

THE GRAIN GROWERS' GUIDE

ORGANIZATION · EDUCATION · CO-OPERATION

THE HOPE OF DEMOCRACY

IF CANADA IS EVER TO BECOME A DEMOCRATIC NATION IN WHICH ALL THE CITIZENS WILL HAVE EQUAL RIGHTS IT WILL BE THROUGH THE EFFORTS OF THE ORGANIZED FARMERS. THERE SEEMS TO BE NO ORGANIZATION IN CANADA TODAY WITH THE COURAGE AND DESIRE TO CHALLENGE THE TRIPLE ALLIANCE OF RAILWAYS, BANKS AND MANUFACTURERS AND DEMAND THAT THEY CEASE TO OPPRESS THE PEOPLE. EVERY OTHER ORGANIZATION, POLITICAL OR COMMERCIAL, IS EITHER LINKED UP IN SOME WAY WITH THE TRIPLE ALLIANCE OR IS AFRAID TO INCUR ITS WRATH AND THE TERRIBLE CONSEQUENCES. BUT THE ORGANIZED FARMERS HAVE NOTHING TO FEAR IN THIS RESPECT, BECAUSE THEY HAVE BEEN PLUCKED TO THE VERY LIMIT OF ENDURANCE. THE FARMERS THEMSELVES ARE NOT ASKING FOR ANY SPECIAL PRIVILEGES, BUT ONLY THAT THE TRIPLE ALLIANCE BE FORCED TO STAND UPON ITS OWN FEET. TODAY THE TRIPLE ALLIANCE PRACTICALLY OWNS OR CONTROLS BOTH THE POLITICAL PARTIES AS WELL AS THE MAJORITY OF THE INFLUENTIAL NEWSPAPERS AND EXERCISES A POWERFUL INFLUENCE UPON THE PULPIT AND THE SCHOOL. THE ORGANIZED FARMERS TODAY ARE CANADA'S HOPE FOR THE FUTURE, AND THEY HAVE AMPLE POWER TO REFORM THESE ABUSES IF THEY WILL BUT USE IT. EVERY FARMER HAS A SACRED DUTY TO PERFORM IN THE INTEREST OF HIS FAMILY AND HIS FELLOW CITIZENS.

MAY 28, 1913

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The Guide is the only paper in Canada that is absolutely owned and controlled by the organized farmers. It is entirely independent, and not one dollar of political, capitalistic or Special Interest money is invested in it. All opinions expressed in The Guide are with the aim to make Canada a better country and to bring forward the day when "Equal Rights to All and Special Privileges to None" shall prevail.

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Our Ottawa Letter

By The Guide Special Correspondent.
Senate Amends Highways Bill—May Hang Up Naval Bill—Budget Debate Shows Strong Protectionist Views—Bank Act Passed—Railway Subsidies This Week.

Ottawa, May 23.—This has been another busy week in Parliament. Such satisfactory progress has been made with business before the House that it is not improbable that prorogation may be reached by Saturday, June 7. In the Commons the budget debate has been disposed of, a third reading has been given to the Bank Act, government legislation of a minor character advanced and a great deal of supply voted.

The indications at the moment point to a struggle between the Upper and Lower Houses as the feature of the closing fortnight of the session. After a two or three days' debate the Senate today passed the Highways Act after introducing into it the same amendments adopted last year and which the government would not accept. The chief of these is one providing that the monies to be voted for good roads must be divided between the provinces on the basis of population as ascertained at the last census. The government in putting this bill through the House both last session and this has declared that this is to be the guiding feature of the bill. The supplementary estimates brought down this week contain a sum of \$1,500,000 for the improvement of roads and it is divided amongst the various provinces on the basis of population. For some reason, which it must be confessed is not altogether clear, the government declines to stipulate in the bill that the money is to be divided between the provinces. The result has been that the Liberals have repeated the cry of last year that the object behind the measure is to build up an effective political machine and for that reason the opposition majority in the Senate has again declined to pass the bill in the form in which it reached them. There is apparently no reason to believe that the government will on this occasion accept the amendment and if it does not the effect will be to kill the bill and the \$1,500,000 will not be voted.

Senate and Navy Bill

The difference between the two Houses about which public interest will centre more particularly will be in connection with the naval bill which comes up for second reading in the Upper House early next week. The Liberal majority in the Senate met in caucus this week and while no official statement was subsequently given out they make no secret of the fact that it was determined that the bill will not be allowed to become law. The senators are, however, maintaining strict secrecy as to just what they propose to do with the measure, but the general impression is that they will add to it a rider declaring that it must not come into effect until the people have been given an opportunity to express an opinion at the polls. The reasons for this action will be given in a speech to be delivered by Sir George Ross on the second reading on Tuesday or Wednesday next about which time it is expected that the interest in the Senate proceedings will reach fever height. A variety of opinion is being expressed as to what the government will do if the bill is rejected but the majority agree that there is not much likelihood of a general election this summer. If

The Grain Growers' Guide

GEORGE F. CHIPMAN, Editor. JOHN W. WARD, Associate Editor.

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

The Guide is designed to give uncolored news from the world of thought and action and honest opinions thereon, with the object of aiding our people to form correct views upon economic, social and moral questions, so that the growth of society may continually be in the direction of more equitable, kinder and wiser relations between its members, resulting in the widest possible increase and diffusion of material prosperity, intellectual development, right living, health and happiness.

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We believe, through careful inquiry, that every advertisement in The Guide is signed by trustworthy persons. We will take it as a favor if any of our readers will advise us promptly should they have reason to question the reliability of any person or firm who advertises in The Guide. We do not knowingly accept the advertisements of frauds, get-rich-quick-schemes, doubtful investments, or anything classed by us as "undesirable."

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there is an election before the government runs its full term it is likely to come after the next session of Parliament and subsequent to the passing of a redistribution bill.

Budget Shows \$55,000,000 Surplus

The budget debate this year, to use an expression of the minister of finance, "synchronized" with the placing on the table of supplementary estimates amounting to \$23,000,000 and which brings the total estimates for the year up to a sum exceeding \$202,000,000, not including railway subsidies to be brought down early next week. The result was that the budget debate related largely to the surplus of \$55,000,000 announced by Hon. W. T. White in his annual financial statement and the large expenditure proposed for the current year. The opposition did not move any amendment although it had been reported during the session that they would move for an increase in the British preference. That they did not do so is probably due to the fact that they feared that in the event of a general election this summer it might be unwise from a political standpoint to distract the attention of Eastern Canada from the naval issue. The free trade wing of the Liberal party are of the opinion that if no general election intervenes to upset present political conditions the opposition will next year declare for an increase in the preference and a decrease in the duties all along the line. This year A. K. McLean the chief opposition critic, Hon. Frank Oliver, F. B. Carvell and others demanded, in view of the large surplus and the possibility of bigger surpluses in the future, reduction should be made in the tariff taxation. Mr. Carvell came out flat footed in favor of an early increase in the British preference.

Protectionists Support Budget

The ministerial defence of the budget, the proposed expenditure and the maintenance of the tariff wall as it stands today was for some reason or another left to three of the high protectionist members of the House, H. B. Ames, W. F. Cockshutt and Dr. Edwards, of Frontenac. Mr. Cockshutt openly declared that the revenues are abundant because the government is collecting more duties than were collected by Hon. William Paterson. He said that the customs staff had been strengthened and all the duties called for by the law were being taken in.

Mr. Ames argued that the opposition speakers had failed to make out a good case for a reduction of duties. He admitted that the per capita tax today stands at \$17 per head as against \$8 or \$9 ten years ago. It was not a question, he said, of the amount collected but of the ability of the people to pay and with the complacency characteristic of all high protectionists he contended that the Canadian people are better able to pay \$17 per head today than half that sum a decade ago.

Dr. Edwards, of Frontenac, contended that the farmers of the Dominion are in favor of protection and that a reduction in duties would be to their disadvantage, as well as to that of the manufacturing interests.

Extending Lead Bounties

From the standpoint of the man who is anxious to see a reduction in the burden of taxation imposed by the protective tariff there was an interesting debate on Monday when Hon. W. T. White moved for the consideration of his bill to extend for another five years the bounty on lead ores. This bounty, which is governed by the price of lead

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But how about indoors where your wife and youngsters spend most of their time? Have you first-class conveniences there? Is your house half or quarter as well equipped as your barn or your farm? If not, why not? Is your grain worth more than your health or your wife's health or your children's health, if you have children? We want you to think about this.

We want you to think about and investigate a simple, modern, inexpensive gas-lighting system for your home that will relieve your wife from the nuisance, bother and disagreeableness of "tending lamps" and save your children's eyes besides.

Kerosene lamps are as much behind the times to-day as tallow dips were fifty years ago. More than half a million farmers in the United States and Canada have entirely discarded coal-oil for this modern gas light—easily and cheaply produced in their cellars at home.

With this modern perfected system of "home-made gas" you and your wife and family can have all the brilliancy and comfort of the finest city light for every room in your house, and for your outbuildings as well. By simply "turning it on" and striking a match you can have the finest gas light in the world at your command—anywhere you want it—any time.

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THE EDITOR OF THIS PAPER

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Less than 10 minutes a month keeps this home-lighting system in perfect working order. All the attention it requires is to put a few lumps of Carbide (fuel) in the generating tank every three or four weeks. This Carbide fuel furnishes complete and perfect light for your whole house—Sitting Room, Bedrooms, Kitchen, and for your Barn, Outbuildings, Sheds, and Porch.

We can give you thousands of references from people like yourself who have used Acetylene lighting in their homes for years, and who wouldn't be without it for many times its cost. We have installed these Acetylene systems in hundreds of Canadian Churches, Country Stores, Halls, Schools, Elevators, Warehouses, Railroad Stations and rural buildings of almost every kind.

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The Grain Growers' Guide

Winnipeg, Wednesday, May 28th, 1913

THE TITLED GALLANT

Sir Tariff Baron has left his eastern castle and on his Made-in-Canada train is again coming to pay his respects to Miss Prairie West. Long has he worshipped at her shrine and declared himself a slave to her charms. For years he has cast longing eyes towards the Maiden of the Plains and by his soft (lien) notes and (chattel) promises assured her that he cannot give her up. For she is a young and comely virgin and her dowry is natural wealth beyond measure. And what brings the titled suitor in his palace on wheels? Is it rich gifts for the lady of his heart's desire, such as the knights of old spread before their lady-loves in the days of chivalry? Not he. In his Made-in-Canada train he brings the spoils of his legislative chase, which he displays to show his prowess and which the lady of his dreams may have for a golden consideration. Sir Tariff Baron gives away nothing, but all, even the lady of his heart's desire, pay tribute to his political power. Like the Indian, the Eskimo and the South Sea Islander our Tariff Baron goes wooing with a club, for a gentle partner is to him but an economic necessity and useful merely to keep the fires going, the larder stocked with food and his noble limbs clad in fitting raiment. But Sir Tariff Baron has not yet succeeded in his amorous designs. Several times at intervals of three or four years he has soundly clubbed the Prairie Maiden, but her unconquerable will scorns to yield to his purchased election victories, to kow tow to his tin pot titles, or look with favorable eye upon his vulgar display of wealth. She knows full well that it is only her dowry that brings the tariff brigand and not the divine spark which draws man to woman. Let Sir Tariff Baron go back to his castle and cleanse his heart of its golden lust, and when he is once more a human being ready to take his place on an even footing with the other suitors of the Prairie Rose, he will suddenly find that he is the one above all others who will be welcomed and he will find it easy to win as a noble, generous, manly man the affections of the fair lady whom he has failed to subdue with a Tariff club.

PROTECTION AND PROGRESS

The growth of the manufacturing industries of Canada shown by the last census is being paraded by our protectionist friends as final proof of the benefits of high tariffs. This argument is being used not only in Canada, but also in Great Britain, where the Tariff Reform League, an organization whose object it is to re-fasten upon the British people the shackles of Protection, is industriously circulating a speech of W. K. George, ex-president of the Canadian Manufacturers' Association, in which he declares that our "industrial activity and development owes its being almost entirely to the policy of Protection which we have adopted." This assertion by Mr. George is absolutely contrary to the facts. Canadian manufactures have made rapid progress during the last decade, it is true, but that progress has been in spite of, and not because of our protective policy. Mr. George surely would not argue that imports are encouraged by Protection, yet the Dominion Government returns show that in the ten years from 1901 to 1911 the total imports into Canada increased from \$190,415,525 to \$472,247,540, an increase of 148 per cent., which is just 6 per cent. more than the output of our manufacturing industries increased during the ten-year period. The

plain fact is that our increased production, both in manufacturing and agriculture and our increased trade generally are due to the increase in population. This increase in population is largely owing to the incoming of settlers, who are attracted by the free and cheap land of the West, and it is to the increase in the number of men on the land, who are injured rather than helped by the Protective policy, that our industrial activity and development is due. Men could continue to make their living from the land even if there were no manufacturing industries in Canada, but how long would the manufacturing industries continue if there were no farmers? It is because the farmers are here that the manufacturing industries have been established, and the majority of our manufacturing industries would have been established if we had no protective tariff. The tariff does not and cannot protect at the most liberal estimate more than 25 per cent. of the manufacturing industries, but by increasing the cost of production it is a heavy burden upon all industry, both manufacturing and of every other description. The burden of Protection is many times greater than its benefits, but the burden is borne by the masses of the people while all the benefits go to a favored few. Mr. George, in the speech above referred to, says that one in every fourteen of the entire population of Canada is actually working in a factory. He might have added that the employees of the protected industries of Canada are paid lower wages than any other class in the country. The census returns supplied by the manufacturers to the Government in 1911, showed that the average earnings of the women over 16 years of age working for wages in the factories of Canada in 1910 were \$21.75 a month, or less than \$5 a week, and of the men \$38.33 a month, which is less than \$9 a week. If there is any class of labor in this country, skilled or unskilled, which is worse paid than this Mr. George will be doing a public service by calling attention to it and correcting our statement. Mr. George further says that when the wives, mothers and children of the factory workers are added to the number of those actually working in the factories it will be recognized what a tremendous portion of the population are dependant upon the industries for maintenance and support, but it is to be hoped that neither the women whose wages average \$21.75 a month, nor the men who earn \$38.33 a month, have many children, wives or mothers dependent upon them. The fact is that many of the children and wives and some of the mothers of the men employed in the factories, are compelled to work in the factories themselves because the wages of the men are not sufficient to maintain their families in the face of the continued rise in the cost of living. Canadian manufacturers may be proud of their great factories, of their own magnificent homes, of their munificent gifts to philanthropy and religion, of their influence with the government, and of the titles which have been bestowed upon some of them, but they have very little reason to be proud of the conditions in which the people who produce their wealth live and work.

