

THE

# GRAIN GROWERS GUIDE

WINNIPEG

Vol. 1 JUNE 1908 No. 1

PUBLISHED THE FIFTEENTH OF EACH MONTH  
UNDER THE AUSPICES OF THE  
MANITOBA GRAIN GROWERS' ASSOCIATION  
AND EMPLOYED AS THE OFFICIAL ORGAN OF THAT BODY

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

## INTRODUCTORY

of The Publishers, The Editor and The Paper,

Manitoba Grain Growers' Ass'n Assumes Control.

Story of the Grain Growers' Struggle for Government  
Ownership and Operation of Elevators  
at Country Points.

Farmers at Ottawa Seeking Legislation.

Public Ownership and Co-Operative News.



EQUITY

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

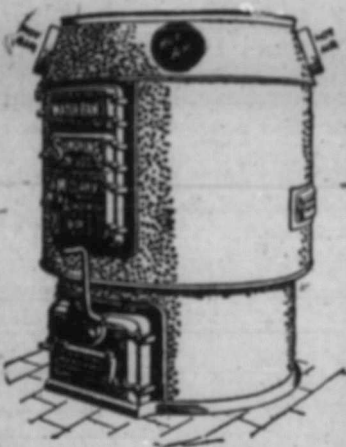
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# THE GRAIN GROWERS' GUIDE

A MONTHLY

NO. 1

WINNIPEG, JUNE, 1908

VOL. 1

ADDRESSED TO THE FARMERS OF



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

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

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

Subscription price \$1.00 per year in advance.

Advertising rates on application.

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NO. 1

JUNE 1908

VOL. 1

## INTRODUCTORY

### *From The Publishers*

To the Public:—

One important object that the organizers of the Grain Growers' Grain Company always looked forward to accomplishing, was the creation of an organ which could be employed in disseminating knowledge of the conditions surrounding the Grain Trade, and sound views on economic questions. They always proposed, when the amount of profits would permit, to devote a certain portion of them to this educational work. That time in their history has arrived, and those responsible for the policy of the company now take pleasure in presenting to you "The Grain Growers' Guide." It is their purpose to permit it to be employed as far as may be to assist the various Farmers' Organizations of the West to increase their membership, and carry on their propaganda.

As a trading Company, we are concerned in keeping the channels of trade free from the handicap of special privilege, keeping our people informed as to market conditions, and encouraging the co-operative idea as applied to the purchase and sale of commodities commonly produced and used upon farms, with special present reference to grain. We also desire to create a satisfactory advertising medium. But since we (the shareholders), in addition to being mem-

bers of the Company, are in nearly every case members of some Farmers' Organization created for the purpose of securing the improvement of the conditions surrounding our industry, by educational, legislative and other means, we desire to provide a publication which may be employed by such Associations as an official organ with a portion of the paper under their absolute control.

Believing in co-operation generally, we conceive it particularly applicable to the maintenance of an efficient and satisfactory organ for each of the several Associations having similar objects in view. The Guide will be sent to all known members of the various Associations long enough that they may become familiar with its contents and character, when we hope that the majority of them will aid the enterprise directly, and the farmers cause indirectly, by becoming regular subscribers. In the crisis of any great farmers movement, or in the pressing of any important measure upon our various Governments, we believe The Guide is capable of rendering most effective service.

Soliciting the support of every farmer to our undertaking, we remain,

Yours faithfully,

GRAIN GROWERS' GRAIN CO., LTD.

Publishers.

### *From The Editor*

Fellow Farmers:

From the Editor of a new publication, a few introductory remarks are naturally expected, but it does not appear necessary that he should enter into any lengthy elaboration of the policy and aims of the paper.

In brief, the purpose of its publication is to aid in the discussion of the economic and social problems which confront us, to assist in unifying opinion among our farmers and other workers as to what it is necessary to do in order that they and we may come to enjoy to the full the fruits of our labors, and, having thus unified us in opinion, to serve as a trumpet in marshalling our forces for the accomplishing of whatever has been decided is best to be done.

