbler origin, one pink-cheeked Swede, two Irishmen, and three "Bluenoses" fron Nova Scotia. Twenty men they were of all countries, classes and creeds, and twenty men with but one thought on this bitter winter's night.

"I say, boys," exclaimed an Englishman, named Ashton, "this isn't just sultry, is it?"

"I rather think not!" replied his chum Ridley. blowing vigorously on his benumbed fingers-"What on earth is keeping that darned train?"

"Faith, then, and I belave its just fate or bad luck-The Saints isn't jest smilin' on this ere interprise," put in one of the gentlemen from Erin-"There must be some bloomin' Jonah in this outfit, bad 'cess to him ! "

"Well, thin, Micky," quoth his fellow-countryman, "its jest yourself that'll be afther a bein' the Jonah, ef there is one, ye unappetizen spalpeen! Lawks! 'twould take more'n a whale to stomach the likes of ye!" But oh! Saint^S Anthony! but its cold!" Thereupon the two half-frozen but jolly Irishmen began to belabour each other in an attempt to 'warm up!'

"Stow that ! you fellows !- ' growled a big powerful

looking Englishman "You'll be frightening the horses with your foul play!"

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"Are you certain that the train was to arrive tonight, MacPherson?" asked Fraser, from Nova Scotia.

"What do you take me for, you idiotic Blue-nose?" answered MacPherson bestowing a look of scorn upon the helpless Fraser. "Do you think I would be responsible for fetching all you fellows out in this scandalous cold unless I was certain of the game? Hoots, man!" he added relapsing into the Scots idiom in his ire—

"Well, don't 'glower' at poor Fraser so thunderously, Mac.!" said Fraser No. 2., "and just tell us how you come to be so cock sure of things, before we freeze too solid to hear you."

"MacTavish, my cousin in Orford sent me a wire this afternoon to the effect that such a train was on the way and had passed Orford, answered McPherson. The wire was worded, according to agreement with him, so that the Station Master could have no idea of its meaning. See? Well, I then sent you fellows the message to look alive; and I hustled home to tell the wife I shouldn't be home till all hours, and not to wait up for me. (I'll tell her the 'whys' and 'wherefores' tomorrow.) Then, I whipped the horses into the traces in doublequick time, and if they and I didn't put for town, its a caution, for my part of the show was not yet accomplished. Right to the Station-house I hied, and, Calandah being a friend of mine, I naturally sat down to have an idea how I should find things out-not being a Sherlock Holmes-but, I knew I must, some-how or other-even if Calandah got chucked for it ! A man can't see his family freeze before his eyes ! " (Hear ! Hear ! from every man in the crowd.)

"Didn't Calandah catch on ? " querried a dozen voices at once.

No ! thundered MacPherson.

"Are you sure he didn't cotton to it, and cancel the date?" asked Ashton.

"Am I an Englishman, Ashton, or a Dutchman? Which? for, if Calandah and I am a representative of either of those blundering nations, perhaps Calandah did rise! As it happens, hawever, I think I am a canny Scot, and therefore, I affirm that Calandah did not catch on!"

"Well, then." asked Fraser, "How did you eventtually nose the game?"

"As good luck would have it," answered McPherson, "the Divil looked after his own," as they say he always does, for just as we were finishing pipe No. 2., telegraph message came, to which of course, Calandah attended. I, at once, made up my mind to go it blind, and all take chances, as the probability was a big one as to its being the right thing, and I had risen and put on my coat belore Calandah came back. However, as he passed his parlor door, he popped his head in and said to his wife, just as plainly as tho' he wanted me to hear "Don't sit up Lena, there's a coal-train coming and I may not get to bed for a couple of hours or so !" Then he came and found me ready to start.

"Oh ! don't go, Mac," he said—"I have just got a message from Angora which makes it necessary for me to sit up awhile—Do stop and have a game of cards."

"But no cards for me, boys, said I to myself-I rushed for all I was worth, and you know the rest. The only beastly swindle about this picnic is this infermal cold ! "

"Your adjective is more choice than appropriate, Mac," said the third Nova Scotian, a very frozen-looking young man named Kelly—"If you had only run the thermometer as successful as you have run the other preliminaries of the enterprise, we should perhaps not have quite congealed! Gimini! but it's terrific," he added, jumping from one foot to another in vain effort to warm up. "Here she is ! " cried a- whole chorus of voices, as a tiny light appeared in the distance, increasing gradually in size and brilliance—"Good Heavens ! Here she is ! "

In an instant, cold, wind and darkness were forgotten, as they hurriedly made preparations for the reception of the monster, which was making its way across the wind-swept Prairie towards them.

"Light up the red lanterns, Ridley !" ordered Mac-Pherson "Swing them full, Mickey, when the train comes! Ted, look after Jack's horses—we don't want any bolting at this critical moment! Gee, whiz! but she's taking her time! Say, Ashton, shall I run the show ? I can tell, to a moment, when to stop her so that we'll have her right here?"

"Yet ! yes ! you run it, Mac ! " answered a chorus of voices-Say the word, and we'll obey like Suckers ! "

"Are you all ready, boys ? "

"Yes ! all ready ! "

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"On to the track, then, boys !" should MacPherson, "Swing the reds for dear life, Mickey ! Remember, its do or die!" and with a stupendous united shout, they all rushed forward, twenty lanterns, six of them brilliantly red, flashing in all directions

Down went the breaks-Scrape, scrape, scrape-creak and rattle went the train, until, exactly on the right spot the big black panting thing came to a stand still, and stood puffing and snorting indignantly, before them.

Instantageously, the entire train-force, consisting of four men, jumped madly from engine, and coal-cars, and came running eagerly along the ties to where the group of men and lanterns were gathered.

"What's up?" should the conductor breathlessly-

"Just this to pay, Sir," answered MacPherson, "that this is a case of hands up, and that you and your mates must simply stand aside, and let us do with your train what we will."

"Not on your life!" exclaimed Conductor Murray wrathfully. "Do you mean to say that you have fooled us with false signals, and that you now expect us to stand meekly by, while you take our train? No, Sir! We'll see you to the Dickens, first!"

"Just wait until we explain Conductor," hastily interposed Fraser—"and, if you are a man worthy of the name, you will listen to reason, and not make it necessary for us to use harsher means to insist upon what we intend to get. All we ask is for you to listen to our terms, man!"

"Well, fire away then!" answered the conductor testily-"'I'll listen all right enough, if you hurry up. I'm due at Eagleton now, and its beastly cold tonight anyway. Fire away, I say!"

"You explain, MacPherson!" said Fraser, "your Scotch jaw is more convincing than mine."

Thus adjured. MacPherson stepped out in front of his fellows, and addressed the conductor and men respectfully, but firmly—"Gentlemen," he said, "we are extremely sorry to be thus summary in our dealings with you."

"But we haven't time to wait for an introduction!" interposed Kelly.

After the laugh which greeted this sally had spent itself, MacPherson continued—"All winter, Sir Conductor, this entire district has been on 'their uppers' for coal! We appealed to the coal company, but they, as

well as everybody else put the blame entirely on the Railway Authorities. We then appealed over and over again to those Authorities who have absolutely ignored our pleadings, and are utterly callous as to the sufferings caused by their failure to carry coal to the freezing population in the West. We have economized coal until whole families have been forced to live in one room in order to save coal and avoid freezing to death. And yet the D. O. R. Authorities refuse assistance! What sort of an attitude is that for such an organization to assume?"

"Go on, Sir, go on!" entreated the conductor.

"As a community we have gone from bad to worse," continued MacPherson, "until now, we are reduced to burning our fence-posts. The house-furniture next in order, but, before that, we have decided to take the matter in our own hands and help ourselves to the D. O. R. coal. The D. O. R. need not think its duty is done when it dumps families, with their "settlers effects" down on the prairie to do pioneer work. No, Siree Bob! ! Its just got to look after them! The D.O.R. makes mints of dough out of the Western farmers, and that sort of thing is not going to be altogether one-sided—see? What sort of advertisement is it for a country, when strangers settling here, have to burn their furniture because Railway Companies don't care whether they freeze or not?"

"And the sum and substance of it all is," chipped in Fraser, who saw that MacPherson was 'wound up' on his favorite theme, "that here are twenty wagons, each to be filled with two tons of coal! It is a cold night, and we don't want to tie up you and your men, but if there is any trouble at all, that is what we shall have to do!"

"And it is not as though they really required this coal in the Eagleton railway yard, where it was going. Had it been necessary there, we might have hesitated about taking it," put in Ashton, "but as it is, we appropriate it without so much as a qualm of conscience." "Losh! and I guess we would have grabbed it any-

how!" exclaimed Mickey.