DOES AGITATION PAY ?

The word "agitators" is very frequently applied to the organized farmers of the West as well as to The Guide. It is intended by those thus using it to be a term of contempt, but the organized farmers should be proud of the fact that they are "agitators" because they have stirred up discussion on

many important subjects, securing wide publicity, and a greater spread of knowledge which must always precede needed reforms. Without "agitation" the farmers of the West would be in the same position they were in ten years ago and that was a sorry predicament. Hand in hand with the "agitation" in the West has gone organization, which has resulted in education and been closely followed by co-operation.

It certainly is a matter of pride that 14,000 farmers from all three Prairie Provinces have built up the Grain Growers' Grain Company in the past six years to be the largest grain company in Canada, handling 28,000,000 bushels of their own grain, operating line elevators in the country and terminal elevators at Fort William, holding for the use of the prairie farmers a large timber limit in British Columbia, being large shareholders in the Home Bank of Canada, and now embarking in the flour industry to reduce the cost of living to the farmers.

It is also something to be proud of for 12,000 Saskatchewan farmers to have organized the Saskatchewan Co-operative Elevator Company with a line of 140 elevators all over the province handling 12,000,000 bushels of the farmers' grain, and all this accomplished in less than two years.

A similar company has been organized in Alberta this year by the organized farmers, and in another two years that province will also be dotted with elevators owned by the farmers.

This is an achievement in the field of hard, cold business which is without parallel in rural development in the Anglo-Saxon world.

Then again several hundred of the local associations in the three provinces have taken up co-operative purchasing of their supplies. Already a number of them are incorporating under the Co-operative Acts and plan to develop to handle their own business.

The total business which the farmers themselves will this year transact through their own organizations will be around \$50,000,000, and the result will be an immense saving to every family that partakes. Surely the accomplishments of the organized farmers in handling their own business proves that they are not dreamers, but are hard-headed, practical, sensible men and capable of developing co-operative organizations until they become their own middlemen and their own manufacturers in practically every line. And the accomplishments to date have been the outcome of what our enemies contemptuously termed "agitation." Surely the farmers need not be ashamed of such a term any longer.

But along lines less material the farmers have also made progress. They have succeeded in securing laws providing for a measure of Direct Legislation in Saskatchewan and Alberta, and in the latter province a co-operative bill has also been enacted. Both the Saskatchewan and Alberta legislatures have also adopted laws providing for heavier taxes on the land speculator, which the organized farmers have requested. Many other provincial questions have also been discussed and become more thoroughly understood since the farmers began to organize and considerable favorable legislation has been secured.

In Federal affairs no one doubts but that the agitation of the organized farmers has prevented very large increases in the tariff on manufactured goods and even secured a microscopic reduction in the duty on cement. Today the tariff is the burning issue in Canadian politics due to the organized farmers' efforts, and day by day the farmers are gain-

ing support in their demand for free trade. The legislation regulating the grain trade has been amended by the representation of the farmers through their organization until the grain trade has been revolutionized. And as a result of this legislation, and the grain growers themselves being in the field with their own companies, the profits of the middlemen have been reduced by from \$30 to \$100 per carload upon grain in the past few years. The recent reduction of 20 per cent. in express rates would never have been made if the organized farmers had not joined in with other Western interests and demanded it, and we are quite positive that if the farmers cease their "agitation" there will be no reduction in freight rates, and neither will there be any reduction in the rates of interest charged by banks, mortgage companies and machinery companies. The Co-operative Banking Bill now before the House of Commons is another result of farmers' "agitation." But for the farmers' "agitation" the Hudson Bay Railway would long ago have been given to Mackenzie and Mann and probably the Intercolonial also. Another achievement of the organized farmers which has never been approached in any other place in the world is the development of their own journal, until it has reached the premier place among the agricultural journals in this country.

We consider that the work of the organized farmers who began their "agitation" only ten years ago, is the brightest page in the history of Western Canada, and is something to inspire every man and woman, young or old, with a deep respect for their own calling and capabilities. Today the organization of farmers in the three provinces has reached the place where it is no longer laughed at nor scoffed at, but commands the very deepest respect (and, of course, arouses intense antagonism in some cases) in every quarter of Canada. In the business field the organized farmers must continue their efforts because in that way they make themselves strong and capable and well versed in business affairs, but they must never cease to "agitate" until justice is secured. We have just reached the place with our organization where we have the power to accomplish great results. This power must be increased through education and organization, and it must be placed in the hands of wise and capable men and used with the utmost discretion. If each one does his part honestly and earnestly nothing can prevent the organization as a whole accomplishing the great work it has before it.

LITTLE HOPE AT OTTAWA

In the debate on the budget last week Mr. White, finance minister, Herbert B. Ames, W. F. Cockshutt and some other high protectionists took the stand that it was all right to tax the people so long as they could stand it. They also talked about the prosperity of the country, despite the fact that there is more poverty in Canada than ever before in its history. Some of them even prated about the abundant prosperity of the western farmers when, as a matter of fact, the past year has been one of the hardest in the west and farmers by the hundreds are being forced off the land by the economic burdens imposed upon them.

These gentlemen seem blind to the fact that the agricultural development of Canada is being injured seriously by this system of giving everything to the railways, banks and manufacturers. They say the country is prosperous because they have \$55,000,000 surplus revenue, yet if they put the screws on tighter we have no doubt that another \$10,000,000 could have been squeezed out of the people, and, according to Mr. White's theory of economics, the country would have been still more prosperous. Mr. White claims that the way to make a man grow prosperous is to squeeze him just as hard

as he can stand it. This is also the principle upon which the Canadian Manufacturers' Association works. Mr. Borden has forgotten all about his plausible promises of a tariff commission and a "scientific tariff." It is evidently less of a mental strain and more satisfactory from a party standpoint to let the Manufacturers' Association arrange the tariff.

A. K. McLean led in the criticism of the budget for the Opposition, protested against extravagance and talked about reduced taxation, but, of course, he did not press very vigorously, as Mr. McLean is a decided protectionist. The Liberal speakers, naturally, could not make any effective argument against the tariff because it was their own child blossoming into vicious manhood that they were criticizing. For 15 years the Liberals allowed the manufacturers to make the tariff laws and now their sins are cast up against them. It is strange that both the Conservatives and Liberals when in opposition are great friends of the people and keen for tariff reduction, but once they get into power they simply register the wishes of the Manufacturers' Association. The Liberal party had their opportunity to increase the British Preference at the time of the reciprocity agreement, and had they done so they would still have been in power. But they chose rather to try to ride both horses and to play into the hands of the manufacturers, with the result that they fell. Sir Wilfrid Laurier, in the House of Commons last week declared himself a free trader. If he is a free trader we wonder what would be his description of a protectionist. The Liberal party won strong support from the western farmers because of the reciprocity agreement, which in itself was an admirable measure, but it was not by any means justice. But now the Liberals might as well make up their minds that it is time for them to get a tariff policy that will provide some relief to the public. If they intend to talk free trade or tariff reduction while in opposition, and then betray the people to the manufacturers as soon as they get into power, as they did in 1896, the longer they stay in opposition the better. It is time for the Liberal party at Ottawa to arouse and wake up to the fact that the public want something definite on these economic questions, and they should also remember that they have to live down the betrayal of 1896.

Day by day the possibility of securing a square deal from either of the old parties seems more remote. The only time that they seem inclined to listen to the people is when in opposition. There is an ever-growing feeling in the Prairie Provinces that some independent action must be taken if the voice of the farmers is to be heard on the floor of Parliament. The western farmers have been bamboozled by politicians for a long time but we believe they are getting their eyes opened and we also believe that there will be a rude awakening coming to the politicians within a very few years, as the western farmers become more fully alive to their own needs.

MADE-IN-CANADA TRAIN

The "Made-in-Canada Train" passed through Winnipeg last week, and while in the city was visited by R. C. Henders, president of the Canadian Council of Agriculture, as well as by the editor and several members of the staff of The Grain Growers' Guide. The exhibit is a nice one, but does not seem as representative as that of last year. We presume that a number of those who exhibited last year found that it was unprofitable and have not continued. We notice that there is no card this year explaining the capitalization and the wages paid by any of the industries. Our readers will remember that last year by their own figures we convicted some of the protected industries of

paying starvation wages. This is an unfortunate omission on their part because these protected industries should all have a statement accompanying their exhibit, showing how much actual cash there is invested in their business, how much watered stock, how much protection they get from the tariff and at what price they sell their goods in foreign countries. This would be very interesting information to have. If the protected manufacturers are wise they will not send any more "Made-in-Canada" trains out through this country as long as the tariff controversy continues, because it merely makes their case weaker year by year, and from a practical standpoint does not bring them any return. We advise every farmer to have a look at the train, because they will have to pay for it anyway.

COCKSHUTT AND THE TARIFF

W. F. Cockshutt, M.P., as usual, stood up for the manufacturers during the budget debate, and had the nerve to declare that agricultural implements sold cheaper in Canada than in any other part of the world except United States. Yet at the same time he must have known that the Cockshutt Company, of which he is a shareholder, sells its farm machinery cheaper for foreign shipment than when it is to be used by Canadian farmers. Mr. Cockshutt must know that the tariff law is specially arranged so that in addition to all the protection given by the tariff the manufacturers are actually allowed to put their hands into the public treasury and get a bonus upon goods they sell to foreigners. Part of this bonus was no doubt in Mr. Cockshutt's pockets in the way of dividends at the same time that he was making his patriotic plea for the downtrodden manufacturers of agricultural implements. We fancy that Dr. Schaffner and Arthur Meighen could both give Mr. Cockshutt some pointers on the implement tariff. They are both in favor of tariff reduction and can prove that it is needed.

Russia may be a backward country in some respects, but the co-operative idea has taken firm root. There are 3,700 agricultural societies in Russia and over 800 "agricultural partnerships" for the co-operative sale of produce and the purchase of live stock, farm implements, fertilizers and so forth. Last year there were 7,978 mutual loan or savings banks and credit societies in operation. The number of pupils attending agricultural schools was 15,000 in 1911, while over twice this number took special agricultural courses under scientific direction, and 296,000 attended lectures along the university extension line. Proper training plus co-operation is a good combination, bound to give the farmer better returns for his labor.

Germany has discovered that the Krupps and other manufacturers of war supplies have been selling more cheaply to foreign governments than to their own. That sounds a good deal like the patriotism of the Canadian manufacturers who sell their goods more cheaply to foreigners than to Canadians.

A man in Sherbrooke, Quebec, died the other day leaving in his estate 90,000 shares of mining stock in sixteen different mines. The par value of this stock was \$100,000, but the cash value was only \$464. That is a typical fact which justifies The Guide policy of clean advertising in refusing, among other undesirable matter, any mining stock advertisement.

Have you ever considered what would be an ideal rural community, and how such can be developed? If you don't try to get it, it will never come.

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Co-operative People's Banks

By ALPHONSE DESJARDINS

In previous articles Mr. Desjardins has told the readers of The Guide what Co-operative Banks are, and how to start them.

Now Mr. Desjardins relates the history and experience of some of the banks which have been organized in the Eastern provinces. The statistics which are given form a remarkable demonstration of the Success of the System

Continued from Last Week

We now intend to state very briefly what has been accomplished by other people's banks. It would be obviously too long to mention the whole of them. We will only speak of those which form distinct groups having regard to the peculiar character of the locality and the special calling of the majority of the population. There are urban centres with a working-men population; rural centres where the agricultural industry predominates; colonization and mining districts. Let us mention a few examples taken in these various districts, for the co-operative bank has penetrated everywhere with an equal success.

Urban and Laboring Districts

Levis as an urban district has already been quoted. Let us now take Quebec, Montreal and the other towns and cities of the province. St. Sauveur, a suburb of Quebec, has had its co-operative bank since the 1st of January, 1909. On the 30th of November, 1912, the people's bank of St. Sauveur had \$24,802.21 of assets and had a general turnover for less than three years of \$57,334.

The oldest people's bank of Montreal is that of the parish of the Immaculate-Conception. It was established on the 31st of January, 1909. At the end of January, 1913, its assets amounted over \$20,867.45 and its general turnover to \$111,272. The other people's banks of Montreal are of quite a recent date, having been established only since the month of April last. However, their success is already certain, thanks to the valuable and powerful participation of the leading religious and social authorities of the parishes in which they are working.

Three-Rivers is a small manufacturing city of about 18,000. It has had its co-operative bank since the 17th of October, 1909, and on the 31st of January, 1913, its assets amounted to over \$43,280; its general turnover to \$104,959.70; its loans to \$49,794; deposits received \$64,266.34; deposits withdrawn \$43,101.68. It has paid in interest on deposits \$306.69; in dividends on shares \$615.86; for all expenses only \$135.81. That last item is indeed very small compared with the general business done of \$104,959.70. Its guarantee fund is already close on \$600.

There are also other localities outside of the large cities or towns where the working men are the majority. Such localities are to be found even in the rural districts where a considerable number of families are living out of the labor in the woods, for example, or of some other small local industries. These small centres present a variety by themselves and have to a certain extent the character of an urban district. In such localities these people's banks are prosperous and render great services to the laboring men.