It is expected that the leaders of the various Farmers' Associations and Trade Unions will employ this paper as a medium for giving publicity to the views held by their several organizations. No matter how much the Editor may differ from them, no effort will be made to prevent them giving the fullest expression to their opinions in the names of the bodies which they represent. Of course, the Editor will have decided opinions of his own and will urge them through the editorial columns to the best of his ability.

Thus out of publicity and free discussion a sound public opinion is hoped to be evolved on many questions on which the various interests appear hopelessly divided at the present time.

The paper will be non-political in the common acceptance of that term, that is to say, it will favor no party or person by reason of his party connections. It will, however, not scruple to discuss any matter which may be or is likely to become the subject of legislation, from the standpoint of its soundness or unsoundness as an economic, or ethical proposition.

The Editor believes in the desirability of public ownership and operation of public utilities, such as telegraphs, telephones, railways, stock yards, cold and other storage warehouses, including grain elevators of all kinds, steamship lines and wharves.

He believes, however, that to secure the best results from public ownership, the people must choose their representatives in parliament for their honesty and business ability, rather than allow them to be picked out by "the machine" for their ability to win a party fight by eloquence, promises or bribes, or for their subservience to an interest, a leader or a clique.

He further believes, that at least a portion of the great natural resources of the nation should be retained as part of the public domain, to be operated at cost by the government, directly or through a commission, whenever private owners use their monopoly of these resources to levy an unnecessary tribute upon the people.

Though not looking for trouble, the Editor is prepared to attack any wrong however entrenched and defend any right however exposed to assault.

But while striving to secure improvement of the physical conditions surrounding the people, by fighting abuses and aiding reforms, he recognizes that in the development of the beauties of character in the individual, and in the nation is found the surest hope of happiness.

The soul is more than the body, and the life is more than meat.

He realizes that his views will not always agree with those of the individual subscriber. This will sometimes be occasioned by the Editor being wrong, sometimes because the subscriber is wrong, and not infrequently because the Editor and the subscriber are both wrong.

However, he is determined to do his best to advance the cause of human progress according to his lights, and for this reason feels justified in asking for the assistance and support of all good men. Faithfully yours,

THE EDITOR.

### Our Paper

The Guide is by no means our ideal of what a Farmers' Paper should be. It is, in fact, but the first step towards the ideal we have in mind. How soon it takes the second step depends in a very great measure upon the Farming Public.

It is almost inconceivable that a great agricultural country inhabited by a class of more than ordinarily progressive farmers should not support an enterprise of this kind to the extent of making it the largest, strongest and most influential paper in Canada. We are giving them the change to do so and we think they will.

Our ideal of a paper, and one which we hope to see realized in a comparatively short time, is that of a great weekly newspaper containing authentic accounts of all matters and movements of importance to the farmers and other workers, who are in the same boat as the farmers, so far as being slaves of the capitalist classes who control the natural resources, the means of production and transportation and the medium and avenues of exchange.

This newspaper would help in the work of freeing the people from this slavery by assisting them to organize and get a clear insight into the causes of the present unsatisfactory conditions, and the nature of the remedies, educative, legislative and co-operative, to be applied. It would also try to teach them to escape from the slavery of selfishness, petty greed and the crime of disloyalty in their relations with one another.

This great newspaper would naturally replace in the homes of our people the organs of machine politicians, public service corporations and other capitalistic interests, which, not content with preaching false doctrine on economics, suppressing or distorting the truth about the success of advanced legislation in other countries, systematically employ inspired articles disguised as news items to confuse public opinion.

As illustrative of the foregoing we give the following quotations: Here are the words of Mr. Bryan: "A great many of the big daily papers are owned or controlled by trusts and corporations. Their editors are but tools in the hands of schemers. They chloroform the people, telling them things are all right, while the trusts come along and pick their pockets. These editors are but the mouthpieces of the great Trusts, and they write what they are told to write by those who would fleece the people."