"All the D. O. R. authorities in the West wouldn't make me watch my children freezing!" interpolated Kelly, while a low murmur of indignation ran all through the crowd.

"'Let me speak, gentlemen, let me speak!" cried the conductor. "As you say, you will tie us up if we don't let you have your own way. If we were strong enough, it would be our duty to fight for the property of our employers, but, as matters stand, it would be folly for four unarmed men, taken at a disadvantage to attempt to guard the coal!"

"Hear! hear!" Right you are!" "Straight goods!" and similar ejaculations burst from the crowd in general, as they listened intently to what Conductor Murray had to say.

"Yes, conductor," answered Ashton, "you can bet your sweet life on that! The minute you or any of your men lift a finger, that minute you are snugly tied up to four sleighs, so you may make your mind easy as to that!"

"Just so, Sir!" replied the conductor. "I realize the position, and yield under protest. But, gentlemen, every one of you, I want to say just this, before you begin operations—if I were in your shoes (and I don't care who knows I said it), I would do just this same thing that you are doing,—only—I would have done it sooner and saved the fence-posts. Give us your hand sir," he said to MacPherson, "I am glad to meet real men, evengunder these adverse circumstances!"

"Whew! but he's a corker!" cried Mickey.

"Rum old fellow, that!" echoed his fellow-countrymen; while "What's the matter with Conductor Murray? He's all right!" was shouted by one and all.

"I'm proud to meet you," responded MacPherson, "and now, as the night is deuced cold, may we get to work at once? We are not fussy, and will do our own shovelling. And without more ado the coal-cars were opened and twenty frozen men speedily thawed out, as they shovelled the heavy coal noisly and busily on to their waiting wagons, while the train gang kept themselves warm as best they might.

Soon, in an incredibly short time, the twenty wagons were well loaded for their long pull over the prairie, the glowing faces of the men testifying alike to the hearty exercise, and to the satisfaction felt by their owners, at the night's work.

"And now, before you go," said Ashton, stepping up to Conductor Murray, "here is something to give to your employers—the authorities of the D. O. R., with our compliments," and taking a paper out of his pocket, he read aloud:—

"We, the undersigned citizens of Western Canada, not willing to see our wives and children freeze to death, and having unsuccessfully appealed to you for coal, hereby declare that we have appropriated coal to the amount of about 40 tons from the D. O. R. train en route for Egleton, run by Conductor Murray, Jan. 17th, 1907. No official whatever is implicated in any way, in this matter. We simply acted under necessity, and with no choice and we shall be forced to do so again, if similar circumstances should arise. Being gentlemen, we subscribe our names below, and shall be responsible for the amount of money represented by forty tons of coal."

This, signed by the twenty depredators, was handed to the conductor, who promised to see it in the proper hands.

"Now, gentlemen," said the conductor, "I must say good-night! Your entertainment has been novel and unexpected, but I am proud to be the means of helping youout in this way. May the fires on your hearths never grow cold!"

"Toot! toot! — puff, puff!" went the engine and off into the black darkness moved the delayed train, followed by the voices of the men singing lustily, "For he's a jolly good fellow, which nobody can deny!"

"And we won't go home till morning!" added Mac-Pherson dolefully-"More truth than poetry about that!" Out on to the prairie moved the long line of heavily

laden sleights crunching the frosty snow beneath them. One by one the darkness swallowed them up, and soon, the crack of the whips, the tramp, tramp of the horses, and the voices of the men died away in the distance.

It was bitterly, bitterly cold, but in twenty hearths blazed big, cheery, heart-warming fires, at the expense of the D. O. R.

TWO EPITAPHS

Here lies a man, an honor to his race, Who sought the best, content with nothing less, From lowly station climbed his upward way,

And won the glorious height men call success; But, counting all as but a trust to hold,

He used his wealth his fellowmen to bless.

Here lieth one whose high and fair ideal He sought with tear-dimmed eyes, afar and long; Who met with sorrow and defeat and loss,

And bore the burden of another's wrong,

Yet gave to other men a helping hand,

And cheered the struggling ones with prayer and song.

For both awaits the Master's word, "Well done!" For he who seeks to do God's will alone,

To serve mankind where'er his lot shall fall,

That man is good and great through all unknown; Success is his, the laurel wreath and palm,

And he shall come at last unto his own. -Hattie Hunting Pierson, in Christian Advocate.

About the best way to get along with some people is to get along without them.

IDEALS OF A BACHELOR

"I haven't a wife-yet; but; please God, I hope to have some day; and if honesty and effort can accomplish it, she will know me as I am. We will scale the heights. but we will also sound the depths of our natures, before we enter the state that should be the happiest this earth can know. There is too much squeamishness in regard to discussing certain matters of the utmost importance to two people who expect to spend their lives together-'for butter, for mush,' as my great grandmother used to say. I am going to become so well acquainted with the girl I love that we will talk over reverently and minutely all sacred matters that pertain not only to marriage and motherhood, but to fatherhood as well. She will know all about my income, and my ideas of the financial question in the home. We are going to settle beforehand the style in which we are to live. She is not going blindfolded into a dark and unexplored region if I can help it.

"I shall rejoice exceedingly if she proves to be my superior in every way. I certainly do not want an inferior for a wife; and she won't have to crucify her immortal soul or renounce her 'ideals of perfect love and companionship in marriage' because she is legally my bond slave. She will not be expected to carry the whole responsibility of "A Happy Home" on her slender shoulders or in her heart. I will be the bearer of the heavier burdens, as befits the physically stronger. We will solve every problem connected with our lives and home to gether—on the principle that she is concerned just as vitally as I.

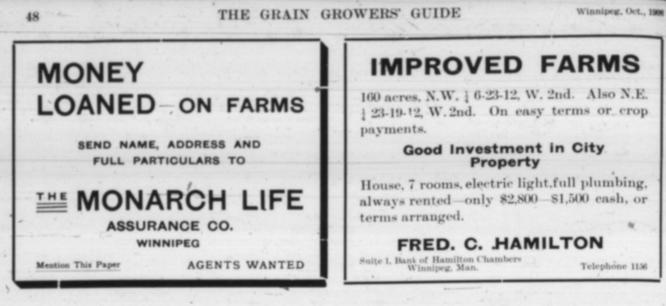
"If she is domestic in her taste, and likes to putter around in the traditional 'Woman's Sphere,' well and good. If she is intellectual, and prefers reading and writing and studying to household drudgery, well and good; some one else will have to do the drudgery. If she is musical-if she is sociological, or takes to art-well and good. If she is a better business man than I am-into business she shall go with my blessing if she so chooses. If she wants children-well and good; if she doesn't-still, well and good; though that would be a disappointment to me. I would like to try my hand at helping to bring up a family of reasonable size-sons and daughters born of a perfectly unshackled mother. However, the home and family life is to be run to suit her. She has the hardest part any way you fix it; and only when she is happy, can I be happy.

"I want my wife a true and tender and wise friend; I want a light-hearted, happy, 'self-respecting,' independent chum; I want a spiritual and intellectual companion. I want a helpmate—not in the cold acceptation of the term; a cook, a house-maid, a domestic drudge, a door mat, a bearer of unlimited children—but in the new and enlightened sense, one who will, all the time, lift my soul and life nearer the 'ideal husband' enshrined in her pure and faithful heart."

The above is a clipping from The "Woman's Home Companion," which I felt would be heartily appreciated by the "Guide." You see, the world in general is thinking and talking of the things that have been discussed so interestingly by "The Guide" and I say—God bless the bachelor who has given us a heart-warming by his broad-minded less and open heartedness, and also the knowledge that there are those who see these matters as God meant them to be understood—and are not afraid or ashamed to say so.

Hugh Manity.

"If Groucher ever comes around your place borrowing anything," said Wise, "don't let him have it." You've spoken too late," said Huskie; "he was around yesterday." "You don't mean it? What was he borrowing?" "Trouble. He's in the hospital to.day."



List of Licensed Grain Commission Merchants Season 1908-09

The following list gives the names of the only percurrent grain season (1st September, 1908, to 31st August, 1909.

No other persons, therefore, can legally handle grain on commission at this date.

Winnipeg, Sept. 29, 1908.