Matave, in the county of Rimouski, has had a people's bank since the 20th of August, 1911, and in 18 months the total turnover reached \$11,302.80. The assets on the 28th of February, 1913, were \$4,760.26.

The Montmagny People's Bank, organized on the 10th of July, 1910, had on the 31st of May, 1912, \$2,287 of assets, and has already done business amounting to \$5,734 and \$2,747 in small loans.

During eight months the Windsor Mills People's Bank, from the 1st of October, 1911, to the 31st of May, 1912, had done business amounting to \$2,340, of which \$1,457 was for small loans.

The Sayabec People's Bank, in the county of Rimouski, in three years has accumulated over \$9,000 of assets, and has had a general turnover of \$37,000.

The Kinsey People's Bank in about 15 months has had a general turnover of \$23,718.17, and it must be observed that the population is about 1,200.

Outside of the province of Quebec there are several co-operative banks flourishing in another Canadian province, Ontario, where they have to operate under the voluntary system.

The People's Bank of St. Ame, in the city of Ottawa, was organized on the 1st of April, 1912, and on the 1st of January, 1913, the assets were \$5,415.51, and the general turnover of those nine months had reached \$10,355.97.

That of another parish of the same city of Ottawa, St. Francois d' Assise, in two years had assets amounting to over \$7,800, and a general turnover of \$34,045.87, and loans for \$11,670.

The parish of St. Tamille has a people's bank; its assets in January, 1913, were \$2,176; its total business \$14,362, and it has loaned to its members over \$5,133.

In all these parishes of Ottawa the great majority of the population are laboring men, and are almost exclusively the borrowers and clients of these banks.

Among Factory Workers

Let us see now how such a bank works among a population almost entirely composed of working men, employed in a great cotton mill, the "Montmorency Falls Cotton Mill." The parishes of St.

saving deposits \$3,322.51, withdrawals \$975.99. The results prove that we had reason to boldly assert that such a co-operative bank could succeed anywhere, so long as the people would understand how beneficial it is.

Mining Centres

Let us now see how that institution prospered in such localities as mining centres. It is perhaps the worst ground to be chosen on account of the special shifting characters of the population. In spite of these great difficulties, this type of bank has succeeded more than one could expect.

Thethford mines is known all over Canada as the greatest asbestos mining centre there is on the continent. The population is about 7,000, all working in the mines. The people's bank was organized about three years ago and its assets are over \$30,000, and its general turnover over \$100,000.

Black Lake is another small mining town, situated three miles from Thethford

of the parish priest of St. Damase of Matane, to visit that locality mainly inhabited by very poor but courageous settlers. The population was then about 700 souls. Like everywhere else, the settlers of St. Damase are industrious, honest and full of that energy which stimulates the hard labor necessary for the settlement of the province of Quebec, but very poor.

The organization was a grand success, and on the 31st of January, 1913, 26 months later, that bank had assets of \$6,900 in round figures and showed a total business amounting to \$25,356.78. True the guarantee fund laid aside was very small, but its very existence proved that the members were hopeful and had faith in the future. The loans granted amounted to \$14,140.18; the sum of \$4,825.75 had been paid in shares and \$11,021.81 in savings deposits.

St. Martin, in the county of Beauce, is another instance of the same character and the results were as good as those already mentioned. The bank there was organized on the 25th of July, 1910, and on the 31st of August, 1912, it had assets of \$8,864, had done a total business amounting to \$92,417, and the loans had reached a total of \$43,092.

Paquetteville, in the county of Compton, on the United States border, near Vermont, is a small parish of about three or four hundred souls, all farmers. The territory is very hilly and generally the soil is rather poor. To supplement the revenue of their farms the people have to work in the shanties of the lumbermen, not far distant. A co-operative bank was organized on the 6th of October, 1907, and on the 31st of January, 1913, its assets were \$2,874.42, and it had done a total business amounting to \$17,828.63, of which \$15,420.34 was for loans. It had paid \$95.23 for interest on its deposits; \$246.96 for dividends on its shares and had a guarantee fund of \$157.65, all expenses having been duly paid.

Although very small, these figures show what good can be accomplished by such an organization even in so narrow a field of activity. From dozens of other poor and newly settled districts the same story might be told.

Dividends

Now, let us come to the pecuniary results that the members of a co-operative bank can expect by way of a return upon their money invested in shares and deposits. In the first place, the yearly dividend on shares has been invariably of at least four per cent. even for the first year of operation. Some banks have paid five per cent., but we cannot approve of such a course. It is extravagant and should not be indulged in in the first year, because it is of paramount importance to considerably increase the guarantee fund before paying much in dividends. If there is one object that should more than any other be always kept well in view and strictly adhered to, it is that the dividends should never be lowered. Therefore wisdom compels one to be very careful about increasing the rate paid on shares. A good system that we recommend very strongly is to increase the dividend, not according to the mere yearly profits, but according to the increase of the guarantee fund. Of course the larger the guarantee fund, the larger also would be the yearly profits, for that fund is not supposed to be idle; on the contrary, it earns something and thereby increases the total gross profits.

Long Time Loans

It goes without saying that most of those loans were short time ones, extending to six months at the outset, some having been renewed for six months more or over, but loans have also been made for several years duration upon mortgages.

Nothing prevents such banks, especially after some years of existence, from granting such loans for five, ten, fifteen, twenty or even more years, repayable by annual instalments or amortization, including

Continued on Page 18

1,000 MEN AND WOMEN

We want 1,000 men and women each to buy one copy of Edward Porritt's "Sixty Years of Protection in Canada," and see how the protected interests have gripped the Canadian people. This book was first published in 1907 and we sold nearly 300 copies in 1910-11, but it has been out of print for over two years. There is no book equal to this one on the Tariff in Canada. For this reason we tried to get a publisher to bring out another edition, but all were afraid it would not sell. We finally decided to publish it ourselves for the benefit of our readers. We are having it printed in England, because we can get it done more cheaply than anywhere else, and it is now on the press. First, however, we arranged with Mr. Porritt to revise the book and bring it up to 1913, but as he was ill Mrs. Porritt, who is equally as brilliant a writer as her husband, has revised the book and included in it Mr. Porritt's other book, "The Revolt in Canada Against the New Feudalism." This book contains 500 pages and reads like an interesting novel, but it is the dark record and the inside history of our iniquitous tariff laws, how political parties and governments have been debauched and how protection has triumphed by the power of money. If we can get 1,000 men and women to read this book carefully they will be equipped to lead the fight for free trade and freedom for themselves and their families. The book we expect will arrive in Winnipeg in July but we want to get as many advance orders as possible and for that reason are making the price lower than before. We will book orders now at \$1.25 post paid and we hope all those who intend to join in the fight in earnest will send in their order at once. We have published this book at a big cost specially for our readers and we know they will prize the book very highly. Send your order today—as soon as you read this.

BOOK DEPARTMENT,
GRAIN GROWERS' GUIDE,
WINNIPEG.

Gregorie and St. Louis de Courville are inhabited by those workingmen, who find their living in that industry. Each has its parish bank. That of St. Gregorie has assets amounting to \$7,000, and the current loans exceed \$5,000. The general turnover has reached \$35,000.

St. Louis de Courville has had its parish bank only since the 20th of April, 1912, but the assets exceed \$11,000, the general turnover \$13,191, the loans \$6,680.

St. Onesime of Kamouraska is a very small parish, inhabited mostly by farmers and settlers, who have to work in the shanties part of the year to supplement their poor agricultural earnings. When we were invited to organize such a bank there, the parish priest asked us if this parish was not too small for such a venture. We answered no, and we went there to organize the bank in May, 1912.

On the 31st of December, 1912, the assets were \$2,913.80, the general turnover \$3,938.29, and amount loaned out \$571,

mines. A people's bank was organized there three years ago. Without having such a considerable showing as the Thethford mines bank, it is nevertheless proud to point to its general turnover of \$12,000, and to its numerous small loans granted to miners amounting in all to \$9,143.82.

Among the Settlers

We now come to a last group of people, and from our standpoint it is the one that should move than any other claim attention—the agricultural settlers.

Not only have the cities, the towns, large or small, the semi-urban centres and the exclusively agricultural parishes all made the experiment of co-operative banks with an astonishing success, but groups of settlers have also appealed to the same system to help them along and to improve their economic conditions, and they have succeeded.

On the 2nd of November, 1910, we had the pleasure, upon the invitation

The Mail Bag

DREADNOUGHTS

Editor, Guide:—In discussions about the necessity of a navy and its dreadnoughts, it is forgotten that God told us to put our trust in dreadnoughts, but of a far different sort to those of man's making. God used the same word: "Dread not, neither be afraid of them. The Lord your God which goeth before you, He shall fight for you, according to all that He did for you in Egypt." Deut. 1, 29, and in many similar passages, where it is either "Dread not," or "Fear not." So also did He fight for us against Sannacherib, when our case seemed quite hopeless, so again did He destroy the Spanish Armada, and so He will do again if we only use His kind of "dreadnought." The Bible tells us that He will rescue us from destruction at Armageddon, which is soon coming. Let him that readeth understand. Yours truly,

FAITH

ANOTHER ESTIMATE

Editor, Guide:—I beg leave to ask a question: Is the condition of the farmer in Saskatchewan any better today than it was ten years ago? I have been told that the condition of the farmer was then so serious that some of the deep-thinking grain growers banded themselves together and formed what we now know as the Saskatchewan Grain Growers' Association, and when I think of the good work which that Association has done I confess I can scarcely conceive how grain growing here could have survived without that Association. A neighbor and myself figured out the following cost of production of the three principal grain crops. I wonder if other farmers figure out what it costs them to produce grain? If they don't perhaps some of them would say these figures are not correct, but I believe the women on the farms will agree with me, for in

reading the Country Homemakers' page I find that many of them keep the home together with the butter and egg money. If the people had a chance to vote on those eight questions in The Guide Referendum and the answer to each of them was "yes," in my opinion we would find we had the remedy.

Cost per acre of producing grain in Estevan, Sask., district, Township 3, range 8, west of 2nd meridian.

	Wheat	Oats	Flax
1. Preparing the ground for seed—Plowing	\$1.75	\$1.75	\$1.75
Twice harrowed	.50	.50	.50
2. Seed	1.50	1.50	1.00
3. Planting or seeding	.50	.50	.50
4. Cultivation—Once harrowed	.25	.25	.25
5. Harvesting—Includes stacking and twine for wheat and oats	1.10	1.10	.75
6. Threshing—Wheat 10c, oats 7c, flax 2c	1.80	2.50	2.50
7. Cost of haulage to elevator—3/4 miles	.90	1.20	.50
8. Interest on money invested in land and equipment	4.25	4.25	4.25
9. Wear and tear on implements	.75	.75	.75
10. Total cost per acre	13.30	14.60	12.75
11. Average yield per acre—Bushels	18	40	10
12. Average grade—2 NW, 3 W, 1 NW			
13. Average local market price per bushel this season	.65	.25	1.10
14. Market value per acre	11.70	9.40	11.90
15. Loss per acre	1.60	5.40	1.75

Referring to item 8:
 Land is valued at \$30.00 per acre
 Equipment at 5.00 per acre at 10% = \$4.25
 Horses and stock at 7.50 per acre
 Buildings not included.
 S. L. LAMB
 Estevan, Sask.

FARMERS' FLOUR MILLS

Editor, Guide:—In a recent issue of The Guide it is stated that the retail price of flour in some towns is \$3.75 per bag, while the Grain Growers' Grain Company was selling at \$2.80 per bag by the car lot. It is also stated that at the present prices of wheat flour can be manufactured at \$2.20 per bag at a good profit. Now, in that case, I think it is time the farmers of the West

owned their own flour mills. If it was only for the sake of helping the car shortage it would more than pay the farmers to own and operate large flour mills in each province of the West. But look at the profit on the flour. Some of these days we farmers will wake up to find that some other large corporation is building large flour mills all over the West, and with the farmers' money, too. But the farmer will not share in the profits. Why should not the farmers do it themselves and share in the profits? We grow the wheat—why not make the flour?

The Grain Growers' Grain Co. is the proper company to take this matter up and I would suggest that they sell shares to the farmers for the milling purpose. It is simply up to us farmers to help ourselves. I would suggest large mills as they would be needed if once the start was made. I would also suggest that working men in the cities and villages be given a chance to take shares and that the working men be allowed to pay for their shares on monthly payments. There will never be a better time to start than now, and one share for each farmer to start it would not be much. There is no question about the mills paying, it is only getting them started.

ED. HORSLEY.

Winnipeg.

INTERESTS AMENABLE TO REASON

Editor, Guide:—I read The Guide with great interest, and have the greatest respect for its opinions. I agree with it that there are many wrongs and hard conditions which the farmers and other people of this country are laboring under. I believe that some of the things complained of in The Guide are incidental to the development of a new country, and in time will be remedied.

There are other things, however, which need attention at the present time, and I believe The Guide is doing a great work in educating the people along democratic lines, for, after all, any great improvement in the government will have to start with the people. Some of the most important matters that need attention from the government are: A better system of agricultural credit, to provide cheaper capital; cheaper freight and express rates, and a lowering of the tariff all around, as the States are doing, which would, or at least ought to, greatly help to reduce the cost of living. Indeed, it seems to me that the tariff as a means of raising revenue will soon be doomed. Given these reforms other changes would follow; for instance, with a better agricultural credit system the farmers would be in a position to go more into mixed farming, dairying, and stock raising, which many of them are unable to do under present conditions. This would put the prosperity of the country on a sound basis, we would be able to use a great deal of the grain here in the West and produce finished products, which command a good price here, instead of shipping out all our grain and having to take whatever price is going. I believe the farmers' associations are a grand thing, and I think some effort should be made to organize them in the East also. I believe the associations at their conventions should welcome and invite representatives of the railroads, banks and manufacturers, as they will thereby be able to discuss their differences in a businesslike manner and come to a better understanding of each other's needs and conditions, thereby promoting harmony and good will among all classes. It is one thing to preach about injustice, but it is another thing to have that injustice made right. I believe it is a

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THE PROCESS OF EVOLUTION

Constant use shapes the beaks of vultures to make them most suitable for the desires of their owners.