The following are quotations from various articles in the January Arena: "They" (referring to the stock gamblers) "have systematically deceived the people by misleading rumors, articles and public statements, and they have on occasion used the great banking interests in such a way as to further their diabolical plans." Again, (referring to the San Francisco situation), "To support graft the allied corporations bought up the weekly papers." Here is another in an article dealing with the corporation-owned press: "With great newspapers day by day deliberately misrepresenting progressive statesmen who champion the cause of the people and justifying the criminal rich at every turn or seeking to further the well-laid plans of the high financiers and public plunderers, it is surely time for thinking and conscience-guided men and women to awaken from their lethargy and organize for aggressive warfare on the enemies of free government, common honesty and morality."

Its Editorials would be written from the stand-point of the producers and its news columns would contain all that could be found out respecting progressive legislation, the growth of Co-operative Associations and the progress of the public ownership and co-operative idea as applied to public utilities and natural resources.

It would be a great educational force and would the more quickly operate upon the public intelligence, because as well as supplying "good medicine" through its circulation, it would cut off the supply of "dope" by reducing the circulations of the plutocratic organs, which it would naturally replace in the homes of the people.

So long as partisan and capitalistic organs are the only media of publicity which we have, it is practically impossible to carry on a campaign of education which affects the interests of a party or of a capitalistic institution.

By a conspiracy of silence a popular agitation can be kept from spreading, a prosecution of a vicious corporation can be made to appear as a persecution, or an effort to show the strength of popular discontent with existing conditions or the conduct of our legislators can be rendered abortive by declining to publish the communications of the malcontents.

We recognize that our paper in its present form is not capable of efficiently discharging the functions of an opinion paper, an official organ for an Association, a reporter of markets, or a newspaper, and therefore we speak of it as being only the initial step in the creation of a more efficient publication which will succeed it so soon as the support given it by the public will warrant.

So soon as it becomes self-supporting as a monthly, it will be converted into a semi-monthly and after making good in that form will become a weekly. New features appropriate to its changed form will be added as the changes are made.

Those who feel with us that the paper in its present form is not capable of accomplishing what could be accomplished with a more satisfactory medium will, no doubt, labor earnestly to enlarge our subscription list to the point which will warrant us approaching more nearly to the ideal form.

We earnestly solicit every farmer who reads these lines, to instantly send forward his subscription and constitute himself an active canvasser on behalf of the paper, keeping up the work as occasion offers so long as there can be found a farmer in his vicinity who is not on our mailing list. We solicit news of farmers' organizations, whether in our midst or in other countries, and communications from our farmers throughout the three provinces who have information to give



that should be known by their fellows, or who have suggestions to offer that might lead to improvement of conditions if acted upon. Clippings also from other publications that will throw light on any of our economic problems, will be welcomed. A statement of fact with respect to any public gathering and of resolutions or discussions made thereat will find entry if they relate to questions of public interest.

The paper will deal with crop conditions throughout the world. It will not yell itself hoarse, however, about a crop that is just peeping through the ground, thus enabling the "bears" to pound down the price of our commodity. For the same reason it will discount all exaggerated accounts of wonderful crops. It will not conceal the fact of a frost that greatly lessens our yield or depreciates its quality for the sake of helping the miller to get wheat cheaper than he should, or to enable the land speculators to continue to secure high prices for land from those who are going to sweat the price out during the coming years.

It will not tell whether the price is going to be higher or lower from time to time, at least not so long as the speculators rule and can "rig" the markets, because not being in touch with the speculators, it don't know what they are going to do, and consequently don't know what prices will do. For example: cables come higher from Europe and prices fall here or "bear" news comes from across the line and prices go up here. In the wheat market it is the unexpected that happens and the "favorite" rarely wins.

Card gamblers cannot live on one another. It is necessary that a green-horn should sit into the game from time to time to supply the funds.