Grain Growers' Grain Co .- C 1, Winnipeg

Spencer Grain Co .- C 2, Winnipeg. Campbell & Wilson-C 3, Winnipeg. International El. Co .- C 4. Winnipeg. Cummings-Hazlett Co.-C 5, Winnipeg. Canadian Elevator Co .-- C 6, Winnipeg. Dominion Elevator Co .- C 7, Winnipeg. Western Elevator Co .- C 8, Winnipeg. Winnipeg Elevator Co .-- C 9, Winnipeg. Jas. Carruthers & Co .- C 10, Winnipeg. McLaughlin & Ellis-C'11, Winnipeg. Randall, Gee & Mitchell-C 12, Winnipeg. Robinson & Bullock-C 13, Winnipeg. W. J. Bettingen & Co.-C 14, Winnipeg. Maple Leaf Flour Mills Co .- C 15. Win-

Royal Grain Co .- C 16, Winnipeg. G. B. Murphy & Co .- C 17; Winnipeg. Inland Grain Co.-C 18, Winnipeg. Samuel Spink-C 19, Winnipeg. Maclennan Bros -C 20, Winnipeg Northern Elevator Co .-- C 21, Winnipeg. British-American Elevator Co.-C 22, Winnipeg.

hipee.

Advice of Sale.

E. & O. E.

Jas. Richardson & Sons-C 23, Winnipeg. John Geddes-C 24, Winnipegf McCabe Elevator Co .-- C 25, Winnipeg. Herriot & Milne-C 26, Winnipeg. Donald Morrison-C 27, Winnipeg. Vandusen-Harrington Co .- C 28, Winnipeg.

Peter Jansen & Co .- C 29, Winnipeg. C. C. Turner & Co .-- C 30, Winnipeg. Union Grain Co .- C 31, Winnipeg. W. S. McLaughlin & Co .- C 32, Winnipeg. Simpson-Hepworth Co.-C 33, Winnipeg. C. E. Hall-C 34, Winnipeg. North Star Grain Co .- C 35, Winnipeg. R. Muir & Co .- C 36, Winnipeg. Wm. S. Logan-C 37, Winnipeg. Anchor Elevator Co .- C 38, Winnipeg. Wells Land & Cattle Co .- C 39. Davidson. Anglo-Canadian Elevator Co .-- C 40. Moose Jaw.

Ogilvie Flour Mills Co .- C 41, Winnipeg. Thompson Sons & Co .- C 42, Winnipeg. McBean Bros.-C 43, Winnipeg. Samuel Scott-C 44. Winnipeg. Hargraft & Gooderham-C 45, Winnipeg. Wm. Stead & Co .- C 46, Winnipeg.

I attach the legal form of Notice of Sale by commiscons, firms and corporations to whom commission mer- sion merchants which they are required to send to every chants' licenses have been issued up to this date for the person, firm or corporation for whom they have sold grain on commission on consignment.

> CHARLES C. CASTLE. Warehouse Commissioner.

Security Elevator Co .- C 47, Winnipeg. Pacific Grain Co .- C 48, Winnipeg. Parrish & Lindsay-C 49, Winnipeg. Wilson, Leslie Co .- 50, Saskatoon. Western Canada Flour Mills Co .- C 51. Winnipeg.

Great West Grain Co.-C 62, Brandon. The Young Grain Co.-C 53, Winnipeg. The Matheson, Lindsay Grain Co .- C 54, Winnipeg.

Dunsheath-McMillan Co.-C 55, Winnipeg. John McVicar-C 56, Winnipeg. McConnell & Coombes-C 57, Winnipeg.

Manitoba Commission Co .- C 58, Winni-

H. H. Winearls-C 59, Winnipeg.

Alberta Pacific Elevator Co .- C 60, Calgary

Alameda Fs. El. & Trdg. Co.-C 61. Alameda

The Hall Co., Ltd .- C 62, Winnipeg. E. J. Meilicke & Sons-C 63. Dundurn. K. B. Stoddart-C 64, Winnipeg. Grenfell Mg. & El. Co .- C 65, Grenfell. Geo. Manson-C 66, Strathclair. Norris & Co.-C 67, Winnipeg Atlas Elevator Co .- C 68, Winnipeg.

... 190

No License		1909	
	Lic	ense	No

Yours truly,

•	LICENSED	GRAIN	COMMISSION	MERCHANTS	
		eter -			

We advise the following Sale made for your account to-day:

- Sold to	Quantity	Grade	Price	Amount of Advance	Terms	Delivery		
+								

THE GRAIN GROWERS' GUIDE

List of Licensed Track Buyers Season 1908-09

Peter Jansen Co .-- B 37, Winnipeg.

Foulds & Wright-B' 39, Carnduff.

Hall Milling Co.-B 41, Lumsden,

R. Muir & Co.-B 43, Winnipeg.

Malcolm McHardy-B 44, Okotoks.

Vancouver Milling & Grain Co.-B 40.

North Star Grain Co .- B 42, Winnipeg.

Thos. H. Lytle-B 38, Roland.

Vancouver.

The following list gives the names of the only persons, firms and corporations to whom track buyers' licenses have been issued up to this date for the current grain season (1st September, 1908, to 31st August, 1909.) No other persons, therefore, can legally purchase grain

Purchase Note which licensed track buyers are required by law to issue in duplicate for every car lot of grain purchased on track. This form shows the license season (1908-09) and the number of the track buyer's license. No other form of track buyers' purchase note is permitted to be used.

on track in car lots at this date. I attach to the list of licenses the Form of Grain

Winnipeg, Sept. 29, 1908. Winnipeg Elevator Co.-B 1, Winnipeg. Dominion Elevator Co.-B 2, Winnipeg. Grain Growers' 'Grain Co .--- B 3, Winnipeg.

International El. Co.-B 4, Winnipeg. Cummings-Hazlett Co .- B 5, Winnipeg. Canadian Elevator Co.-B 6, Winnipeg. Western Elevator Co .- B 7, Winnipeg. McEaughlin & Ellis-B S, Winnipeg. A. Forsythe & Co.-B.9, High Bluff. Ogilvie Flour Mills Co .- B 10, Winnipeg. Randall, Gee & Mitchell-B 11, Winnipeg-W. J. Bettingen & Co.-B 12, Winnipeg. Inland Grain Co .- B 18, Winnipeg.

Wm. Carson-B 14, Calgary Imperial Elevator Co .- B 13, Winnipeg

Maple Leaf Flour Mills Co .- B 15, Winnipeg.

G. B. Murphy & Co.-B 16, Winnipeg. Western Milling Co .- B 17, Calgary.

- Royal Grain Co .- B 19, Winnipeg. Stavely Supply Trading Co.-B 20,
- Stavely. Lake of the Woods Milling Co .- B 21,
- Winnipeg.

Maclennan Bros .- B 22, Winnipeg.

- Northern Elevator Co.-B 23, Winnipeg? Crown Grain Co .- B 23, Winnipeg.
- The A. Brown Mg. El. Co .- B 25, Port-

age la Prairie. Leitch Bros.-B 26, Oak Lake.

Jas. Richardson & Sons .- B 27, Winnipeg

British-American El. Co .- 28, Winnipeg.

- John Geddes .- B 29, Winnipeg.
- Claresholm Lumber & Grain Co .- B 30. Claresholm.

McCabe Elevator Co.-B 31. Winnipeg.

- Herriot & Milne-B 32, Winnipeg.
- W. S. McLaughlin & Co.-B 33, Winnipeg.
- Laing Bros .- B 58, Winnipeg.

neighborhood of

3500

Union Grain Co .- B 34, Winnipeg.

paid by the Grain Growers.

Caleary Milling Co .- B 35, Calgary ...

G. R. Severson-B 36, Stavely.

Conger & Co.-B 45, Rouleau. O. K. Wilson-B 46, Milestone. Roval Elevator Co.-B 47, Regina. 48, Winnipeg. Anchor Elevator & Warehousing Co .- B Anglo-Canadian Elevator Co.-B 49. Moose Jaw. Wells Land & Cattle Co .- B 49, Moose Jaw Wells Land & Cattle Co .- B 50, Davidson. Samuel Scott-B 51, Winnipeg. Hargraft & Gooderham-B 52, W.na. + Peter Helvner-B 53, Scott: Pacific Grain Co .- B 54, Winnipeg. Boharm Elevator & Trading Co.-B 56. Boharm. Geo. McCulloch & Sons-B 55, Souris. John R. Bunn-B 57; Milestone. Wm. Stead & Co .- B 59, Winnipeg. Security Elevator Co .- B 60, Winnipeg.