The Country Homemakers

Conducted by Francis Marion Beynon

HOUSE DECORATION AND COLOR

Visiting the handicrafts exhibition yesterday, I was reminded of the days when I used to sit hour after hour sewing carpet rags. We did it then because we could not afford to buy factory rugs and we wanted carpetry of some kind for our front rooms. Little did we dream that in a few short years these rag rugs would figure in the plans of decorators designing homes for the rich and great. In this exhibit there were many rag rugs for sale, some of which showed a beautiful blending of colors; indeed I am convinced that it was the artistic arrangement of shades that lifted them out of the realm of the commonplace and made them worthy to be used in the most luxurious of homes.

I was greatly interested in the exhibit because, as I am sure you have guessed long ago, my pet hobby is house planning and decoration. In fact, I think you all owe me a deep debt of gratitude that I do not foist the subject upon you more than two or three times a year and this at the cost of great self-suppression on my part, but the crafts exhibit and the signs of housecleaning all about have stirred up my latent enthusiasm to the point where it is obliged to bubble over again into at least a few paragraphs.

To return again to what I said a moment ago about the rag rugs being beautiful because they were exquisite in color. The more I study the subject the more am I convinced that beautiful house decoration is three parts color and light and one part texture and form.

To me color is a wonderful mystery. There are people who claim that when they see one color they hear it crying out for another to offset it. So do I, but with me it is often a spoiled child and when I get the color I think it wants, it keeps on crying. I know there is some color that will make it smile like a May morning after a shower, but I often have to try and try again before I find it. I suppose that is because I am not a born artist but only an experimenter in color.

So when I go into an ugly room, cluttered up with calendars and bric-a-brac of every conceivable color, I want to sweep them all out and try them one by one to see what does and does not agree with the walls and woodwork.

If a room stripped of furniture and pictures is ugly, the fault must be in the woodwork or paper or in the combination of the two. I found an interesting case lately of a room finished with beautiful fir woodwork and decorated with a lovely foliage paper in a greenish grey on a white ground. The individual things in the room were beautiful, but the room itself was cold and unsatisfactory. I puzzled about it for months until one day I read that light colored papers demanded white woodwork and then I knew one thing that was wrong with the room. I tried it and found that it looked infinitely better, but still I had not found the color that I always felt it needed to gladden the shivery coldness of the grey and pale green. I had tried rose, blue and brown, but it would have nothing to say to them. Finally I sat down before the paper and thought it out and decided that the artist who designed it had in mind a spring scene, with the grey trunks of trees of which the leaves were still, tucked away in fuzzy sage green buds and before the trees a carpet of green dotted with the first yellow buttercups. It was an inspiration. I ran to fetch a piece of yellow silk I had in the house and at last I had found out what that paper was crying for. It was yellow. I have read hundreds of descriptions of color schemes and never saw yellow even suggested for such a paper, but it was just right. It rose suddenly from a dead cold background to something vital and smiling.

The room appeared before me then as it should be. White or silver grey woodwork, grey, green and white paper, a green rug with a touch of yellow, genuine buttercup yellow silk curtains, with white net beneath and dark mahogany furniture. To carry out the idea of the forest it should have several large pots of ferns and perhaps a green wicker rocker. A silver vase with yellow daffodils would prove the crowning glory of such a room.

I just mention this to show that unless

one is so gifted as to be able to tell at a glance what colors go together beautifully, it is well to spend plenty of time in thinking out a color scheme.

The wild flowers which grow so abundantly on the prairie should help you in the study of color. Flowers are often the making or marring of a room. Last fall I got two big golden sunflowers, the kind that have petals to the heart, arranged them in a tall green vase and set them in a tan and brown room. They and the room caressed each other and glowed a welcome to everyone who entered. The most beautiful red roses look flat in this room, but these plain sunflowers were gorgeous.

I daresay that in all this lengthy talk about color I have failed to make it clear that the way to produce beautiful effects is to try each thing you put into your room and if it does not add to the beauty of it take it away and store it in the back shed or add it to the bonfire.

FRANCIS MARION BEYNON

INTERNATIONAL CONGRESS OF FARM WOMEN

Write to the International Congress of Farm Women, Tulsa, Okla., for the preliminary premium list of the International Exposition, to be held in that city October 22 to November 1, 1913. The premiums already announced are

HOW FAR CAN THE MOTHER CONTROL THESE THINGS

She can clean her own rooms, but if the neighbors are allowed to live in filth, she cannot keep her rooms from being filled with bad airs and smells, or from being infested by vermin.

She can cook her food well, but if dealers are permitted to sell poor food, unclean milk or stale eggs, she cannot make the food wholesome for her children.

She can care for her own plumbing and her refuse, but if the plumbing in the rest of the house is unsanitary, if garbage accumulates and the halls and stairs are left dirty, she cannot protect her children from the sickness and infection that these conditions bring.

She can take every care to avoid fire, but if the house has been badly built, if the fire-escapes are insufficient or not fireproof, she cannot guard her children from the horrors of being maimed or killed by fire.

She can open her windows to give her children the air that we are told is so necessary, but if the air is laden with infection, with tuberculosis and other contagious diseases, she cannot protect her children from this danger.

She can send her children out for air and exercise, but if the conditions that surround them on the streets are immoral and degrading, she cannot protect them from these dangers.

Alone, she cannot make these things right. Who or what can? The city can do it, the city government that is elected by the people, to take care of the interests of the people.

And who decides what the city government shall do?

First, the officials of that government; and,

Second, those who elect them. Does the mother elect them?

very valuable and well worth competing for. They range from a Sharples tubular cream separator, Bateman garden drill and hoe, designed especially for women, and other helps for farm women, through a wide list of kitchen necessities, including a Hoosier kitchen cabinet, sets of Ever-Wear aluminum and Guernsey earthen cooking dishes, Rogers 1847 hollow handled silver knives and forks for the dining room, sets of practical and helpful farm and household books, Phoenix silk hosiery for the farm woman who likes dainty apparel, and even include beautiful Dingee and Conard rose bushes for the farm flower garden.

An exhibit and at least one delegate from every Home Economic society of Manitoba, Saskatchewan and Alberta is the slogan from these enterprising provinces of Canada. It is hoped that at least one entire car on the special Woman's Congress train from the North will be filled with delegates from these provinces.

Every farm girl who likes "pretties" will want to compete for the special prizes in the classes for girls in the Exposition. To be known as the best bread maker among the farm women of the entire world is no empty honor. This is the fame which is in store for some woman at the Exposition. Not only will this honor be hers, but she will receive as a reward for the best exhibit of wheat bread, of two varieties, one of the celebrated Hoosier kitchen cabinets. Competition is open to farm women the world over. The farm woman who loves her home surroundings will be specially interested in the offer of a dozen of the world-renowned Dingee and Conard rose

bushes, which will be given as a premium for the best photographs of a farm home back yard, with an idea to both efficiency and beauty.

At the recent meeting of the Missouri Homemakers' conference, a baby scoring contest was a unique feature. Twenty entries were passed upon by the judges, scientific physical requirements, food, weight, etc., taking the place of the old-time beauty contest. The Missouri Women Farmers' club has also offered a complete course in the state agricultural college to the girl, a high school graduate, who shall personally direct, or herself plant and raise an acre of corn which shall meet all the requirements of the corn growers' contest held annually for boys during the Farmers' convention at Columbia. This club believes that women should master the practical side of farming, and that a girl thus tested will be better equipped for the profession than a theorist.

FROM AN EX-PRAIRIE WOMAN

Dear Miss Beynon:—Perhaps I will not be welcome to your page, as I am not a prairie farmer's wife, but was once, and I am still a devoted reader of The Guide. It is the most welcome paper that comes to our home out here in B.C., my husband just devours every-

or privilege of private members to submit for the consideration of parliament a like proposal to that submitted by the delegation."

That looks as though the women of B.C. have not much to hope for from Premier McBride. One would think he might be a crusty old bachelor the way he has sat on them. We can only hope the day is not far distant when the franchise bill will be passed at Ottawa for the whole Dominion, with Saskatchewan leading the way. We are positive it is coming and one would think the leaders in the different provinces would be glad to have the honor of granting it first.

That was intensely interesting reading in your issue of March '12 on the women's first use of the franchise in California. We hope E. A. Earle took the trouble to read it and compare it with some of the statements in his letter of February 26, where he so emphatically says the women do not want the vote, while we find 45,000 women in California took advantage of the polls and, what is more, they seemed to thoroughly understand the questions they were voting for and Mr. E. admits so many men have the vote and yet know so little about the questions of the day. We quite agree with him that it would be a good thing to educate the men to use their votes intelligently, and what a difference it would soon make in our country's welfare. They would soon get the education they need too, if the women were only granted their rights.

"I am not so young as I used to be," as the old song goes, but am hoping to live to see the day when our fair Canada will be a better and purer country in every sense of the word by the women standing on an equality with the men in all that relates to a higher and nobler standard of living. Fearing I have encroached on your valuable space, Yours,

SUNFLOWER.

I'm not sure that many of us won't be envying you your situation in British Columbia for it is a fair province. The only thing I have against the name of our paper is that it seems to confine it to prairie farmers.

F. M. B.

BACHELOR SETTLEMENT ANSWERS LIZZIE FARMER

Dear Miss Beynon:—I can stop no longer from taking my pen in hand. Why, Lizzie Farmer, your boots are a bit too small for me and mine too large for you, as I have done all you mentioned and a lot more. Still, with all the hard times you see and put up with, you would vote against homesteads for girls. Now, Lizzie Farmer, if you can do the work for your father, could you not do it for yourself? I am sure I can. If I hired a man he would take an interest in the work or he could not stay; anyhow he wouldn't get huffy, at least none of our hired men act that way.

Yes, I meant every word I said in my letter of February 19. I am a few years older than you are, so maybe by the time you reach my age you will say "Homesteads for girls." I have lived on a farm all my life, also have worked very hard. I have been responsible for household duties nine years before I left my teens behind me for our family, trying to fill a mother's place. I think you are a very silly girl to oppose homesteads for girls; I hope there are very few like you. The only luck I have ever had was lots of hard work. Just a word to A Bachelor. I hope you will pardon me if I said all the bachelors of the West are drones. I can truthfully say they are not, but they must have missed your settlement and found ours; but I am pleased to see you agree that women should have homesteads.

I don't really think Lizzie Farmer meant all she said, as I think she had a fit of blues. That's the time to smile, my dear, even if it is after a shower of tears.

BACHELOR SETTLEMENT.

Conduct is life; in the long run happiness and prosperity depend upon it.

Alberta

This Section of The Guide is conducted officially for the United Farmers of Alberta by
P. P. Woodbridge, Secretary, Calgary, Alberta

Lea Park Women's Institute Program for 1913

January 18, 2 p.m.—

1. Devices for labor, time and money saving.
2. Can we live on the farm and avoid the perpetual grind and poverty?

February 15, 2 p.m.—

1. Meats—Curing for summer use.
2. Substitutes for cooking.
3. How to retain our beauty, or become beautiful.

March 15, 2 p.m.—

1. The child—What it should be taught before beginning school. Sexual teaching.
2. Co-operation—between parent and teacher.
3. How to make our old clothes presentable for still another year.

April 19, 2 p.m.—

1. Planning for planting.
2. Arbor Day.
3. School gardening. Domestic science and agriculture in public schools.
4. Truancy law.

May 17, 7 p.m.—

1. Pests—Flies, mosquitoes and various bugs.
2. House cleaning.
3. Improving our view geographically and mentally.

June 21, 7 p.m.—

1. Relative cost, nutritive value and composition of foods.
2. What foods for next winter.
3. Co-operative buying.

July 19, 7 p.m.—

1. Hot weather meals—Where to eat and what to eat.
2. Desserts, salads—demonstration.

August 16, 7 p.m.—

1. Shall we board the threshers?
2. What shall we cook for them?
3. When shall we cook it?

September 20, 7 p.m.—

1. Preserving and pickling our winter's needs.
2. Storing vegetables.

October 18, 2 p.m.—

1. Work in poultry department.
2. Winter layers.
3. Marketing.
4. Social life periodicals.
5. Women's Institute library.
6. Preparing Xmas tree.

November 15, 2 p.m.—

1. Xmas cookery—gifts.
2. Ventilation and warmth.
3. A co-operative Xmas.

December 20, 2 p.m.—

1. The simple life.
2. Privileges of Canadian farm women.
3. Laws of Alberta touching farm women.
4. Noted Canadian women.

The above program is not given in full, but I trust that the publishing of same may assist some of our readers in formulating ideas of their own and that in the near future, others will follow the excellent example set by Riverton Union and the Lea Park Women's Institute. The preparation of programs such as above, shows a spirit of earnestness in the work which is not often met with. If it were we should not hear nearly so much of the difficulty in keeping the interest up in the Union, for where people are interested enough to draw up a program and appoint their committees to see that the program is carried out, it is practically certain that there will be little or no trouble in getting people to carry the program through.

There seems to be a general feeling among the Unions of the U.F.A. that the policy of the Provincial Government in regard to the sinking of large sums of cash in demonstration farms has gone far enough. The support of the resolu-

tion recently submitted by Edmonton Union has been practically unanimous from one end of the province to the other. The following is a resolution along similar lines submitted by one of our new Unions in southern Alberta:

"That whereas the Demonstration Farms which have been established by the Provincial Government have not and cannot be of any use to the majority of the farmers and settlers; and whereas the expensive buildings erected and the continued expenditure in live stock and home, cannot in any way convey to the majority of the settlers any tuition or encouragement to farm under the conditions they would have to; and whereas, owing to the very low price of grain when produced, thousands of farmers are suffering distress, and unless help is soon forthcoming, must be utterly ruined." etc.