So with gambling in futures. The public must come into the game for the professionals to make money. When enough of the outside public, including many farmers, who have sold their real wheat, have bought the option, it is necessary that the price should be put down in order that

the professional should rake in the margins. When enough of the public sell short then is the time for the price to go up.

The best this paper can do then is to tell what prices would do if there was nobody to "monkey" with the market. But even this is difficult, as those who speculate in grain are able to manufacture "bull" and "bear" news, commonly called "dope," from time to time that is hard to distinguish from genuine crop news, and this is a plan greatly resorted to by speculators.

A feature of the paper will be cartoons illustrating interesting situations in public affairs or driving home important truths which the farmers need to learn.


In later issues there will be regular departments such as current events, proposed legislation here and elsewhere, news on public ownership of public utilities, co-operative news, opinions of noted publicists, words of great thinkers on economic, social and ethical subjects, etc.

There will also be pages specially for women and young people.


It is hoped, however, our women and youths will read the paper from cover to cover. Woman suffrage is near at hand and with it the promise of better laws. Some people are afraid to trust women with the franchise. Well, the man who deliberately thinks that women are as bad and as selfish as men are, and would make as silly a use of the franchise as most men do, must have a very low estimate of women's morals and intellectual ability, that's all.

There will be plenty of room for correspondents who have something to say for the public good.

Then there will be the "Cranks Corner." To the editor the word "Crank" is a title of honor. It is by means of cranks that the world is moved forward. So if anybody's letter appears in this corner he must take it as a compliment, as the Corner will admit the ideas of men who are thinking things out for themselves and striving to find solutions to the problems which individual and social life presents.



## The Manitoba Association Assumes Control of "The Grain Growers' Guide"



The Guide which was planned and organized by the Grain Growers' Grain Company Limited, to serve as an instrument in the hands of the various Farmers' Associations for furthering the interests of their members and assisting in the growth of their organizations but which when its approaching birth was announced, did not enjoy even the promise of recognition from any of them, takes pleasure in printing the following resolutions. The first was passed at Regina at the meeting of the Inter-provincial Council, May 19th, and the latter at Brandon at the meeting of the directors of the Manitoba Grain Growers' Association, June 8th.

(1.) Moved by F. W. Green, seconded by R. McKenzie: That this Inter-provincial Council of Grain Growers and Farmers' Associations is pleased to know that the Grain Growers' Grain Company is taking steps to finance a non-political paper devoted to the interests of the Grain Growers of the West that will deal independently and fearlessly with economic and social questions affecting their prosperity and well-being, and hopes the time will soon come when it will be in the home of every western grain grower and further suggests that each Association take such steps as may be deemed necessary to accomplish that end.

(2.) Moved by J. S. Wood, seconded by J. W. Scallion: Whereas at our last annual convention the directors were authorized to take steps as they deemed advisable to make provision for a monthly bulletin for disseminating inform-

ation as to the work of the Association, amongst its members and farmers generally, and

Whereas, the "Grain Growers' Guide" is being published under the management and editorship of Mr. E. A. Partridge,

Be it resolved that this Association make the "Grain Growers' Guide" our "official organ" to be used as a medium of informing our members of the work of the Association. And we do hereby instruct our secretary to advise the different branches to use their influence in extending its circulation among the farmers in their community. Also that each branch appoint some one of their members to supply items of interest to grain growers for publication. Further, that Messrs. McKenzie, Fraser, McArthur and Malcolm be a committee of this board to supply copy for the space allotted to us in the journal.

The paper is therefore described on its cover as being published under the auspices and employed as the official organ of the Manitoba Grain Growers' Association. The fact that it is so published does not debar any other Association of farmers or in fact organized workers of any kind from adopting the paper as their official organ, as the Manitoba Association does not wish to prevent others from participating in the benefits to be derived from such a medium, but on the contrary invite them to share the privilege.