Chas. Samway-B 61, Tuxford. Canada Paint Co .- B 62, Winnipeg. Parrish & Lindsay Co .- B 63, Gladstone. The Echo Milling Co .- B 64, Gladstone. The Dow Cereal & Milling Co.-B 65

Pilot Mound. Prudential Exchange Co .- B 66. Lang. Weyburn Lumber & Elevator Co.-B 67. Weyburn.

Western Canada Flour Mills Co.-B 68, Winnipeg. ,

Simpson Bros .- B 69, Virden.

Young Grain Co .- B 70, Winnipeg. Matheson-Lindsay Grain Co.-B 71, Winnipeg.

Dunsheath, McMillan Co .- B 72, Winnipeg. Chalmers & Watson-B 73, Pilot Mound. Sunny Belt Grain & Elevator Co.-B 74. Lethbridge. Jas. G. Cheyne-B 75. Melita. Albert E. Burnett-B 76, Nanton. Northwest Jobbing Com. Co. B 77, Lethbridge. W. L. M. Jones-B 78, Ninga. Carberry Elevator Co.-B 79, Carberry. John B. Griffith-B 80. Stettler. Lyleton Elevator Co .- B 81, Lyleton. Francis A. Bean-B 82, Moose Jaw, Levi Beck-B 83, Yorkton Jos. Glenn-B 84, Indian Head. Cartwright Grain & Stock Co .- B 85. Catwright. McBean Bros .- B 86, Winnipeg. The Alberta Pacific Elevator Co .- B 87. Calgary. A. L. Foster-B 88, Lethbridge G. A. & M. G. Armstrong-B 89, Nanton. Alameda Fs. El. Trdg. Co.-B 90, Alameda. The Alberta Grain Co .- B 91, Strathcona The Atlas Elevator Co .- B 92, Winnipeg Jos. Getty-B 93, Caron. Alberta Milling Co.-B 94, Edmonton. D. R. Davis Grain Co .- B 95, Vegreville. Holden & Co.-B 96, Francis. Peaker Bros .- B 97, Yorkton. Grenfell Milling & Elevator Co.-B 90 Grenfell. Geo. Manson-B 99, Strathclair. Henry Rogers-B 100, McGregor Wtaskiwin Produce Co .- B 101, Wetaskiwin.

The Hudson's Bay Co .- B 102, Winnipeg. Belbeck Fs. El. Trdg. Co.-B 103, Moose Taw.

Aime & Scott-B 104, Winnipeg. Jas. W. Thom-B 105, Swan Lake. The Hall Co .- B 106, Winnipeg.

A bunch of farmers who have an unpretentious office elevators in the country, the total number being in the on Main street, with a clerical staff of 4 men, 4 girls and a boy took care of 11 per cent. of the grain which passed through Winnipeg in Sept. The farmers walk to their office and live on plain fare-the other fellows ride in automobiles and "fare sumptuously every day." Why not do some figuring-discard that large army of your pay grain in Winnipeg and West of Winnipeg all of whom are roll, and send the other 89 per cent. of your grain to the farmers.

"Couldn't you interest the capitalist in your flying machine?" "No," answered the inventor ruefully. "I convinced him that it was practical, but he couldn't see it because there were no provisions made for strap-hanging passengers."

Some of the above firms have a large number of

2 men, some of them more in the busy time. In addi-

tion there is some 20 or 25 broker offices and perhaps

100 travelling agents, altogether their must be this fall

some 4 or 5 thousand men engaged in the handling of

Most of those elevators employ

An ambulance surgeon who was called in New York to attend to a woman who had fainted restored her to consciousness by cutting her corset strings. His diagnosis was, "Tight-lacing."

In a Vienna newspaper appeared the following:-"Wanted, by important firm, a commercial agest, good talker, arrogant, and unscrupulous; good salary, with prospect of increase if satisfactory all round."

The young man had come into a fortune, but sundry people to whom he owed large sums were disappointed not to hear from him. At last one of them approached him. "Ah, yes," replied the youth; "I did think of paying off my debts, but I decided not to make any change in my mode of life. I don't want to be accused of vulgar display."

"There's the van with the piano we bought this morning," said a suburban madam to her spouse. "Now you just send it back." "Why?" he inquired. "Well, of all the stupids!" was the response. "Do you suppose that we are going to pay fifty guineas for a piano and have it brought home at this time of night, when the neighbours can't see it? Not if I know it!"

CHARLES C. CASTLE.

Warehouse Commissioner.

WINTER WHEAT: Cars.

No. 1 Alberta Red .. 168

No. 2 Alberta Red... 109

No. 2 White Winter.

78

2

8

STATEMENT OF GRAIN SHIPMENTS

50

Which have passed the inspection point at Winnipeg during the month ending 30th Septem-Winnipeg during the month ending 30th Septem- No. 3 Alberta Red ... ber, 1908 as supplied by the Chief Inspector of No. 1 White Winter. Grain, Manitoba Grain Inspection Division.

Grain, Manitoba Grain I	nspection Division.	No. 3 White Winter. 8	Rejected 33
SPRING WHEAT. Cars.	OATS. Cars. Extra No. 1 Canada	No. 1 Mixed Winter. 5 No. 2 Mixed Winter 5	No Grade 1 1
1 Hard 101 1 Northern 3527	Western 2 No. '1 Canada Wes-	No. 3 Mixed Winter. Rejected One 19 Rejected .2 10	Total
2 Northern	tern	No Grade Rejected	No. 1 N. W. Man 26 No. 1 Manitoba 3
Feed	- No. 3 Canada Wes- tern	No. 4 18 No. 5 9	Rejected 2 No Grade 1
Rejected 2 171 No Grade 13	Rejected 43 No Grade 12	Total 439	Total 32
Rejected 520 Condemned 1 No. 5 186	No. 2 Black 2 Condemned 2 Extra No. 1 Feed 41	Wheat 9847	LAST YEAR CARS 2046 C. P. R 6431 174 C. N. R 3885
No. 6	No. 1 Feed 31 No. 2 Feed 32	Oats 595 Barley 544 Flax Seed 32	155 Calgary 259
# Total	7 Total 595	Total 11,018	

QUOTATIONS IN STORE AT FT. WILLIAM FOR SEPT. 1908

D					W	HEAT						1 .	FLAX			BAR	LEY			CAS	SH O	ATS	
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26	1004	987	963	92	84	731	683	63}	$\binom{961}{941}$	941) 913)	954 921)	118	116	108	531	52	473	443		39	37	363	
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29	967	943	923	90]	83	721	678	621	923 903	903	921 891	118	116	108	533	-	473	443		39	361	36	
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Winnipeg. Oct., 1964

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BARLEY. Cars.

No. 1

No. 2

No. 3 Extra

No. 3

No. 4

THE GRAIN GROWERS' GUIDE

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WOMAN'S SPHERE

SOME SEWING HINTS

At this time of the season many housewives overhaul their wardrobes and fix over such garments as can still be worn. Perhaps you have grown stouter and that black dress is too tight in the waist and too_narrow around the hips. To fix the skirt, cut off at the top, two inches below the belt, and put into a new belt, after basting and fitting to the form. The skirt is now two and one-half inches too short. Rip off the binding, dampen and press the lower edge, and rip up a couple of inches at each seam. Pin each gore upon paper and cut a piece the exact shape of the bottom and three inches wide. Cut cloth and lining from these patterns and sew to the bottom of each gore, pressing each seam as soon as sewed. If you have the same material as the dress, use this, but if not, use velvet or any other desired material. Finish the lower edge and cover the seam with braid, guimp or bias folds.

Now for the waist: Rip off the collar and take out the sleeves. Rip the under arm and back seams, and, if possible, let them out enough by taking up smaller seams. Press, and if the stitching shows, shape the seams with the same braid or folds used upon the skirt.

If the seams are stretched they can be let out to the very edges, as each edge of the shape is stitched in place. A black cloth suit was enlarged in this way, and the waist seams and skirt seams were covered with folds of black silk, and each edge was machine stitched with heavy white silk, using a long stitch. A collar and vest of plaid black and white silk were added and it was an entirely new suit.

A pleated skirt of tan-colored cloth when ripped up was faded in streaks, so it was dyed with Diamond dye to a beautiful shade of dark green, and when carefully pressed was like new goods. From this was made a skirt and jumper, which were trimmed with tan-colored fancy braid.

For several years past the men folks have been wearing cream-colored mohair shirts, and when the color and cuffs get shabby they are discarded. The girls saved them up and dyed two of them a light blue and two a lovely shade of American Beauty rose with Majenta dye. Two lovely waists were made from the goods. The rosecolored we had; roses and buds cut from heavy black lace apliqued upon it, the flowers then being outlined with tiny steel beads. The blue one was trimmed with collar, cuffs and medalions made of fine Battenburg braid. A white waist that is hopelessly spotted can be dyed black with dye for cotton and still be useful.