Carbon Union, No. 378, one of our older unions, have also been very active of late. At their last meeting it was estimated that the union would be able to handle a full car of twine. They are also working towards a district convention, to be held at Carbon some time in June. Seven new members were added. The Union was also enjoying the privilege of 2½c reduction on the price of formaline through one of their local dealers. A regular meeting once a month of the directors of the Union has also been arranged which should lead to good results. A resolution in regard to the granting of railway charters was passed. It is one of the members of this Union who has been granting us such assistance during the past few weeks by assisting materially in the organizing of new Unions at Sarcee, Morrin, Munson and Drumheller. Samuel Gray is the secretary of this Union.

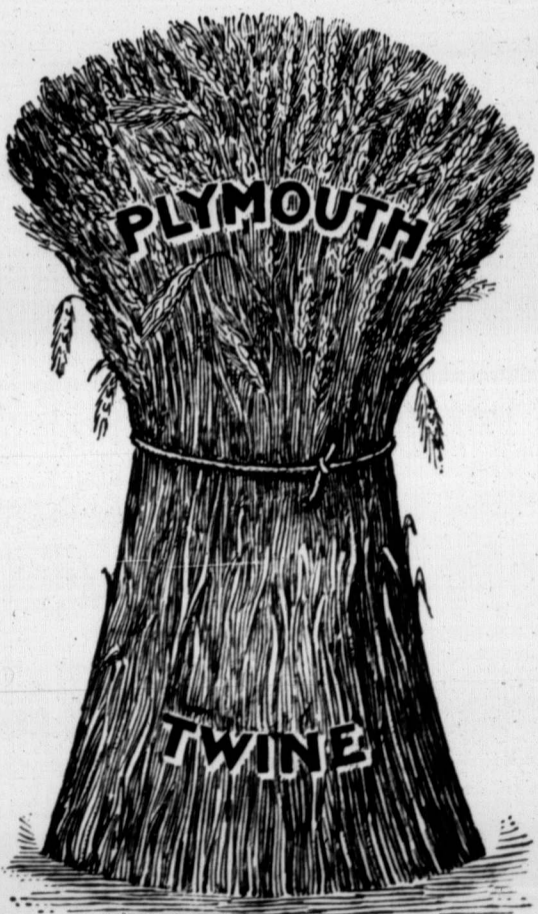
E. S. La Frenz, of Prominent Heights Union, No. 445, is one of our most regular correspondents and sends in many interesting reports. At their last meeting it was decided to meet at 7.30 in the evening instead of in the afternoon. A paper was read by Chas. Nicolls which was greatly appreciated.

It was given out at the meeting that John Ringman, of Thompson, had several settings of eggs from his Rose Combed Brown Leghorns at \$1.00 per setting of 15 eggs. C. O. Nicolls, of Thompson also has a yoke of oxen for sale, broken to drive single or double, seven years of age and weighing 3,200 lbs. The price asked was \$225. The Union also desired to take some action in regard to the mail, which has a habit in this part of the country of going astray or getting destroyed.

Owing to the increase in the correspondence this spring it has been, up to the present moment, impossible to issue the number of circulars I would have liked to, nor has it been possible at present to attend properly to the details in connection with the working out of the district organizations, etc. To give some idea of what has been happening and the progress we have made during the past few weeks, I might mention the fact that on February 1 we had 440 Unions, while today there are over 530 and they are still coming in. The demand for supplies of various sorts has assumed such proportions that we now have to despatch parcels every few days direct to the general post office by the sack load. Of our new Unions, a large number are from 75 to 125 strong, and the tendency all over seems to be to get in touch with each other, and for the different Unions to consolidate their work as much as possible. One cannot feel anything but the utmost satisfaction at the splendid way the various districts are taking hold of the work. This office has done its best to meet the situation, and while we have not been able to have things quite as we would have liked, I trust there has been no great cause for complaint. During the next few weeks, when everyone is so busy seeding and the amount of correspondence generally is considerably less, I hope to get things into such shape that when the next rush comes we shall be in such shape that the work may go right ahead with the least possible chance of delay.

P. P. WOODBRIDGE.

To the Grain Growers of Western Canada:



Are you willing to save a fraction of a cent per pound in the purchase of your Binder Twine and thereby lose dollars per acre in the expense of harvesting your crop? **REMEMBER**, when harvest is right at hand and you discover that the twine you have bought at a small reduction in price per pound is also cheap in quality, it will be too late **THEN** to make the change. You will **HAVE** to cut your crop with whatever old twine you may have, the best way you can.

For twenty years the most prosperous farmers of Manitoba, Saskatchewan and Alberta have used Plymouth Binder Twine, and it has proved itself to be the real friend of the farmer by giving him good service.

The Plymouth Cordage Co. is ready to extend to you the same service for your 1913 crop. You cannot afford to take a chance on your Binder Twine.

BUY "PLYMOUTH"

Inquiries from Grain Growers' Associations, United Farmers' Associations or Farmers' Clubs will have prompt attention.

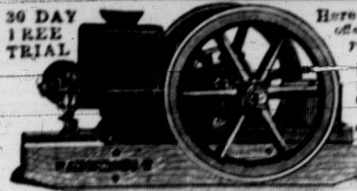
PLYMOUTH customers never suffer from a twine shortage. There is at all times enough to supply **THEIR** needs.

W. G. McMahon,

Sales Agent, Winnipeg

Engines You Own Without Cost

30 DAY
FREE
TRIAL



Here are wonderful, durable, smooth-running gas engines—engines that offer results of over 50 years' manufacturing experience—engines that will give you the service you want at the price you'd rather pay.

ARMSTRONG ENGINES

2 to 20 Horsepower—Stationary and Portable
ARMSTRONG MANUFACTURING COMPANY, 612 Second Avenue, North, Saskatoon, Sask., Can.
THE SMILEY COMPANY, EDMONTON, SALES REPS. FOR ALBERTA

SEPARATOR TALKS

No. 4 The Three Methods of Cream Separation

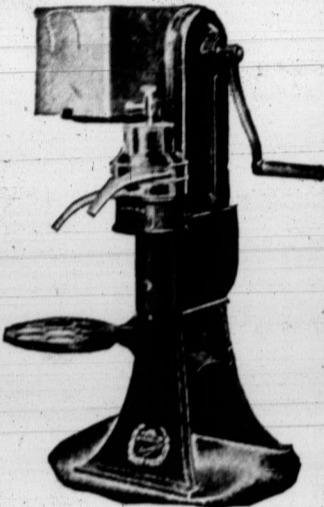
Method No. 1 is to set milk in pans and crocks, wait until the cream has risen and then get off as much as you can. If you're after the greatest possible quantity of cream this method is very wasteful. Method No. 2 is to buy an ordinary cream separator, and get most of the cream. This method is a great improvement over the first, but falls far short of Method No. 3, which is—

Buy a STANDARD Separator and get the utmost out of your milk. We have perfected and patented the most efficient separating devices in existence. The skimming is done by the conical plate or disc process, recognized as being the only really effective way of dividing the milk into thin layers. The winged centreplate completes the separation by carrying cream well away from the inner edges of the discs, so that once separated, the cream cannot again mingle with the skim milk. No separator bowl can do perfect work without this centreplate, which can only be had in the STANDARD, as it is covered by stringent patents.

Learn all about this latest and best separator. Send for our instructive booklet today. Tells all about how we sell separators on a plan by which they pay for themselves and WE TAKE YOUR NOTE WITHOUT INTEREST.

Write for prices on our famous RENFREW STANDARD Gasoline Engine—that starts without cranking. Address our Calgary office if you live south of the Lacombe Branch of the C.P.R. in Alberta, otherwise address as below:

The Renfrew Machinery Co.
LIMITED
Willoughby-Sumner Block, Saskatoon, Sask.



Standard

The World's
Greatest Separator

BEST ENGLISH BOOTS

Direct from the Factory to You.

Boots of equal quality at such reasonable prices CANNOT possibly be obtained in any Canadian Store. To get the very best material and workmanship combined you MUST send your order by post to our Northampton (England) Factory, the very centre of the world's boot and shoe industry.

We guarantee to send you by return mail a pair of these magnificent boots immediately on receipt of remittance. All you have to do is fill in the coupon and send to us with a Post Office Order, and no matter in what part of Canada you may live, the goods will be despatched to you without delay.

Every pair is a triumph of the bootmaker's art and a revelation in the matter of down-right solid value. Further, if you are not more than satisfied with your bargain, if you do not feel that the goods sent are worth double the amount we are asking for them, send them back at once and we will return your money in full and pay cost of postage in addition. Could anything be fairer?

FULL DESCRIPTION.

Boot No. 1051.—Splendid quality, selected Box Cali Derby pattern, unbreakable backstrap, straight toe-cap as illustrated, leather lined throughout, specially selected hard-wearing solid leather soles, 1/2 inch in thickness, sewn and stitched. Best make and finish throughout.

GENTLEMEN'S "Footshape" Boots

Boots are made in eight different sizes, 5, 6, 7, 8, 9, 10, 11 (size 12 25c extra). Each size in four different widths: No. 1 width (for slender feet), No. 4 (medium), No. 5 (wide), No. 6 (extra wide).

HOW TO ORDER.—Fill in the attached Order Form, stating size (length), usual y worn, then the width according to the shape of your foot. If narrow, order No. 1 width; if medium, No. 4 width; if wide, No. 5 width; if extra wide, No. 6 width.

SPECIAL NOTE.—Applications for Catalogues (which by the way will save pounds in your Boot Bill) should be sent to W. Barratt and Co., Ltd., Dept. GG, Box 101 P.O., Montreal, but all orders and remittances must be sent to—

W. BARRATT & CO., LTD.

Boot Manufacturers,
(Dept. GG), Footshape Works, NORTHAMPTON, ENGLAND.



Our 144 page Boot Catalogue will be sent free. Address: BARRATT & CO., LTD., Dept. GG, Box 101 P.O., Montreal.

PRICE OF BOOTS \$2.75

POSTAGE 0.50

TOTAL REMITTANCE 3.25

Send this Coupon with your Order

COUPON.
To Messrs. W. BARRATT & Co., Ltd., Northampton, Eng.
Please forward one pair of All-Leather "Footshape" Boots. No. _____ Size _____ Width _____ for which I enclose Postal Order value _____
Name _____
Address _____
Box Call. \$ 3.25.

Sunshine

The Grain Growers' Sunshine Guild

WHERE YOU CAN GET SUFFRAGE PETITION FORMS

So many women of Saskatchewan and Manitoba have asked me where they can get suffrage petition forms that I am glad to be able to answer both at once.

Woman suffrage petition forms, for the Province of Manitoba, may be had by writing to Arthur Johnston, 7 Evanson Street, Winnipeg. These forms are being sent out by Mr. Johnston for the Political Equality League of Manitoba and are being distributed free of charge.

I believe that F. W. Green, Secretary of the Saskatchewan Grain Growers' association, has very generously had a number of petition forms printed for the women of Saskatchewan. Those who want them should write to F. W. Green, Grain Growers' Association, Moose Jaw, Sask., and when possible enclose a stamped long envelope for the return of same.

I am greatly disappointed that the cities of Saskatchewan have not had sufficient enterprise to organize a suffrage society after the encouragement given them by the Legislature. The pity of it is that the country people whom I should judge by my correspondence are deeply interested are the sufferers.

However, they can do their part now by getting signatures to these petitions. In this connection there is just one point to be remembered and that is that great care should be exercised that the same names do not appear on different petition forms. To avoid this it would be wise to ask each person you approach for their signature, whether or not they have signed any other suffrage petition this year.

I hope some of you will answer Mrs. M's appeal for information as to how to make feather comforters. My advice, as I have said, is the result of my general experience of quilt making. I don't know that we ever made feather quilts in our home, though I often wonder now why we didn't.

I nearly forgot to mention that I had such a nice letter the other day from an elderly English lady, who is coming to Canada, and would like to know if she will be able to get work in a home or institution where there will be someone to do the heavier tasks. If any of you know of such a place, you might write me, if you will be so kind.

FRANCIS MARION BEYNON.

THE MAKING OF A FEATHER COMFORTER

Dear Sunshine.—Could you tell me how to make a feather comforter? I wish to make one and I really don't know how. Will you answer through the Sunshine Guild and oblige a poor working woman in Alberta. I am sincerely,
MRS. M.

I would stretch the quilt lining on a quilting frame and attach the cover to one end. Then I would draw it down and tack it at intervals about four inches from the end. This done, fill the hole you have formed with feathers or soft down and then put in another row of tacking until you have the quilt completely filled. It may be quilted afterwards if you prefer it.

F. M. B.



FOR THE BOYS' PRESENT
6599—Boy's Base Ball Suit, 8 to 14 years.
With Short, Long or Convertible Sleeves.
6490—Boy's Indian Suit, 4 to 12 years.
6424—Boy's Soldier or Rough-Rider Suit, 6 to 12 years.
5739—Men's Pajamas, 34 to 44 breast.
6268—Boy's Overalls, 4 to 8 years.
The above patterns will be mailed to any address by the Fashion Department of this paper, on receipt of ten cents for each.

Brandon Creamery & Supply Company
BRANDON, MAN.

CREAM SHIPMENTS INVITED!

If you are anxious to get dollar for dollar value, and make your cream shipments yield their full price, we invite a trial shipment.

We furnish our shippers with tags free. New shippers we supply with cans and make no charge until they are satisfied with our dealings and methods.

You receive **PROMPT CASH** for every can you ship, and the empties go back inside of 48 hours. We want the cream, you want the cash. It's a purely business proposition on both sides. Write and let us get in touch with you.

The Brandon Creamery and Supply Co.
BRANDON MANITOBA

Tie This Tag to Your Cans

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Address Grain Grov

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Young Canada Club

By DIXIE PATTON

HOW TO JOIN THE YOUNG CANADA CLUB

I am sorry sometimes, when little folk send me letters about the number of cattle and horses they have on the farm and the number of brothers and sisters with which they are blessed, that I cannot send them a button in return. I know that nearly all children's clubs do, but we don't, not even if they send a stamped envelope.