## A NEW ANNOUNCEMENT

To the Public:—

Since penning the introductory articles introducing the Publishers, the Editor and the Paper to the public, new arrangements have been made whereby the Grain Growers' Grain Company will no longer figure as publishers, nor myself as managing Editor. The articles have been permitted to appear, however, at my request as they illustrate what I had hoped to see the Company, as a Company accomplish. The abandonment of this idea by the Board of Control and the placing of the enterprise under the auspices, the editorial control and management of the Grain Growers' Association, terminates with this issue my control and hence my responsibility for the character and contents of the paper. I do not think the character of the paper nor the uses to which it will be put will be materially altered by this change of control. I hope to continue to contribute largely to the contents of its columns. In retiring from its editorial chair I would bespeak for it the active support of all my friends.

Faithfully yours,  
E. A. PARTRIDGE.

## LATEST DEVELOPMENT

Resolution Passed by Executive of Manitoba Grain Growers on the Eve of Our Going to Press

Moved by R. C. Henders, seconded by J. S. Wood;

Whereas, this Executive was instructed by the Provincial Convention held in Brandon on January 15th, 16th and 17th, 1908, to issue as soon as practicable a monthly Bulletin to the members of the branch Associations to keep them posted on matters of interest to them, and

Whereas, an opportunity has now presented itself whereby said resolution can be put into effect without assuming any serious financial obligation by this Association.

Therefore, be it resolved that this Executive proceed to issue such publication which will be known as "The Grain Growers' Guide," that R. McKenzie be appointed provisional Editor, and that the Executive be constituted an advisory board, until such time as the Inter-Provincial Council shall have an opportunity of considering the matter with a view to having them co-operate with us in the issuing of such publication in the interests of the Grain Growers' of the three Provinces. Carried.

## Story of the Grain Growers' Struggle for Government Ownership and Operation of Elevators at Country Points



The request was first made by the Executive of the Manitoba Grain Growers' Association prior to the Manitoba elections in 1907. The request was endorsed by the Grain Growers' Convention held in Brandon some time later in 1907. The Government declined to act on the request of the Grain Growers' alone, but agreed to call a Conference of

Reeves and others for June 5th and 6th, and declared themselves prepared to carry out the findings of that Conference.

That Conference passed the following resolution:

Resolved: That this Conference, for the reasons advanced in the clause on Government ownership of storage facilities in the circular issued by the Manitoba Grain Growers' Association and appended hereto, urgently request the Provincial Government to acquire and operate a complete system of storage elevators throughout the Province along the lines suggested in the clause referred to above, and that the Provincial Government request such modifications of the Grain and Inspection Acts, and such co-operation of the Dominion Government, as will make the system capable of yielding the most benefit possible to the producer."

The clause referred to as containing the reasons for making their request for Government ownership is as follows:

4. Government ownership and operation of elevators, both terminal and line.

The large elevator interests supported by many strong financial interests and working in harmony with large milling interests are becoming dangerously strong. Possessing practically all the storage facilities of the country at initial points and controlling a large portion of the terminal elevator space as well, supplying the only avenue by which the farming population, lacking both storage facilities and money can quickly dispose of their grain in the absence of adequate transportation facilities, they are able to buy the greater part of the crop at a price much below its legitimate value. In addition to this they are able, if unscrupulous in the methods employed in their elevators, to increase their profits still further by giving light weights, low gradings, taking heavy dockage and changing the identity of the farmers' special-binned grain at initial points and by skim-



ming grades at the initial, intermediate and terminal elevators. With all these advantages theirs, they can steadily under-sell competitors having no storage facilities until such competitors are driven out of business. They would then be in the enjoyment of a monopoly of the grain trade.

There appears only one practical way to prevent the creation of this monopoly and to free the trade from the many abuses consequent to the storage facilities being in private hands and operated for the advantage of the dealer rather than the convenience of the producer.

This is for the Provincial Government to create a complete system of government owned and operated storage elevators throughout the province by buying all the initial elevators that could be purchased at a fair valuation and supplementing them with a sufficient number of new ones to provide adequate government storage at every shipping point.