Where a dress is worn or discolored under the arms, a small Eton jacket of velvet, lace or silk will cover the defects and add a dressy touch. In making over a garment, every seam should be pressed as soon as sewed. A child's lawn dress with hemstitched hem became torn at the hemstitching. A narrow Val. lace insertion was placed over the top of the hem and stitched at both edges.— Mrs. H. L. Miller.

FRUIT DIET MAKES CLEAR COM-PLEXION

Fruits have a value which we all admit, and, like succulent vegetables, give the proper elements for our blood. A clear skin and bright eyes are the reward of the fruit-and-vegetable devotee, but do not make the mistake of eating fruits too sweet, says the New Idea Woman's Magazine.

An enormous amount of time can be saved in summer by substituting fruit for hot desserts, thus saving the weary housewife cooking over a hot stove, without undue sacrifice on the part of the family, for nothing is more refreshing than fresh fruit prettily served.

VALUABLE REMEDIES

Some of the very best remedies we have for human ills are just simple things that are found in every household, and among them there are none more valuable than the common kerosene oil. An excellent remedy to use when one is taking a severe cold is to mix one tablespoonful of the oil with one-fourth teaspoonful of camphor and drop a few drops of this into the nostrils every hour, and one mother keeps her children almost free from colds by warming a little yellow vaseline in a spoon and dropping a few drops into the nostrils every night when they are ready for bed. One of the best remedies for sore throat, sprains or stiff joints is made by dissolving five ounces of gum camphor to a pint of kerosene and then adding half a pint of sweet oil.

An excellent remedy for sore throat is made by dissolving one teaspoonful each of borax and salt in a tumbler of warm water and using as a gargle every hour or so until relieved, and the borax water is valuable for sore eyes, mouth, etc. The same quantity of boracic-acid powder and salt dissolved in half a pint of boiling water and used three times a day by drawing through the nostrils is nearly always a sure cure for nasal catarrh, and this is a pleasant and safe remedy.

Nothing is better for a boil or carbuncle than a poultice made by grating a raw Irish potato in a little warm water and cooking until quite thick, and this should be applied as hot as can be borne over a thin cloth. The juice of a raw potato rubbed over warts several times a day will remove them from the hands or any part of the body, and there is nothing better for a slight burn than a thick layer of grated raw potato; and for a severe burn, break several eggs and lay the unbeaten whites on cotton batting and wrap the burn in this; gnd one of the best remedies for hoarseness is the white of an egg with sugar.—M. A. H.

DOMESTIC ECONOMY

Two Weeks' Lunch for the Kiddies at School

Monday—Two small white bread sandwiches, spread with minced chicken, moistened with a little cream and seasoned; two small whole wheat bread sandwiches with chopped olives, gingerbread, a jar of apple sauce, two stuffed dates.

Tuesday—Two small white bread sandwiches with crisp bacon, two small whole wheat bread sandwiches, spread with chopped dates, two sugar cookies, an orange, two pieces of fudge.

Wednesday-Two small white bread sandwiches with chopped celery, moistened with French dressing, two small brown bread sandwiches with chopped figs, a deviled egg, a ginger snap, an apple, a few almonds.

Thursday—Two small white sandwiches spread with peanut butter, two small whole wheat bread sandwiches containing lettuce dipped in French dressing, a banana, a piece of angel cake.

Friday—Three small white bread sandwiches, two slices of cold chicken, one whole wheat bread sandwich, spread with brown sugar, two olives, two chocolate cookies, a jar of stewed prunes, two macaroons.

Monday-Two small whole wheat bread sandwiches with chopped hard-cooked egg and French dressing, two small white bread sandwiches with jam, a sugar cookie, a pear, several English walnuts.

Tuesday—Two small white bread sandwiches spread with chopped ham, two small whole wheat bread sandwiches spread with peanut butter, a piece of gingerbread, three olives, a peach, two chocolate creams. Wednesday-Two small brown bread sandwiches spread with creamed cheese and chopped nuts, two small white bread sandwiches filled with lettuce dipped in French dressing, three thin slices of beef salted, a cup custard., an apple.

Thursday-Two small white bread sandwiches spread with sardine paste, two small whole wheat bread sandwiches with chopped celery with French dressing, three tiny sweet pickles, two ginger snaps, three figs.

Friday—Three small white bread sandwiches filled with cooked oysters, chopped and seasoned, one whole wheat bread sandwich spread with orange marmalade, a piece of celery salted, a small piece of spice cake, a bunch of grapes (grapes may be removed from the stems and placed in a jar and a cover placed on the jar).—Lotta I. Crawford.

FROCKS FOR THE LITTLE FOLKS

The busy farmer's wife will be glad that simplicity prevails in the fashioning of little girls' dresses, and one may 'make them plain or ornate and still not be out of fashion. By studying the fashion sheets carefully many ol the designs may be reproduced without buying a pattern. If one is needed, aim to select one which with a few changes will serve for two or more variations. This is one of the easy and satisfactory ways of saving pennles.

Gingham, chambray, linen, pongee, cotton voile, dimity and lawn are favorite materials. A pretty fancy is to use pale pink or blue lawn of gingham as bands on sheer white fabric, with a bit of lace for edging the collar and sleeves. Yet this has disadvantages when it comes to washing. Many of the colored goods will leave a tinge of color in the adjoining white, even with the most careful washing, while the boiling and bleaching, which are almost a necessity at times, are not to be thought of in the combination. Blue is the most satisfactory of colors to use, as the tinge, if present, may serve in lieu of bluing. Colored ginghams are serviceable and neat for common wear, and dimity, which launders nicely, now comes in colors with white dots, and is pleasing as well as cheap.

A convenient way to make dresses for service is so that they can be worn with or without a guimpe. The sleeves get soiled first, and with a pair of guimpes the dress may serve some little time without washing.

Terimmings are largely given to handwork with needle or crochet hook, and for the best dress there is ample opportunity to display the skill and utilize the spare moments. For the school dresses, mercerized cottons will serve nicely in place of embroidery silk, ornamenting with feather stitching and other quickly made stitches. Then there is no end to the embroidery designs for the very best dresses. Insets of tatting or crochet are among the newer decorations which form a pleasing change from the insertion of lace. Almost any of the fancy work of two generations ago may be used, and some of this oldfashioned work is highly prized.

A cheap and pretty trimming of the same is made by taking a strip of the material. Tear or cut it across the cloth, making it an inch wide. Fold over a seam on both edges. Fold again along the middle of the strip. With a double thread gather the strip thus folded zigzagging back and forth from one edge to the other instead of straight through the middle. After a few angles have been made, draw the gathers up and you have a wavy effect quite ornamental for finishing the neck or sleeves of the jumper or overblouse. This is quickly made and durable.—Bessie L. Putnam.

She No. 1-"I wonder why they say a woman bestows her hand when she marries." She No. 2-"Well, she isn't supposed to realize until afterwards that she has put her foot into it."

THE SPHERE OF SEX

Man is a creature of cast-iron habits; woman adapts herself to circumstances. This is the foundation of the moral difference between them.

A man does not attempt to drive a nail unless he has a hammer; a woman does not hesitate to utilize anything, from the heels of a boot to the back of a brush. ... A man considers a corkscrew absolutely necessary to open a bottle; a woman attempts to extract the cork with the scissors. If she does not succeed readily, she pushes the cork in the bottle, since the essential thing is to get at the fluid.

Shaving is the only use to which a man puts a razor; a woman employs it for cutting corns.

When a man writes, everything must be in apple-pie order-pen, paper, and ink must be just so; a profound silence must reign while he accomplishes this important function. A woman gets ony sheet of paper, sharpens a pencil with the scissors, puts the paper on an old atlas, crosses her feet, balances herself on her chair, and confides her thoughts to paper, changing from pencil to pen, and vice versa from time to time, nor does she care if the children romp or the cook comes to speak to her.

A man storms if the blotting-paper is not conveniently near; a woman dries the ink by blowing it, waving the paper in the air, or holding it near a lamp or fire.

A man drops a letter unhesitatingly in the box; a woman rereads the address, assures herself that the envelope is sealed, the stamp secure, and then throws it violently into the box.

A man can cut a book only with a paper-cutter; a woman deftly inserts a hairpin, and the book is cut.

For a man "good-by" signified the end of a conversation and the moment of his departure; for a woman it is the beginning of a new chapter, for it is just when they are taking leave of each other that women think of the most important topics of conversation.