I know it seems a little unkind to refuse, but we have set our hearts on having a membership in the Young Canada Club mean something. It won't mean anything if we send out buttons to everyone who scribbles off a letter telling us that the writer goes to school and likes it very well and they have a little colt, etc.

That is why we have these story competitions. Anyone who sends in a carefully written story about a plant, bird or animal, written as if he were the plant, bird or animal and mails it so as to reach me not later than May 31 will get a button and perhaps a prize of a story book as well.

I will send buttons to little gardeners who have actually put in a garden of their own this year, if they will write and tell me about it and promise to write a monthly letter telling the club how their gardens are growing.

When sending competition stories be sure to have your teacher or one of your parents certify that the story is your own work and that the age given is correct.

DIXIE PATTON.

Address all letters to Dixie Patton, Grain Growers' Guide, Winnipeg, Man.

WHERE FLOWERS ARE PLENTIFUL

Dear Dixie:—I am writing again to my club. I certainly enjoy the Young Canada page and look forward every week to see the page.

The crocuses are out and they are thick around here. The roses and violets will soon be out. I like roaming over the prairie gathering the flowers. I remember one time last summer I had my hat turned upside down and it was nearly full of flowers. A large bee came along and thinking the flowers rather nice it stayed right with me and I was afraid it would sting me so I threw all my flowers away and gathered more.

The mosquitos and flies are thick around here. My mother says that that is the only thing that Saskatchewan can beat Ontario in. I like reading, fancy work, music, ironing and peeling potatoes; quite a mixture. Oh, yes, I nearly forgot the nicest thing of all—cooking. I'm just learning and I cannot cook so very well.

My favorite authors are L. T. Meade, Mary J. Holmes and Ralph Connor. I guess there are not many who do not like Ralph Connor. As my letter is

getting pretty long I'll have to close for this time.

Wishing the club every success, I remain,

MARJORIE AULD.

Rosetown, Sask.

I would love to go crocus picking with you. I used to gather such heaps of them when I was a kiddie.

JACK THE STOWAWAY

Once upon a time during a great war many people were starving in Boston. A gentleman of another city went to their rescue. He loaded a ship with provisions.

The "Patriot," which was the name of the ship, set sail on a Monday. The captain called for volunteers to go to Boston. Many offered, but only twelve of the bravest were chosen. In this town lived a little orphan boy. His name was Jack. He wished to go with the ship, but knew if he asked to go he would be laughed at.

Monday came, a clear bright day. The "Patriot" started on her journey midst the cheers of a crowd. Tuesday morning came and one of the men was walking around the ship and he happened to see a small boy back of some boxes. Who was it? It was Jack the orphan boy. He was taken to the captain who bade him explain his presence there. He said, "I wanted to go to Boston and knew I would be laughed at if I asked, so I stole after night to the ship and have been here ever since."

They were too far on their journey to go back, so Jack was allowed to remain. Boston was reached in safety and supplies were given to poor people in Boston.

The "Patriot" had started home when they were attacked by an enemy's ship. They defeated this ship and sailed on. Before long the "Patriot" was caught in a sand dune. It was here the enemy again attacked them. Jack was told to go to the cabin of the ship. Fighting had been in full play for about fifteen minutes when something happened in the cabin. A shell was sent straight through the cabin, dropping from ceiling to floor. At once a stream of water bubbled up. Jack knew something must be done and none of the men on board could be spared, so he set to work himself. He thrust his finger in the hole, thus stopping the stream for awhile. He then got a piece of wood and made a cork out of it. It was by no means an easy matter to whittle with one hand. His hand was numb with pain when the task was finished, but he had a happy feeling in his heart when the men of the ship came back to the cabin victorious and praised him and told him he saved their ship and country.

Hoping I receive a prize.

I remain,

MARIE CONNER,

Age 12 years. Warner, Alta.

New Hose Free

Send for six pairs of Cotton or Cashmere Holeproof Hose. Six pairs guaranteed to wear six months. If any wear, tear or break a thread in six months, you get new hose Free! Light, medium, and the heavier weights. All guaranteed.

Six guarantee coupons with every six pairs.

More than a million people in the United States and Canada now buy their hose from us in this way. They save all the darning they formerly had to do. They never wear darned hose now. They save money, too, for twelve pairs a year keep their hose whole forever. Six pairs for men cost \$1.50 to \$3 a box. Six pairs for women cost from \$2 to \$3 a box. Three pairs of children's Holeproof Stockings, guaranteed three months, cost \$1.

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Reg. U. S. Pat. Office, 1906
E. S. Russell

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insures this quality in every stitch. We pay that amount in salaries to inspectors yearly. They examine each pair twice over, carefully, to see that it lacks every possible flaw. We do this to protect ourselves as well as to insure the wear to our customers. There is no better way that we know to make hosiery, and there are no better hose to be had. Don't you think that our million customers prove it?

The figures above refer to our business in both Canada and the United States.

Send the Coupon

Send today for six pairs of these hose to try. See what they save. Note the comfort they give. Send the money in any convenient way. Mark the grade, size and color plainly. Send the coupon below, or a post card or letter. Do it right now, while you're thinking about it. We guarantee satisfaction as well as the wear.

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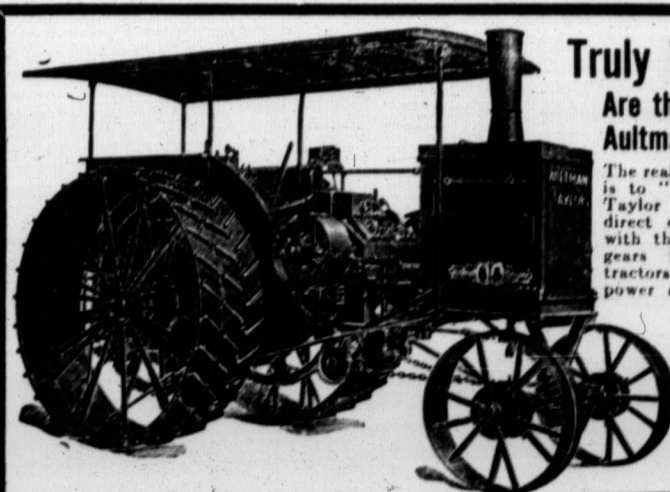
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Manitoba

This section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Henders, President.

BIG RALLY AT SPRINGHILL

The Springhill Branch of the Grain Growers' Association held a very successful social and concert on the evening of May 16. Notwithstanding the fact that many of the farmers were still busy seeding, the Methodist Church, in which the meeting was held, was filled to its utmost capacity, upwards of 200 being present. Addresses were delivered by Rev. Mr. Reid on "Direct Legislation"; Mr. Burland, manager of the Home Bank, Neepawa, of the "Home Bank and its relation to the community"; Mrs. Thomas, Winnipeg, President Political Equality League, on "Woman Suffrage," and R. McKenzie, secretary Central Association, on the "Grain Growers' Organization."

After defining the principles underlying the Initiative and Referendum and how it gives the people more power in the formation of legislation, relieving the government and legislature of much of the responsibility imposed upon them by our present form of government, Mr. Reid added, "No honest member of government or member of parliament would object to take the people into their confidence and sharing with them the responsibility of passing legislation. Only grafters and dishonest politicians fear to take the people into their confidence."

Mr. Burland, after describing the functions of a bank, explained what the Home Bank endeavored to do for the farmers in the community. The applause which his statement received from the audience, many of whom are customers of the Home Bank, indicates how the people of Springhill appreciate Mr. Burland's efforts on their behalf.

Mr. McKenzie devoted his remarks to the necessity of farmers organizing and "farm economics." He pointed

out the unrest there is among the Manitoba farmers as indicated by the number of farm sales that were held throughout the winter, notwithstanding the fact that according to the Provincial Government reports we had in 1912 the largest crop ever harvested in Manitoba, the average yield being only exceeded since 1885 on occasions. Taking the government estimate of the grain crop, and valuing wheat at 70c a bushel, oats at 28c, barley at 40c, flax at \$1.00, potatoes at 25c, dairying products at the government valuation, and allowing for an estimated amount realized on the sale of stock, every Manitoba farmer would receive an average of \$2,500.00 out of last year's crop. This amount, if the economic conditions were as they should be, should place farmers on easy street. The cause of the unrest, said Mr. McKenzie, is that the farmer cannot exchange enough of the commodities required on the farm to make his home and family comfortable, for the product which his labor brings him. In other words the farmer has to exchange too much of the grain and farm products he raises for the commodities he has to buy.

If a farmer imports a suit of clothes invoiced to him at \$10.00, that means that he would have to exchange 13 1/3 bus. of wheat at 75c a bushel, for the suit of clothes. But the custom officer interferes and says, you will have to pay \$3.00 duty on that suit of clothes, compelling the farmer to contribute 4 bushels more before he can get his suit. That is to say the purchasing power of his wheat in this case is reduced one-third. But the farmers do not import their goods direct, they get them in the ordinary course of business, and by the time the goods pass through the hands of the wholesaler,

the jobber and retailer, the burden of protection is very much enhanced. Importers and merchants add a percentage for profit to the cost of their goods delivered in their warehouse. Suppose a Neepawa farmer sells a carload of wheat containing 1,000 bushels at 75c a bushel, he gets \$750.00. At present cost of transportation he has to give \$250.00 for transporting that car of wheat to Liverpool, (To say nothing of cost of insurance, storage, interest and dealer's profit). That is to say he has to give the transportation companies 333 1/3 bushels to carry the 1,000 bushels to Liverpool. The importer imports goods in quantities, hands them over to the jobber in broken lots, and the jobber to the retailer in smaller quantities. Wheat exported is not paid for in cash by the importing country, but goods are given in exchange. The Canadian importer gets a bill of exchange for this carload of wheat which in Britain is worth \$1,000, and with this bill of exchange buys an assortment of goods, clothing, woollens, cutlery, hardware, granite ware, crockery, and the thousand other things that a farmer needs on his farm. As soon as he lands his goods he is met by a customs officer at the port of landing who compels him to pay 25 per cent. of the value of the goods, or \$250.00 before he gets possession of them. Of course, the importer adds this to the cost of his imports and passes it on. Say he sells his goods to the jobber at 10 per cent. profit, he adds 10 per cent. to the \$250 duty, and passes it on to the jobber at \$275. The jobber adds his 15 per cent. profit or \$41.25 and passes it on to the retailer. The retailer in his turn adds 25 per cent. profit, which is \$78.00, and passes it on to the consumer at \$395.31. That is the \$250.00 duty that the importer paid amounts to \$395.31 before it reaches the consumer.

The farmer has to dispose of an additional 526 bushels of wheat before he can buy the goods exchanged for his car of wheat. That is the price he pays for Protection. Unquestionably the excessive freight rates are a burden, and should be reduced. But you will note that the freight rate does not

burden the western farmers nearly as much as Protection does. We cannot do without transportation, but we can do without Protection. Transportation charges can be reduced, but cannot be cut out. Protection can be cut out, and should be, and western farmers should make up their minds that it will be.

The speeches were interspersed with songs by Alex. Parks, Miss White, Mr. Down, Miss Bullock, Miss Kerr and Mrs. Parks. The song of the evening was entitled "Vote for the Farmers" sung to the tune of "Marching through Georgia" by Miss McCord, with a chorus of male voices.

At a meeting composed of the Pine Creek and Edrans Grain Growers and the Edrans and Firdale Royal Templars, it was decided to hold the Pine Creek Grain Growers' fourth annual picnic on sec. 20, 12, 12 on June 24, or if that day is wet on the 26th. It was decided to have President Henders, of the Grain Growers, and Rev. J. L. Gordon, of Winnipeg, to address the meeting from 2 o'clock until 3, when the sports begin. There will be a baseball tournament and races of all kinds. The ladies are requested to bring their baskets as it is a basket picnic. We are endeavoring to make this the picnic of the year. We had 700 last year; we want 1,000 this year.

JOSHIAH BENNETT, Chairman.
MR. McLEOD, Sec'y, Edrans.

Albert McGregor, of Winchester branch, writes that they are arranging for a joint meeting at Arden of the different branches of north, south, east and west of Arden for some day about the middle of June, and are making application for speakers from Central Association.

The Grain Growers at Desford are holding a concert on the evening of June 17 at which the secretary of the Central Association is expected to give an address.

On account of the C.P.R. not being in a position to supply transportation for the Shoal Lake picnic on July 2, the date has been changed to July 9.

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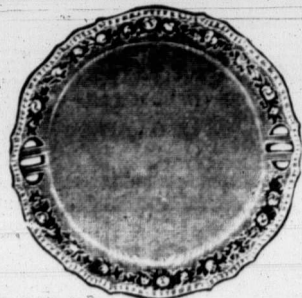
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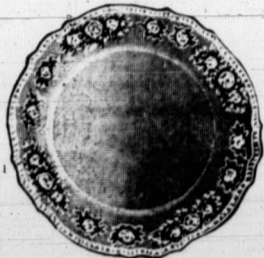
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Splendid value. Price per cup and saucer

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WINNIPEG CANADA

The Mail Bag

Continued from Page 8

better and wiser way, if you are suffering injustice from any party to rather appeal to him through the higher motives in life, than to simply arouse his antagonism by adopting an antagonistic attitude yourself; this might also apply to corporations. If all men in their business relations with each other would only practice the Golden Rule we would have a better country and a better world. There is only one higher law, that of love and self-sacrifice for others. Now I do not believe that the majority of manufacturers, bankers, etc., are as hard and tyrannical as perhaps The Guide would have us believe; I believe they are amenable to reason, that is why I say the farmers' associations should invite representatives from them to their conventions. Human nature can only be trusted so far and I believe it is largely the people's fault we have no better government than we have, simply because the people do not take enough interest in the public affairs of their country, which I believe is the sacred duty of every citizen. I believe a selfish policy, whether in an individual or a corporation, is at best a short-sighted policy, which if it does not end in disaster, will surely defeat itself. What we want in Canada is a strong conviction by every man that every man is his brother, that they can best serve each other's interests by working together with one common aim. When that time comes we shall be on the high road to real and lasting prosperity and the making of a great and glorious nation. Yours for progress.