The new elevators would be constructed on a uniform plan with uniform sized bins for the more part, say one thousand bushels capacity, and the old ones re-modelled by sub-dividing the large bins.

They would be equipped with up-to-date cleaners so that the grain might be cleaned to grade requirements before being weighed and stored and the screenings returned to the owner.

The owner could thus supervise the cleaning of his grain, save freight on dirt and take back the screenings to be used on the farm for feeding purposes. They would also be equipped with scales for weighing in and out. Provision would be made for small lockers in which a sample of each load after being cleaned would be deposited giving a true sample of the contents of bins. A farmer presenting himself with wheat would be allotted a bin at a fixed rental per month or fraction thereof (with cleaning and insurance charges where cleaning and insurance were stipulated for). Thus no one would occupy space which he was not prepared to fill in a reasonable time.

A storage receipt would be issued for each load.

As soon as a bin was filled the operator would mail a sample drawn from the locker to the chief grain inspector who would issue a grade certificate therefor giving grade, weight per measured bushel, place of storage, number of elevator and number of bin. On the receipt of the grade certificate and on presentation of the storage receipts the operator would issue a warehouse receipt to the owner with grade certificate, weight certificate and expense bill for storage, etc., attached. Farmers having small lots could arrange for joint use of a bin.

No advance charges will have to be met before sale of grain.

The owner of grain being in possession of the complete documents could sell or consign his car. In case of sale he would receive settlement in full at once. In case of consigning or hypothecating to a bank he could secure a 75 per cent. advance on value of grain at his station. This advance could be secured, as is now done on "bills and inspection," at a 6 per cent. rate. Thus as fast as a farmer could store his grain he could realize 75 per cent. on the value, whether cars are there available for transportation or not, which would be an immense advantage, not only to himself, but to every business man in the country except perhaps the grain dealer who could no longer take advantage of a blockade to "cinch" the producer.

The fact that the elevators were used solely for purpose of special-binning grain and were entirely free from the control or manipulation of buyers would eliminate any temptation to give light weights, take heavy dockages, misgrade or change the identity of the stored wheat. It would put an end to the improper allotment of cars which now makes a mock of the Grain Act and street selling would soon become a thing of the past.

By appointing the operator as shipper's agent for "declaring intention and ability to load" as required by the Grain Acts the applicant for cars need never lose his turn nor need cars be allotted to those no longer requiring them.

A check upon unequal distribution of cars as between shipping points could be provided by daily reports from the operators received at the Department of Agriculture.

The advantages of having weight and grade at starting point are many.

The grain being officially weighed and inspected before being handed over to the railways they would become responsible without evasion for all shortage in weight and deterioration in quality in transit from shipping point to destination. Another advantage of having the weight and grade at point of shipment is that cars could be shipped to points either east or west of the point of shipment and sold for delivery to millers for grinding or farmers for seed purposes either in the West or Eastern Canada on either grade or sample without risk or fraud as the seller is protected by the official grade sample and weight in case of dispute and the buyer has recourse to the transportation company in case of discrepancy.

It is now customary in the case of shipments to North Bay to ship cars through the elevator at a cost approximately of seven-eight cents per bushel for the purpose of cleaning and obtaining official weights. This charge would be obviated by cleaning and weighing at initial points.

Again many types of wheat do not lend themselves to being classified according to their intrinsic value under the present grading system. Take for example plump frosted grain, bleached grain or grain slightly smutted. By being stored in a public elevator under control of a public official, official samples of grain of this class can be sent to presumptive customers anywhere making selling on sample practicable. Also a sample market could be instituted without making Winnipeg an order point by sending samples from bins to be exposed under official supervision in a sample room. Millers and exporters could buy from these samples and either send direct to mills or collect in special bins at the terminal elevators for export as sample lots.

The facility afforded by the system for securing of advances before the identity of wheat is lost and before transportation is available would tend to a more leisurely marketing, giving to the farmer longer opportunity to receive satisfactory bids and a greater ability to make the supply just sufficient to meet the active milling demand from month to month. In the long run the miller would not pay more for his wheat, but the speculator would have fewer opportunities to fleece the farmers at one time of the year and the millers at another.