A woman ransacks her brain trying to mend a broken object; a man puts it aside and forgets that for which there is no remedy. Which is the superior?

COMFORT

By ROBERT W. SERVICE

Say! You've struck a heap of trouble-Bust in business, lost your wife;

No one cares a cent about you, You don't care a cent for life;

Hard luck has of hope bereft you,

Health is failing, wish you'd die-Why, you've still the sunshine left you, And the big blue sky.

Sky so blue it makes you wonder If it's heaven shining through:

Earth so smiling 'way out yonder, Sun so bright it daazles you:

Birds a-singing, flowers a-flinging. All their fragrance on the breeze.

Dancing shadows, green, still meadows-Don't you mope, you've still got these.

These, and none can take them from you; These, and none can weight their worth, What! you're tired and broke and beaten?— Why you're rich—you've got the earth!

Yes, if you're a tramp in tatters, While the blue sky bends above,

You've got nearly all that matters, You've got God, and God is love.

"Here's to the ould 59th," said one Irish soldier to another with whom he was hobnobbing. "Here's to the ould 59th, the last in the field and the first to leave it." "Ye muddler," retorted the other, "It's here's to the ould 59th, equal to none." 1ts

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FOR OUR YOUNG FOLKS

ON THE TOP FLOOR

There was great commotion in the work basket; it was a tall three-storied structure, and the tenants on the first floor were annoyed by the constant disturbance above them. The tenants on the first floor were very exclusive, being usually bits of fine white work or fancy silk or rare old lace or embroidery, which had found its way to the work basket for some light treatment. They were for the most part soft and refined, and often very beautiful, and it hurt them to hear the noise and contention of their less refined neighbors. But on this special occasion they actually shivered and pressed close together in their terror. The second floor was bad enough ; it was used entirely for stockings, which were quite inoffensive, and though they were very much out at the heel, they had evidently seen better days. But the top floor, and the exclusive ones below, shuddered at the strange noises which floated down to them.

On this special occasion it was entirely the Thimble's fault. She held a little girl by the hand and was guiding one fat finger across a seam, when she made a fatal slip, and the needle held by the other fingers pricked the soft white skin till the blood came. This was not all; that one tiny drop of blood fell upon one of the tenants of the first floor. The Thimble saw it, but went on with the little girl to the end of the seam just as if nothing had happened. When she was safely at home, however, on the top floor, she got very angry.

"I don't see," she said, turning to the Emery Bag, "why it is you make your needles so slippery; that was the cause of all the trouble. We will hear from the tenants on the first floor; they are always complaining, and though I pretended to take no notice, that drop of blood fell on a piece of white satin, and poor little Elsie, I'm afraid, will be blamed for it."

"Serve you right !" snapped the Emery Bag, red with wrath. "Elsie is never allowed to come here, and I won't be blamed for other people's faults. I can't help being thorough; give me a needle and I'm bound to polish it."

"All the same," said the Thimble. But the Big Scissors cut her short.

"What's the use of an argument? The thing's done, isn't it?"

"I think," said the plum piece of French chalk, "that I might venture below and offer some assistance to Mrs. White Satin."

"That spot will have to come out," said the Scissors, sharply.

"All the same"-persisted the Thimble.

"Look here," said the Emery Bag, "you might just as well fix the blame on that little fat Cushian over there. That's where Elsie found the needle, if you must know."

"Indeed !" exclaimed the Thimble, "I'll have it out at once," and he went over to where the innocent looking Cushion was quietly reposing. She gave him a smart rap on the head—the Thimble was always giving smart raps—but the Cushion took no notice. The Thimble thumped and thumped, but it made no difference. The scene grew interesting, the Emery Bag rolled over to see the fun and so did the Darning Egg, and even the Tape Measure edged nearer inch by inch. Finally a crowd collected, while the Thimble, getting excited, thumped harder and harder; still the fat Cushion made no sign. The Thimble grew visibly tired, and two or three balls of Darning Cotton and a big roll of White Tape volunteered to do a little punching while she rested, so they fung themselves with some force apon the enemy.

. Then suddenly the Cushion seemed to rouse himself, for the attacking party retreated with graons and cries.

"Oh, oh, oh ! " exclaimed the balls of Darning Cotton as they pulled several sharp needles from their sides. "The Cushion is carrying concealed weapons; he must be arrested at once."

"Put him out, put him out !" called the Thimble, "he's not fit to live among us," and they all made a rush toward the fat Cushion.

But at this moment the tenants received a shock; the three-storied structure was caught up with no gentle hand and moved to the other side of the room.

"There, now ! " said a voice, "here's work for an hour at least. The top of my work basket is in terrible confusion; straighten it out in your best style, Elsie, and when it is in order I'll give you a little box to hold all the needles you can squeeze out of the fat Cushion; you have no idea how many are h'dden away there."

"That'll fix him," said the Thimble, triumphantly.

"Indeed it will," echoed the Emery Bag.

"Tie the Emery Bag to the side of the basket and put my Thimble in its case," was the next order, much to their chagrin.

And so thoroughly did Elsie do her work that with a sigh of relief the tenants on the first floor settled down to a life of peace and quiet.-Washington Star.

THE FIRST TANGLE

Once in an Eastern palace wide, A little child sat weaving, So patiently her task she plied, The men and women at her side, Flocked round her, almost weeping.

"How is it, little one," they said, "You always work so cheerfully? You never seem to break your thread, Or snarl, and tangle it, instead Of working smooth and clearly.

"Our weaving gets so worn and solled, Our silk so frayed and broken, For all we've fretted, wept and toiled, We know the lovely pattern's spoiled, Before the king has spoken."

The little child looked in their eyes, So full of care and trouble; And pity chased the sweet surprise That filled her own, as sometimes flies The rainbow in a bubble.

"I only go and tell the King," She said, abashed, and meekly; "You know, He said, in everything"-"Why, so do we," they cried, "we bring Him all our troubles weekly."

She turned her little head aside; A moment let them wrangle: "Ah, but," she softly then replied, "I go and get the knot untied, At the first little tangle."

Oh, little children, weavers all ! Our broidery we spangle With many a tear that need not fall, If on our King we would but call, At the first little tangle. 54

A carpenter tendered for a job. He failed to get it. for the owner remembered his poor and hasty finish of a dormer-window done carelessly, years before.

A half-finished job never dies. The half-learned spellings at school crop up in our correspondence years later, and we are often judged by such correspondence. You may not think of tracing the business letter back to the half-learned spelling lesson. But the half-finish habit follows everywhere and will always do harm.

This wretched habit is the parent of much of the shame and lack of usefulness in the world. And he, who has permitted himself to acquire it, what are his chances of success in life ? Who wants his services if they can help themselves ?

But to cure the habit is quite possible. If one will remember that conscience must be reverenced in all successful work, the days of slipshod and half-finish will, for him, pass away. .

The complete remedy for the half-finish habit, then, is very o'd, but it is the only one. It is simply this. "Keep a conscience 'void of offence."

PILOT, LAN' DE BOAT

De win' blow soft from de heavenly sho', Pilot, lan' de boat.

Ou' backs soon carry de loads no mo' Pilot, lan' de boat.

De han's on deck, and dey all done gwine To hit re bank wif de long tow line, Den de ransom chillun all rise an' shine, Pilot, lan' de boat.

De roostehs stan'in roun' de long stage plank, Pilot, lan' de boat.

Soon gwine to lanch 'er to de Zion bank, Pilot, lan' de boat.

De bright sho' crowded wif de angel ban' Come down to de levee fo' to see us lan', De'll tell us "howdy" wif a welcome han', Pilot, lan' de boat.

She's loaded down wif de po' los' sheep, Pilot, lan' de boat. De current's swif' an' de wateh's deep.

Pilot, lan' de boat.

De wheels poun' hard on de riveh's breast, De sun gwine-down in fiery west,

We's nea' de po't of eternal rest, Pilot, lan' de boat.

We's all dead weary, fo' de trip was 'long, Pilot, lan' de boat.

De deck han's singin' de landin' song, Pilot, lan' de boat.

De toil and sorrow ob de trip am past,

De flag done lowered from the jackstaff mast, We climb de levee an' we mave her fast, Pilot, lan' de boat.

Pe steam's shut off an' sht's roun'in to Pilot, lan' de boat. De capta n singin' wif de coal black crew, Pilot, lan' de boat.

We hea' de tinkle of de engine bell. De waves wash de landin' from de ol' boat's swell, Fa'well, ol' riveh, bid yo' long fa'well, Pilot, lan' de boat.