JOHN G. HENRY.

Regina, Sask.

Our Ottawa Letter

Continued from Page 3

in the London market, was first provided in 1903. In 1908 it was extended for another five years and that period is now about to expire.

Sir Wilfrid Laurier said that the legislation when passed was tentative, the idea being to encourage the mining of lead and to obtain for it a certain minimum price. That was the only justification for the legislation at the time.

Mr. Green, of Kootenay, produced figures to show that there has been a steady increase in the production of lead since the bounty was established. He suggested that it ought to be made apply to zinc. He contended that although the price of lead is at present so high that comparatively little of the bounty is being earned it should be continued as a matter of justice to the industry. The lead mining interests, he asserted, were just beginning to get on their feet and should the bounty be withdrawn and the price of lead drop the result would be serious.

F. B. Carvell commended the member for Kootenay for the modest manner in which he had defended the bounty. Listening to him he thought he should like to live long enough to see in Canada one industry that would exist without being pap-fed by the government.

"Come to Alberta," remarked Dr. Clarke.

No Bounty to Farmers

"Yes, they can raise wheat out there and they do not ask for a bounty," said Mr. Carvell. "They do not have a bounty for wheat in Alberta, for hay in Quebec, for fish in Nova Scotia, or for potatoes in New Brunswick, and they do not have a minimum price guaranteed by the government. What a millenium there would be in this country if the government could see its way clear to guarantee a fixed price to all the agriculturists, all the lumbermen, and all the fishermen in Canada for their produce. It seems to me that if we want a millenium in this country, that would be the way to go about it." Mr. Carvell went on to say that as the leader of the opposition had taken upon himself the blame or praise for this legislation he could not fight it very hard. He hoped that the minister of finance will not pledge himself that the bounty will be renewed in 1918.

"I never give any pledges," remarked Mr. White.

Clark for Free Trade

Dr. Michael Clark, of Red Deer, said that while, like the member for Carleton, he felt disinclined to divide the committee it was not from any lack of courage, but from excess of modesty, because he would be sorry to reveal "the fewness of my supporters on such an occasion." He desired however to renew his protest against the renewal of these bounties and to express his regret that the minister of finance seems disposed to follow the evil example of the previous government.

Sir Wilfrid Laurier: "He is always doing that."

White a Real Protectionist

Hon. W. T. White at a later stage of the debate delivered an orthodox protectionist speech in support of the renewal of the bounties. He laid some stress on the argument that large and highly specialized organizations in industry will deliberately slaughter a foreign market. He contended that in Canada we are confronted to a certain extent with that condition of affairs. He believed that in Canada we must have a reasonable degree of protection to our industries to save them from that hostile process on the part of the big organizations to the south or elsewhere. He believed that the bounty in the case of the steel industry in Nova Scotia made profitable the establishment of that industry and materially helped it after it was established. As the granting of this bounty had been beneficial to the industry he believed the government was justified in renewing it.

Knowles Speaks for West

Probably the strongest low tariff speech of the day was made by W. E. Knowles of Moose Jaw. He said: "Let me state my position once and for all



ARE YOU looking for a simple engine that can be easily taken from place to place? One that can run at different speeds for any kind of power work? Something lighter and better than ordinary engines? WE HAVE IT. It is BUILT FOR THE FARMER by Cushman Motor Works, Lincoln, Nebraska, and is called the

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Weight less than 200 lbs. but good for full 4 H. P.

You will be surprised at the labor it will save you in sawing, grinding, pumping, running the cream separator, washer, etc. It runs at different speeds to meet your different needs. Use it on your binder. It's the original binder engine, the only one that's proved a perfect success. Saves an extra team—does all the work of operating—runs sickle and reel, elevates, binds, delivers—all horses do is draw the machine. 40c to 50c is all it costs for a big day's binding, 15 to 25 acres. See this all-purpose engine. We will give you a demonstration any day.

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TUNISIAN to Liverpool	June 27	TUNISIAN to Liverpool	July 22
PRETORIAN to Glasgow	June 28	PRETORIAN to Glasgow	July 26

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on the tariff. Within certain limits the people of the West are ready to encourage the establishment of industries in Canada. But it must be distinctly understood that we are prepared to do so voluntarily and that no man in Toronto or in the Kootenays has a right to make us pay for his maintenance. When our friends say that they have a right to put their hand in our pockets and take our money we protest. If we are asked to reason together and to consent to a certain amount of protection, we are ready to reason with those men, but they have no right to come and say, I am making so much money out of my business, but it is not enough and we want to get a bounty and we will put our hands in your pockets and make you give it to us. When the lead producers come to us and say you must give us two or three million dollars to help us, you must pay us a better price for lumber and you must be not only a market for us but a mark, we protest."

Needless to say, although the debate was interesting and many low tariffs as well as protectionist theories were advanced the house was not divided and the minister's proposals were agreed to without a really serious protest being made.

Bank Act Passed

A couple of days' discussion sufficed to dispose of the Bank Act in the Commons and the bill now stands ready for consideration by the Senate. It will be recalled that when the measure was referred to the committee on banking and commerce for the hearing of evidence and the consideration of amendments the progressive element were prepared to introduce enough new features to materially change the existing bank law. As a result of the ten weeks' deliberation in committee, the advice tendered by those friendly to the banking interests and the machinery-like precision of the "steam roller" invented by the reactionary element, the bill emerged from the committee with very few amendments attached. The result of the two days' discussion in the house was to further reduce the new features of the bill. The most important decision arrived at was to leave the clause in regard to in-

terest just as it stands in the act now in force. As is well known the maximum interest is fixed at seven per cent. But the courts have decreed that when the interest is taken in the form of discount when a loan is arranged it is legal for the bank to collect any sum agreed upon with the borrower. The clause adopted in the banking and commerce committee recognized and legalized this practice and when the matter was taken up in the house Major Sam Sharpe, of North Ontario, one of the leaders of the progressives, said that it was worse than the law as it now stands. A long discussion occurred on the clause, many members declaring that they could not understand why parliament could not fix a maximum rate of interest and provide machinery for its enforcement. The upshot of the discussion was that the law will remain as it has stood for many years past. The house also decided to take out of the bill a clause inserted in committee at the request of F. B. Carvell, prohibiting a bank manager from doing an insurance business. There was a long discussion as to the right of banks to invest large sums of money in real estate and it was generally agreed that the banks have been disposed to show a lack of discretion in this respect. Mon. W. T. White, who is also inclined to that view, finally inserted a clause calling upon the banks to make a return annually of the value of buildings and real estate held. He promised to discuss the practice of the banks of investing heavily in real estate with the Bankers' Association and to give the members of that body some advice in regard to the matter. A few other amendments were agreed to, the most important being one which confines the power of the banks to lend money on the products of the farm to grain only. It had been proposed to allow money to be loaned on ranchers' cattle, but owing to the contention that this would be unfair to the man who raises both wheat and cattle the privilege was restricted to grain only.

Railway Subsidies

Within the next week the annual batch of railway subsidies will be tabled in Parliament and, as is the usual practice, they will be railroaded through the House in the dying days of the session. The chief speculation as to the subsidies to be brought down this year centres around those to be given to the Canadian Northern Railway. Some weeks ago the prediction was made in this letter that the Mackenzie and Mann lines were to receive generous treatment. Since then more or less direct denials have been made, both in government circles and by Sir William Mackenzie and Sir Donald Mann. During the present week, however, there has been plenty of evidence that Canadian Northern interests are looking for large assistance. Sir William Mackenzie has been in the capital for a couple of days and has been closeted with Premier Borden on more than one occasion. The corridors of the Parliament Buildings have also been invaded by a number of Canadian Northern lobbyists, who have been busy amongst the members. There appears to be some doubt as to whether or not the railway will get a substantial loan but at any rate it is almost certain to receive something handsome in the way of subsidies. One report is that the road will be given double subsidies for a number of unfinished lines, the government to receive C.N.R. stock for half the amount of the excess subsidies.

CANADA CEMENT

The Canada Cement Company issued the following statement:— "We do not think that the change in the rate of duty will mean much to us or any of the local companies. The reductions are more for the needs of the West." By other officials of the Canada Cement Company the view was expressed that the small independent cement manufacturers throughout Ontario would suffer far more than would the Canada Cement Company. The latter believed that it would be able to capture a considerable proportion of the independent companies' business.—Financial Post.

Strong May Markets

Cash grain continues strong. Are you one of those who consigned rather than sold on street? Or are you holding grain yet at home? Get our bids when loading. You may just as well get the good premiums now obtainable for special shipment. Let us show you how to get them. First class attention—paid to all shipments. We solicit a trial shipment.

BLACKBURN & MILLS

(A. M. BLACKBURN) Telephone (D. K. MILLS) 531 Grain Exchange Main 46 Winnipeg, Man. Reference: THE ROYAL BANK OF CANADA

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Makes the best Roofing for your Barns and Implement Sheds. Apply directly to the rafters. It is fireproof and will last a lifetime. WE MAKE IT! GET OUR PRICES!

Sheet Metal Manufacturing Company Limited

CALGARY - ALBERTA

How About Your Stock, Mr. Owner!

Sick or injured stock are not profitable! Make them well. Veterinary bills are not profitable! Cut them out. Why let animals die when a little prevention will save them? For 30 years in Western Canada I have been healing, curing, saving stock. I can heal, cure, save yours. 20,000 farmers are profiting by using my remedies. Be one of the number. Take advantage now of my newest offer. My new Emergency set, one bottle Colic Cure, one bottle Cough and Fever Mixture, one bottle Barbed Wire Liniment for \$3.00 and with them FREE "Magner's 500 page Farm and Stock Book, worth \$2.50 itself. Your great chance to be prepared for all emergencies. Get set and book at once from your dealer or, if he hasn't got it, send \$3.00 at once to me with his name and shipment will be made at once, prepaid. Act on this at once, today. Don't put off. Secure your set and book now



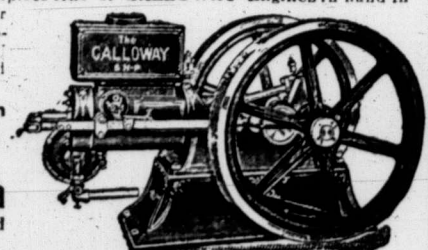
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THE MAYER CO. WINNIPEG

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Why not have this engine on your place to take half the load of the drudgery off your shoulders? It's absolutely reliable, very economical, it's an engine with a long reputation for satisfactory work, durability, and low price, every engine made in our Waterloo factories, sold direct from factory to farm, price to you a wholesale price, based on an enormous factory capacity. We carry a complete line of GALLOWAY Engines in hand in Winnipeg, can ship in 24 hours. Send me your name so that I can send you catalog describing the engines we build. Believe me, YOU WILL SAVE MONEY BY DOING IT, and you ought to have my new



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WM. GALLOWAY, Pres.
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Sample Market

Editor's Note.—As there is at present a discussion on the subject of the Sample Market, and some difference of opinion exists in regard to the amount of grain sold on sample in Minneapolis we have asked the question of the Chief Grain Inspector of Minnesota, and herewith publish his reply.

In answer to your letter of the 5th inst. inquiring as to the proportion of grain sold by sample in the Minneapolis market, I beg to say, to accurately answer this question would be a very difficult matter, in fact, I may say impossible, for many reasons. While it is a fact that Minnesota Grades largely govern in the sale of grain on the Minneapolis Chamber of Commerce and Board of Trade at Duluth, yet all grain inspected is sampled and placed on the cash grain tables of the traders daily, and sales are made on the basis of the grade plus the sample. To make myself clear, all grain arriving at the terminals is graded and those grades have in each instance a certain elasticity. In each grade there is the premium or upper edge of the grain, the middle or average and the thin or lower edge of the grade. The sale is based upon the quotations for each particular grade with the added advantage of the seller and buyer having the

sample before them in fixing the price. The sample of a given grade which is better than another sample of the same grade would bring a higher price within the limitations of the prices quoted for that particular grade. It is true that a large percentage of the low grades of wheat are sold by sample, regardless of the grade. This also applies to the poor or lower grades of oats and rye. All barley is also sold by sample, for it is a well known fact that there is no inspector on earth able to grade barley to suit the individual idiosyncrasies or tastes of the various barley buyers who aim to buy on a malting basis from the various samples submitted to them of each carload or lot. Then again a seller cannot go to a buyer, and upon the statement that he has 10 or 20 cars of 1 Northern wheat, sell these cars to the buyer until the buyer has personally examined the wheat, and if, when the

Continued on Page 17

Your dealer pays more for this flour than for any other, but he's satisfied

PURITY FLOUR

to do so in order to sell you the best-

PURITY FLOUR

More Bread and Better Bread

Wheat—day with a strong. T held till the to the defer decreasing further rep. Export adva week adva Southern K showing the continues f after.

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THE

Winnipeg

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Cash Oat No. 2 C.W. ...

Cash Barl No. 3

Cash Fla No. 1 N.W. ...

Wheat Futu May July October

Oat Futur May July October

Flax Futur May July October

Farmers' Market Place

Conducted for those who Want to Buy, Sell or Exchange

FARM LANDS

TWO FARMS TO SELL OR RENT, ON crop or cash payments. The north half of Section 24, Township 3, Range 31, and the south-east quarter of Section 12, in Township 4, Range 30, both west of the Principal Meridian in Saskatchewan, close to Carleton Place and Gainsborough. Apply for particulars to Messrs. Adolph and Blake, Northern Crown Bank Chambers, Brandon, Manitoba, solicitors for the owner. 11-1f.