With such a storage system, freed from the abuses of the present one, if the railways would give a reduction in freight rates from interior points to the Lake Ports from April to August, to in some extent offset the carrying charges, the periodic disorganization of traffic could be obviated.

As to cost. In any case storage has to be provided and paid for directly or indirectly by the grower of grain, whether it be in the shape of bins on the farm, farmers' elevators, company elevators, railway terminals or a government system. The government can finance the system at the lowest rate and operate at cost.

The Canadian farmer must meet the competition of the Indian ryot, the Russian peasant and Argentine peon in the world's markets. He can only do this by lowering his scale of living to theirs or creating a more economical and intelligent system of producing, classifying, storing, transporting and marketing his products.

The terminal elevators should be owned and operated by the Dominion Government that all manipulation of grain in the interest of individual dealers may be abolished and also that the loaning of stored grain belonging to the common stock by the railways or elevator officials for the filling of contracts by large dealers who are short of spot grain may be prevented. Some way must be found also, whereby the average quality of the different grades as shipped out from the terminals will be as high as the average quality of the same grades as they come from the farm when cleaned to grade requirements. The only hope is in government ownership and operation.

The first session of the new Parliament passed without anything being done towards taking over the Elevators in Manitoba, the members apparently not being quite sure whether the farmers really knew that they wanted the elevators to be owned and operated by the Government.

During the winter of 1908 the Grain Growers' Association in Manitoba and Saskatchewan and the Farmers' Association in Alberta at their annual Conventions declared for Provincial ownership and operation, and instructed their several executives to take steps to lay their demands before the various Governments.

There was also at this time a new inter-provincial body created styled the Inter-provincial Council of Grain Growers' and Farmers' Associations. This body passed the following resolutions:

"Whereas the Farmers' Association of Alberta and the Grain Growers' Association of Manitoba and Saskatchewan at their annual Conventions each passed a resolution urging their respective Provincial Governments to acquire, own and operate a system of elevators for receiving, storing and shipping grain; and

"Whereas, the best results in the interests of the producer can be obtained only by each Government concerned establishing a system in its own Province;

"Therefore, be it resolved that this Conference urge the respective executives to take such steps as they deem best to cause the respective Governments to pass the necessary legislation to give effect to the above stated resolutions."

Then the several executives waited upon their respective Governments.

Nothing definite was promised but acting on a suggestion from Hon. Mr. Roblin, a conference of the three Western Premiers was arranged for through the Secretary of the Inter-provincial Council. It was hoped by the Grain Growers' that this Conference might lead to the three Governments passing exactly similar legislation, introducing Government ownership and requesting jointly of the Dominion Government such legislation as would supplement their efforts and render their system more effective.

What the Premiers thought would come out of it we will probably never know.

The Premiers met at Regina on May 4th. It was intimated through the press that they were greatly surprised that no Grain Growers' were there to meet them, although Mr. Roblin himself had suggested that at the first Conference the Premiers alone should be present.

The Premiers talked the matter over among themselves and finally sent for Mr. George Langley, M.P.P., member of the Board of Directors of Saskatchewan Grain Growers' Association, who was in the city. After conferring with him he was chosen to act as ambassador for them in their negotiations with the representatives of the Grain Growers'.

Just at this point it may be proper to state what shape the demands of Grain Growers' in the various Provinces had taken in putting them before the local Governments.

The Manitoba Government and the Saskatchewan one as well had been furnished with copies of a widely circulated pamphlet entitled: "Provincial Ownership and Operation of a System of Line Elevators." This pamphlet was published in the Report of Proceedings of the Manitoba Grain Growers' Annual Convention, 1908.

In addition to this Mr. Langley had put in a statement to the Honorable Mr. Scott, and Mr. Woolford had put in one to the Honorable Mr. Rutherford, both of which are given further down.