-Denver "Evening Post."

Two ducks before a duck and two ducks behind a duck and a duck in the middle. How many ducks in all?-Three.

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A FEW RIDDLES

What is there you cannot take with a Kodak?-A hint.

What nation does a criminal dread?-Condemnation. What is the waste time?-The middle of an hour glass.

When does bread resemble the sun?-When it rises from the yeast.

What is it which works when it plays and plays when it works?—A fountain.

. What is the difference between an oak tree and a tight boot?—One makes acorns and the other makes corns ache.

CHIPS

Mother (tearfully)—"Tommy, it gives me as much pain as it does you to punish you." Tommy (also tearfully)—"Mebbe it does, but not in the same place."

Schoolmistress, just beginning a lesson upon minerals --"Now, what are the principal things we get out of the earth?" Youthful angler, aged four, confidently--"Worms."

A rather gaily-dressed young lady asked her Sunday class—"What is meant by the pomps and vanities of the world?" The answer was honest, but rather unexpected. —"Them flowers in your hat."

Curiously innocent notions of anatomy are peculiar to children. Harry to Cissy (who is nursing her dolł)— --"Oh, Cis, I'se dot such a pain!" Cissy (sympathetically)--"Poor dear; is it where the china joins the sawdust?" Harry--"No, Sis, it's where the squeak comes."

A little fellow had been seriously lectured by his mother, and finally sent into the garden to find a switch with which he was to be punished. He returned soon, and said—"I couldn't find a switch, mamma, but here's a stone you can throw at me."

Schoolmaster—"Well, Bobby, my little fellow, what is your eye for?" Bobby—"Seein' wi'." Schoolmaster— "And your ear?" Bobby—"Hearin wi'." Schoolmaster— "And your nose, Bobby?" Bobby, after a pause—"For takin' the cauld wi'."

A HORSE WITH A BREAK

Smith was a great cyclist, but had very rarely been on a horse.

One day, however, when staying with a sporting uncle, he thought he would like to follow the hounds, which were to meet near by, so he borrowed from his relative a horse, which was not much accustomed to the hunting-field.

At first he went steadily, until the horse, being startled by a rabbit darting from a clump of grass, broke into a mad gallop.

The rider was flung forward on to the horse's neck. "What are you doing with your arms there, my lad?"

jokingly called out his uncle. "I'm feeling for the brake," came the muffled reply;

"but I can't find it!"

NOT WHAT HE EXPECTED

The farmer had the toothache, and to save a trip to town and a dentist's fee he asked his man Jake to pull the aching tooth,

Jake led him to the barn, seated him on a bench, and took from the harness-room a pair of very large, rusty pinchers.

"Here goes," he said, and, bracing himself, extracted a huge tooth.

The farmer clapped his hand to his jaw and pointed reproachfully to the large white tooth in the pinchers.

"Why, Jake," he moaned, "that's the wrong one." "I know," said Jake, bracing himself again; "but now

I can get at the other handier."

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(Continued from page 5)

Butter	Butter
Chickens No Sale	Chicken
Eggs18c (trade)	Eggs

Winnipeg. Oct., 1908

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Can anything be more conducive to poverty and better calculated to retard progress than the above showing? On the one hand the energies of the man who produces wealth by tilling the soil is paralyzed by not getting the due reward for his labor, and the producer of wealth by industrial labor is enervated by placing the price of his food supply out of proportion to his daily earnings. A nation cannot prosper that degrades and starves its wealth producing classes.

A recent writer, describing the present desolate state of the once fertile Jordan Valley, attributed the unfortunate change that came over that once densely populated region, to the insecurity of property. The man who sowed had no assurance that he would reap the benefit of his labor. The ultimate result on production is the same whether the producer is deprived of the reward properly due to honest toil, by a false and vicious system of political economy, predatory wealth or a marauding band of Bedouins.

The Dominion of Canada increased its export of butter from about 8 million dollars in the decade previous to 1896, to over 24 million in the following decade, simply by the Government providing a system af transportation that provides the producer of butter adequate returns for his labor. That 16 million dollars, together with the increased value of the butter used for domestic consumption was added to the wealth of Canada, not by increase of population nor at added cost for raw material, but simply taken out of the soil by the incentive to production caused by a price that remunerated the labor needed to produce it.

Much printers ink and flowing oratory have been wasted in endeavoring to coax the prairie farmers into a system of mixed farming. If writers and speakers on farm economics would devote the energy they are now wasting on unsympathetic ears, towards devising a system of distribution that would establish a proper relationship between the producer and consumer they would be more likely to accomplish a useful purpose. If a system of distribution could be devised which would allow half the difference[§] in price indicated above to the producer, the necessity would not be laid on Winnipeg merchants to import those foods to the production of which our soil and climate are so admirably adapted.

Mixed farming has been held up to the prairie farmer as the panacea for all his ills, whether they be drought, wet, frost or weeds. The fact is that our average farmer is better informed on these questions than the larger number of his would-be advisers. Nineteen out of every twenty farmers do not farm as well as they know how, and eight out of every ten of those 19, because they have not sufficient capital. The "system" deprives them of the increment of profit of his labor and land, which he is entitled to, and consequently, his working capital.

The land speculator, who takes possession of a farmer's crop as soon as it is thrashed in order to satisfy interest and principal on deferred payments, leaving the man on the land enough to enable him to eke out a bare existence till he can produce another crop, cannot expect that land to be cultivated so as to continue to produce satisfactory results. The sentiments of the farming community can be gathered from the following extracts from answers to enquiries on the subject :

"At present the returns from products apart from grain are so uncertain and the market altogether in the hands of manipulators that there is nothing but discouragement in producing these lines, although the West has never supplied the Western market for pork, and its products, chickens, turkeys, etc."

"I cannot produce pork for less than 5c. live weight and cannot always hit the market to make a profit, and believe that on the average, pork and beef are produced, at a loss."

"Am fully convinced that the time is coming when it will be necessary, for the lands' sake, to devote a portion of our efforts to clover, etc., which will be useless unless fed to stock, for which there is no profitable market."

"I have always, since the inception of the G.G.G. Co. had a vision of the enlargement of its operations to include the marketing of these products for which there is a market waiting in the large centers of population."

Mr. Henderson, a member of the Scottish Agricultural Commission that recently visited Canada as a guest of the Dominion Government, on his return from the trip through the West, said in part, to a Free Press reporter :--

"Never in the years to come would intelligent agriculturists be content to accept the conditions imposed as they do now. Going further into the question, Mr. Henderson pointed out that unless the conditions of life in the farming districts improved, men and women would not stay on the land. They would trend towards the civilized centres where they could find comforts and luxuries. If conditions did improve, the cost of living would increase and the cost of production would be increased.

He objected strongly to the spirit of speculation and characterized it as one of the most injurious elements in this country. He pointed out that the speculator lived on what the worker produced by the sweat of his brow."

STANDARD'S BOARD

A meeting of the Grain Standards' Board was held in Winnipeg, Wednesday, October the 7th, to look over samples of this season's grain crop collected from many points in the West by the inspection department. The result of their conclusion is that No. 1 and 2 Feed are made into one grade and the other grades of wheat remain as they are.

The change in the feed grades will probably inure to the advantage of the grain buyers and to the disadvantage of the unfortunate farmer who has frozen wheat. They will separate the best of the wheat out of their feed in the elevator and place it in the higher grade and the price of feed will hold the same relationship to the other grades as No. 2 Feed holds now.

It has leaked out that the representatives of the grain trade made a vigorous effort to cut out a number of grades on the pretense that the large number of grades interfere with the storage capacity of the terminal elevators and make it more difficult to handle the crop. In other words they were prepared to sacrifice the interest of the farmer for that of the terminal owners.