FARM MACHINERY

TWENTY H.P. I.H.C. GASOLINE TRAC-tor; 5-furrow P. & O. Gang, stubble and breaker bottoms, two sets shares; Aultman Taylor 27 in. Separator. Good as new. Price \$2,000. Jas. Smith, Elfros, Sask. 20-6

FOR SALE—TRACTOR BARGAINS, BIG Four "36" also Minneapolis "25" never used. P.O. Box 87, Milwaukee, Wis. 19-4

FARM STOCK FOR SALE

FOREST HOME FARM—CLYDE STAL-ions, rising two and three years. Mares and fillies. Two roan yearling Shorthorn bulls, Yorkshire sows to farrow in June. Orders taken for spring pigs. Barred Rock eggs, \$1.50 per 15; \$5.00 per hundred. Stations: Carman and Roland. Andrew Graham, Pomeroy P.O. 15-1f

SEED GRAIN

GOOD CLEAN TIMOTHY SEED FOR SALE—Six Dollars per hundred, bags free. John Lamont, Red Deer, Alta. 20-6

SEED POTATOES

SEED POTATOES—WEE MACGREGOR and Royal Russets. One Dollar per bushel, bags free. Walter Douglas, Glenboro, Man. 9-18

"WEE MACGREGOR" AND DEWEY. Best Potatoes to grow. Illustrated descriptive list free. Bushel One Dollar. Rowan Bros., Macgregor, Man. 17-6

TENDERS

MENUTT, SASK., GRAIN GROWERS' AS-sociation calls for tenders car load twine. Bids must be in by May 27. F. Furtney, Sec. Treas. 20-8

HORSES

RIVERSIDE STOCK FARM—CLYDES, dales—Imported and home bred. Stud headed by imported "Gallant Argyle." Shorthorn, dairy strain. In Yorkshire hogs and White Wyandotte poultry the best breeding stock is kept. C. V. Hodgson, Cowley, Alta. 14-13

IMPOTENT AND INDIFFERENT SIREs and dams successfully treated. Have made special study of it. Address J. Wilhelm, V.S., Specialist on Generation, 205 9th St., Saskatoon, Sask. Correspondence confidential. 15-13

REGISTERED PURE BRED BLACK PER-cheron Horses, 8 years old. Will sell cheap. Good reasons for disposal. Robert Biggar, Kamaka, Alta. 19-6

BARRISTERS

ADOLPH & BLAKE—BARRISTERS, SOLI-citors, Notaries, Conveyancers, etc., etc. Money to Loan. Brandon, Man. 34-1f

ERNEST LAYCOCK, B.A., LL.B., BARRIS-ter and solicitor, Wilkie, Sask. 20-1f

SITUATION

WANTED—POSITION AS GASOLINE EN-gineer. Six years' experience in heavy Andy plowing engines. State wages. Box 44, R. T. D., Solagirth, Man.

MISCELLANEOUS

FARMERS AND STEAM PLOWMEN—BUY the best Lignite (Souris) coal direct from Riverside Farmers' Mine, \$2.25 per ton. (Mine run \$2.00), f.o.b. Bienfait. J. F. Bulmer, Taylorton, Sask. 34-1f

FOR SALE—TWO 200-EGG CAPACITY incubators, slightly soiled, in perfect condition. \$25.00 each. F.O.B. Winnipeg. Wm. Rennie Co. Ltd., 394 Portage Ave., Winnipeg, Man. 13-1f

HELPFUL LITERATURE FOR BIBLE Study. Free on application. Secretary International Bible Students' Association, 59 Alloway Ave., Winnipeg 11-13

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Count each number and initial as a full word, as for example the following: "J. F. Brown, \$1.00," contains seven words. Be sure and sign your name and address. Do not have any answers come to The Guide. The name and address must be counted as part of the ad. and paid for at the same rate. All advertisements will be classified under the heading which applies most closely to the article advertised. No display type or display lines will be allowed in classified ads. All orders for classified advertising must be accompanied by cash. Advertisements for this page must reach us seven days in advance of publication day, which is every Wednesday. Orders for cancellation must also reach us seven days in advance.

After investigation, we believe every advertiser on this page to be reliable. Please advise us if you know otherwise.

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BUTTER—CAN YOU SHIP US SOME NICE butter. We have a very large trade for farmers' choice butter in prints and tubs (prints preferred), and will pay cash, highest prices at all times. Express your butter to us just as soon as you have 40 or 50 lbs. Do not prepay, we will pay express charges here. Make us a trial shipment, and you will be well satisfied. Simpson Produce Co., Winnipeg, Man. 20-1f

EGGS—THE SIMPSON PRODUCE COM-pany, Winnipeg, will pay cash immediately on receipt of shipments of eggs, butter, poultry, etc. Send 50c, and we will ship you a heavy egg case, which will contain 30 dozen eggs, or 15 dozen eggs and 30 lbs. butter. Start right away—sell your produce for cash. Simpson Produce Co., Winnipeg, Man. 20-1f

CATTLE

HEREFORD CATTLE AND SHETLAND Ponies—Pioneer prize herds of the West. Pony vehicles, harness, saddles. Buff Orpington Cockerels and Eggs. This farm and stock complete for sale. J. F. Marples, Poplar Park Farm, Hartney, Man. 19-1f

12—SHORTHORN BULLS—INCLUDING choice 2-year-olds and show yearlings. 30 sold since Jan. 1. Yorkshire boars and weanlings. Grade heifers. J. Bousfield, Macgregor, Man.

FOR SALE—FIVE SHORTHORN BULLS, from twelve to thirteen months' old, bred from the very best type of Shorthorns. David Stewart, Gilbert Plains, Man. 22-6

HOLSTEIN—YOUNG BULLS READY FOR service, also cows and heifers. J. C. Drewry, The Glen Ranch, Cowley, Alta. 20-26

BROWNE BROS., NEUDORF, SASK.—Breeders of Aberdeen Angus Cattle. Stock for sale.

HOLSTEIN GRADE HEIFERS AND COWS. Registered stock, both sexes. D. B. Howell, Langenburg, Sask. 18-13

SEVERAL REGISTERED SHORTHORN bulls, thirteen months and younger. Walter James & Sons, Rosser, Man. 7-1f

W. J. TREGILLUS, CALGARY, BREEDER and importer of Holstein Friesian Cattle.

POULTRY

TURKEYS, GEESE, DUCKS, CHICKENS, eggs, poultry supplies. Catalogue giving valuable advice mailed free. Maw's instant louse killer, easily applied on roosts, kills lice instantly; half pound, postage paid, 50c. Edward's Roup Cure, in drinking water, prevents and cures disease, half pound, postage paid, 50c. Maw and Sons, Armstrong, B.C.

PURE BARRED ROCK EGGS—THE BLUE Ringlet kind. One-fifty per fifteen. C. F. Brewer, Dauphin, Man. (formerly of Ashville). 19-6

BARRED ROCK EGGS—FROM FARM-raised and splendid laying strain. \$1.50 per 15 eggs, or \$6.00 per 100. H. J. Morrison, Elgenheim, Sask. 17-6

BLACK ORPINGTON EGGS FROM PRIZE-winners, \$2.50 per setting. W. W. Douglas, Glenboro, Man. 18-6

WHITE WYANDOTTES, WHITE ROCKS—Eggs, \$1.00 setting. Cockerels \$1.75. T. Leigh, McCreary, Man. 17-6

SITTINGS OF 15 EGGS FROM PRIZE-winning R. C. H. I. Reds, \$2.00. Frank Holmes, Broadway, Saskatoon. 13-13

EGGS FOR SALE—PURE BRED RHODE Island Reds. Two dollars per fifteen. Samuel Meek, Blackwood, Sask. 18-6

WHITE ROCKS—EXCEL LAYING STRAIN Eggs for sale, \$2.00 per setting, \$8.00 per hundred. A. Fredlund, Dubuc, Sask. 19-6

PURE BRED BUFF ORPINGTON EGGS—\$1.50 per fifteen. Edward Helem, Medora, Man. 16-16

BUFF ORPINGTON EGGS—TWO-FIFTY per setting. W. Dawson, Juniata, Sask.

SWINE

REGISTERED YORKSHIRE SWINE—April pigs for sale. Sutter Bros., Redvers, Sask. 20-6

IMPROVED YORKSHIRES, BARRED Rocks, Cockerels. Eggs for hatching. George Z. Smith, Minitonas, Man. 17-6

REGISTERED YORKSHIRE SWINE, UN-related pairs. Coleman and Son, Redvers, Sask. 17-13

STEVE TOMECKO, LIPTON, SASK. Breeder of Berkshire Swine. 18-1f

Co-operative People's Banks

Continued from Page 7

both capital and interest, so that at the end of the period prescribed, the whole debt is extinguished. As a matter of fact the Levis Co-operative Bank has granted such a loan extending to twenty-five years, repayable by annual instalments, including one twenty-fifth of the capital and the interest due for the balance of the loan, deduction being made each year of the amount repaid upon the capital.

Such long time loans can be very safely made when the guarantee fund accumulated has reached a sum of some comparative importance representing say, three fifths of the total amount of such loans and when the share capital has become steady, being almost free of yearly withdrawals. As the bank grows older these withdrawals become less important in amount, the holders of shares preferring to borrow, so as not to lose the current dividends and to keep their small capital unimpaired, thus securing the shares to the bank. Moreover, we have observed, especially after four or five years, a general tendency on the part of the shareholders to buy the shares of those who

wish to withdraw them, thus protecting the society against any serious decrease of the amount of its share capital. That has been and is our constant experience with the Levis Co-operative Bank, the oldest of all and no doubt the same result will prevail later on with all the others.

All those factors enable such banks to grant long time loans, without any fear of trouble. The rural co-operative banks of Europe of very similar character to those described above, make such loans up to even 30 years, and for over 60 years none have experienced any difficulty on that account.

No Loss

A most remarkable fact, one upon which we cannot insist too much, is that we have never yet heard that any one of those co-operative banks numbering over one hundred and forty has yet lost one cent upon their loans. A Boston banker being apprised of this fact told us that it was a marvel, but he at once acknowledged that it was due to the complete network of provisions made to insure the

good working of the banks and to the field of activity so happily chosen where those institutions were carrying on their beneficial work.

It cannot be denied that the co-operative bank is a splendid organism to stimulate thrift among the masses of the people. Hundreds upon hundreds of thousands of dollars have passed through and are still held by these banks, savings that would never have been made otherwise. The moral results, which are by far the most valuable of all. It can be asserted with truth that these banks are very efficient schools of savings and the benefits derived by the working classes and farmers through the loans made are already almost numberless. We could, if we had space, quote hundreds of cases where the services rendered by such loans were very valuable indeed.

We are often met by the objections that as there is a branch of a chartered bank in the locality it is felt that there is no necessity to organize a co-operative people's bank. Such an objection shows that the very beneficial moral, as well as material influence of such a society, is not at all understood. A co-operative bank is a local organization and tends to the social betterment of all its members, while a chartered bank is an organization formed with the sole desire of making money for the shareholders without the slightest consideration of the least endeavor to improve the morality, the honesty, the well-being and the social standing of its clients. The people's parish bank strives for a high ideal, while the bank has but one object, that of making as much money as possible with a view to constantly increase the dividends of the shareholders at the expense of the public. And we have conclusively shown that the high ideal of the co-operative bank does not prevent it also being a success from the mere point-of-view of economic benefits.

Conclusion

Of course the foregoing contains indisputable evidence of the material advantages already derived by the people from the working of such co-operative banks. But the consideration implied in this very success, that of the financial betterment thereby secured for the most helpless and deserving portion of the population should not be the only one that ought to be taken into account. However important it may be to protect the farmer and the working man and to prevent them from falling into the clutches of the money lenders or usurers, this should not be the only consideration prompting the action of men wishing to do what they can to improve, to educate and to enlighten the same farmer and the same working man so that they may be in a position to protect themselves and to so manage their business as not to be obliged to fall back into the hands of usurers and become their victims through misconduct or ignorance. In that high conception of the special duty lies the real reward of the labors of those who should work along that line and contribute to the expansion of a movement aiming at the moral, social and economic improvement of the masses. In the young democracies of this continent it is of paramount importance to adopt the best means to improve the condition of the people so that the lives of the millions would be worth living and should be protected from the exploitation of the few. Let us reverse, for the benefit of our democracy, the old saying of "The struggle for life," and substitute therefor the Christian doctrine of "Union for life."

SIXTEEN QUESTIONS FOR MANUFACTURERS

Washington, May 13.—Senator La-Follette's amendment to the Underwood Tariff Bill, which was accepted by Senator Penrose, provides that manufacturers, who might appear to file briefs before the finance committee, be required to answer under oath sixteen questions relating to the commodity they manufacture, the raw material used, the amount of production and consumption of the commodity in this country, the number of concerns engaged in its manufacture and their identity, the market price in this and competing countries, the cost of production in this and competing countries, percentage of labor cost here and abroad, transportation cost to principal markets here and abroad, what part of the existing tariff duty represents difference in cost of production here and abroad, and what part of the tariff duty represents profit to the American manufacturer.



*Another hard blow to the high cost of living:
A sack of the Grain Growers' Flour
Quality and Price to suit the most exacting*

In Union IS Strength!

The Western farmer has realized the truth of this proverb in the marketing of his grain. Why not apply the same co-operative principle to the purchasing of your supplies? Through the co-operation of the farmers The Grain

Growers' Grain Company is now able to supply you with flour of the highest quality almost at cost.

Send us a Post Card for Prices and Particulars

When you help your Company you help yourself.

By purchasing your flour from your own Company and investing your money in its stock, you hasten the time when you shall be able to purchase all your supplies co-operatively and live comfortably on the saving you will make.

The Grain Growers' Grain Company Limited

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Nature Gives No Guarantee!

No district—however favored in the past—can expect to enjoy immunity from hail for ever. It is proven by experience that every year a locality remains free from hail increases the likelihood of hailstorms in that part of the country the following year.

Our rates for the more favored districts are specially low. The cost being so trifling and the possible damage so great, can you afford to take the risk?

Write any of the companies shown here, consult any one of our 1,500 Local Agents, or address

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 LOWEST
 POSSIBLE COST**

8