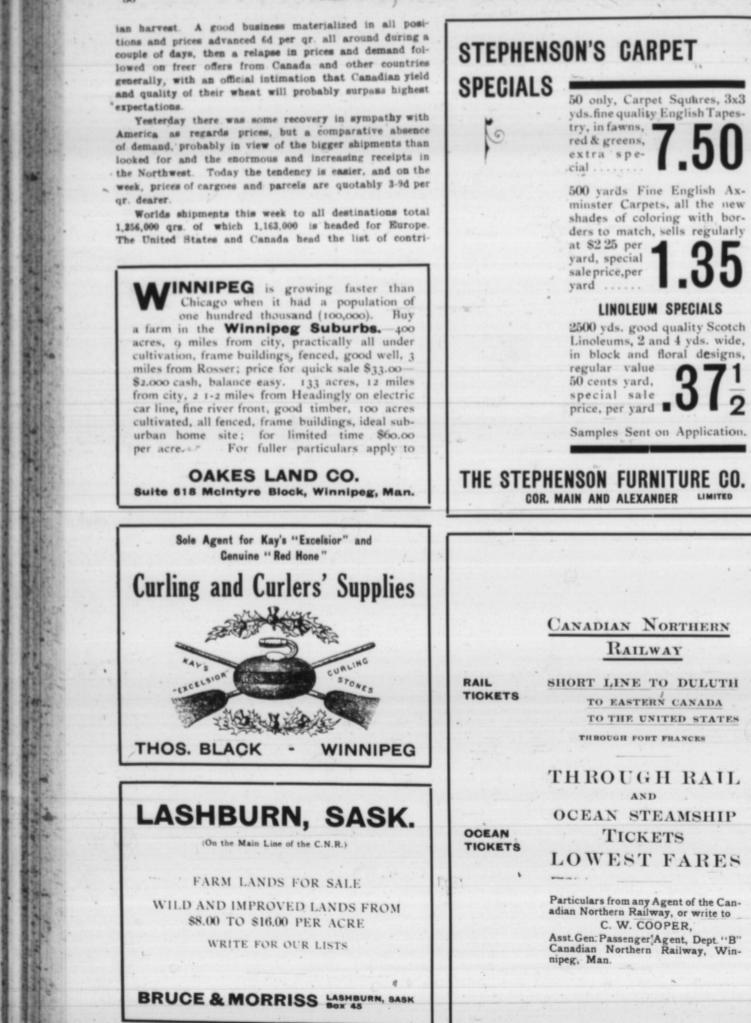
It is also stated that the farmers' representatives on the Board opposed any changes that would reduce the number of grades in wheat and the grain men managed to get only Feed 1 knocked out, by the Hon. Mr. Motherwell, Minister o' Agriculture for Saskatchewan, voting with the representatives of the grain trade on the Board, as against the farmers' representatives.

Mr. Motherwell may have some difficulty in squaring himself on this point with many of the farmers in Saskatchewan, who unfortunately have frozen wheat to dispose of.

THE FOREIGN WHEAT MARKET.

Foreign wheat market has proved somewhat erratic, being apparently over sensitive to the fluctuations in value in America and the varying tones of cables from that quarter and Canada. A week ago a decided firmness set in with a more aggressive demand occasioned by the strength of American markets and the scarcer and stiffer c. i. f. offerings, helped by the very wet weather here and individual reports of disappointing results of the Canad-

Winnipeg, Oct., 1908







Regina, 3rd Oct., 1908. Re Interprovincial Grain Conference. Dear Sir,-

I have been watching for an opportunity for the meeting which had to be postponed from June 29th, owing to Premier Roblin's absence from home, but right along either Mr. Rutherford or Mr. Roblin or myself or some one of your members has been absent.

Until after 26th October it will, of course, now be next to impossible to have the meeting, but following that date I wish you would take the responsibility of naming a time and place for the meeting some time in advance so that all the parties may have ample notice and be able to be present.

Very sincerely yours, WALTER SCOTT. R. McKenzie, Esq., Secretary Manitoba Grain Growers,

butors with 564,000; Russia sends 291,000; Danube 180,000; Argentine 144,000; Australia 41,000; India 27,000 and other countries 9,660.

Option trading in graded red wheats was fairly active, prices at first advancing about 2d per 100 lbs., most of which was subsequently lost and later partly recovered. On the week, near months are lid dearer and March only #d dearer.

Altogether there was a better feeling in the foreign grain market. The millers are realizing that prices are not likely to become much_ cheaper, notwithstanding the loud sounding reports of the big crops in Canada and the United States. Red winter wheat No. 2 was priced at 18s 6d to 18s 9d per 240 lbs; hard Kansas from 18s 6d to 18s 9d; Northern Manitoba No. 2, 20s 9d to 21; Manitoba No. 3, 19s 6d to 19s 9d, and Scotch new and old, 12 to 15.

Today, Monday Sept. 21, wheat was again firm on account of American news. The prices were up from 14d to 3d on Saturday's. Demand was slow.

COARSE GRAINS IN GLASGOW.

Firmness has also characterized the market for coarse grains. A good business has been put through in the various commodities. Plate corn has registered an advance of 9s on the spot, and fully 3d to arrive, the price being 18s per 280 lbs. Plate oats have come in for attention and are 3d dearer, and other foreign oats are also to the dear side.

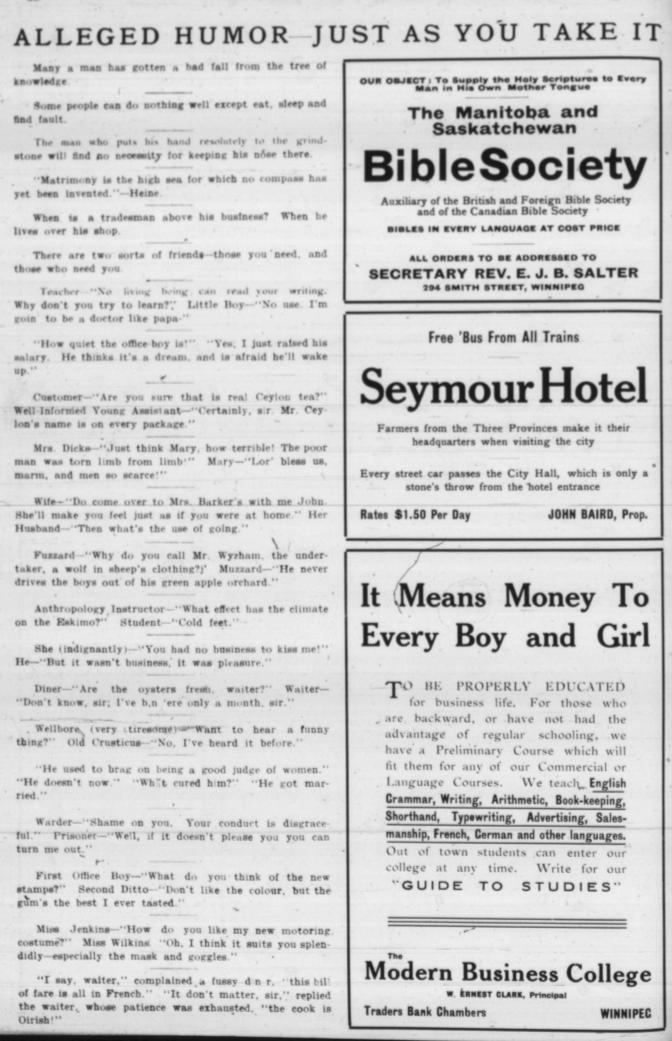
CERCALS IN LEITH.

A firmer market has been experienced in Leith for all articles of the trade. Manitoba wheat has been quite 6d up. Foreign malting barley has been firmly held and milling and distilling kinds have also been harder. The high price of maize is in all likelihood purely temporary if the harvest is secured safely. Scotch oats are in limited request; prices favour sellers. New oats are not freely offered. Maize is one shilling dearer on the week for prime quality.



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Winnipeg, Oct., 1908



BANK STOCK

IMPORTANT ANNOUNCEMENT

WE WISH to inform Western Farmers, Workingmen and Merchants that we have been appointed by THE HOME BANK OF CANADA, sole agents for selling their stock in a Western Canada. At present almost all the stock of our Banks is owned in the East. We want to give Western men a chance. The great bulk of the business of our Banks is done on the money deposited in them. The common people, farmers and workingmen, contribute the greater bulk of these deposits.

Our Purpose.—To make THE HOME BANK OF CANADA THE GREAT COMMON PEOPLE'S BANK.

Our Plan is simple. 1st: To get every farmer and workingman in the West, who can afford it, TO BUY AS MUCH HOME BANK STOCK AS HE CAN, and, 2nd: To get every farmer and workingman wherever possible TO PUT HIS MONEY, WHEN HE HAS ANY TO DEPOSIT, IN THE HOME_BANK.

The Result.—The strongest Bank in the west, which will have regard for the interests of the common people and no particular class, and a Bank also that will pay good dividends upon its stock. Bank stocks are profitable investments. See our Prospectus for fuller information. Get busy. Use your head and think this out. Then turn that money you have deposited in your bank into Home Bank Stock where it will earn good money. Read our Prospectus, and write us for information.

GRAIN GROWERS' GRAIN CO.

WINNIPEG, MANITOBA



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