Those matters are made clear as we wish the public to know that the various Governments had ample opportunity of knowing what the demands of the Grain Growers' were and also that the demands were practically the same in the three Provinces.

## RE GOVERNMENT OWNED AND OPERATED ELEVATORS

What is proposed is that the Provincial Government shall provide at each railway where any considerable quantity of wheat is marketed, an elevator with up-to-date equipment for cleaning, weighing and loading the grain into the railway cars; that they should be constructed for the most part in bins holding 1000 bushels; that while the end aimed at is the storing at these internal points of a goodly part, say one-third of the crop, this large outlay need not at the very onset be incurred, but the structures may be so arranged as to admit easily of addition and extension, and that they shall be operated by Government employees.

The Farmers' Convention asked that this should be placed before you.

The purpose is to place the Storing, Cleaning, Weighing and Loading on the cars for transportation of the wheat, the staple product of the West, in charge of an authority having no interest financially in the commodity.

The advantages would, we contend, be:—

(a) Giving to the Grain Growers' the full value—less fair cost of transport of the grain.

(b) The preservation of the quality of the wheat as it leaves the farmer—abolishing the present practice of lowering the sample to mere grade requirements and could not fail to enhance the price of Canadian grown wheat upon the ultimate market.

(c) Would by preserving in car load bins the identity of the wheat as delivered by the farmer make possible the establishment of a sample market at a centre place where the particular defects, which to-day often lower the grade of wheat though its milling qualities are not affected, would be correctly understood and accounted for.

5. It would also do away with the difficulty often met with to-day of financing on the wheat without marketing it outright often under unfavorable conditions, for the reason that the grain being in the custody of the Government the security of the advances would be absolute.

6. It would approximate towards the desirable end of putting the wheat upon the market not in a foolish rush, but in a steady and continuous flow, a condition that would give our wheat the value it should have as a hard wheat blending with softer wheats in the making of flour.

7. It is not suggested that the Provincial Government should incur any expense that is not charged against the commodity itself.

8. The great saving in the matter of correct weight, fair dockage and return of cleanings would go a long way towards paying the farmer for whatever rent or toll the Government might charge.

9. Making it possible that by securing the use of a bin in the Government elevator independent parties might buy wheat delivered in small parcels so approaching a condition of Free Trade in Marketing grain.

It is understood this paper is entirely for your private use by,

Yours sincerely,  
(Signed) GEO. LANGLEY.

To the Hon. A. C. Rutherford,  
Edmonton, Alta.

Dear Sir:—

We are in receipt of a letter bearing date of March 16th, 1908, from Mr. Joshua Fletcher, President of the Alberta Farmers' Association, stating that a Conference will be held in the near future between the Premiers of Alberta, Saskatchewan and Manitoba for the special consideration of the subject of Provincial elevators, and asking that we present to you and through you the sentiments of the extreme southern portion of this Province in the premises. The time for a thorough canvass of our people and a full and careful formulation of the arguments in support of this proposition is brief and we can barely hope to give in part the reasons assigned by our people why the Provincial Government should engage in the undertaking.



This matter can best be determined by first considering the evils incident to the present system of private and syndicate owned elevators which should be remedied. These evils may be summarized as follows, to wit, unfair grading, lack of cleaning facilities, substitution at large receiving points en route to terminals, excessive dockages, excessive spreads between grades in price, excessive freight charges, combinations among elevator men to depress prices, unfair weighing, inadequate special binning accommodation, inability to sell on merits direct to millers and other buyers regardless of grading.

These evils can be best met and overcome through a system of Provincial owned and operated elevators for the following reason:—

1. That there being no temptation for profit, or other personal object on the part of those operating such elevators, there will be assured to the producer the fair and impartial grading of his grain.

2. That through the installation of cleaning facilities in such elevators the grain will first be purged of chaff, weed, seed and other foreign matter, and will be in condi-

tion when placed on the weighing hopper, to receive the true grading to which it is entitled.

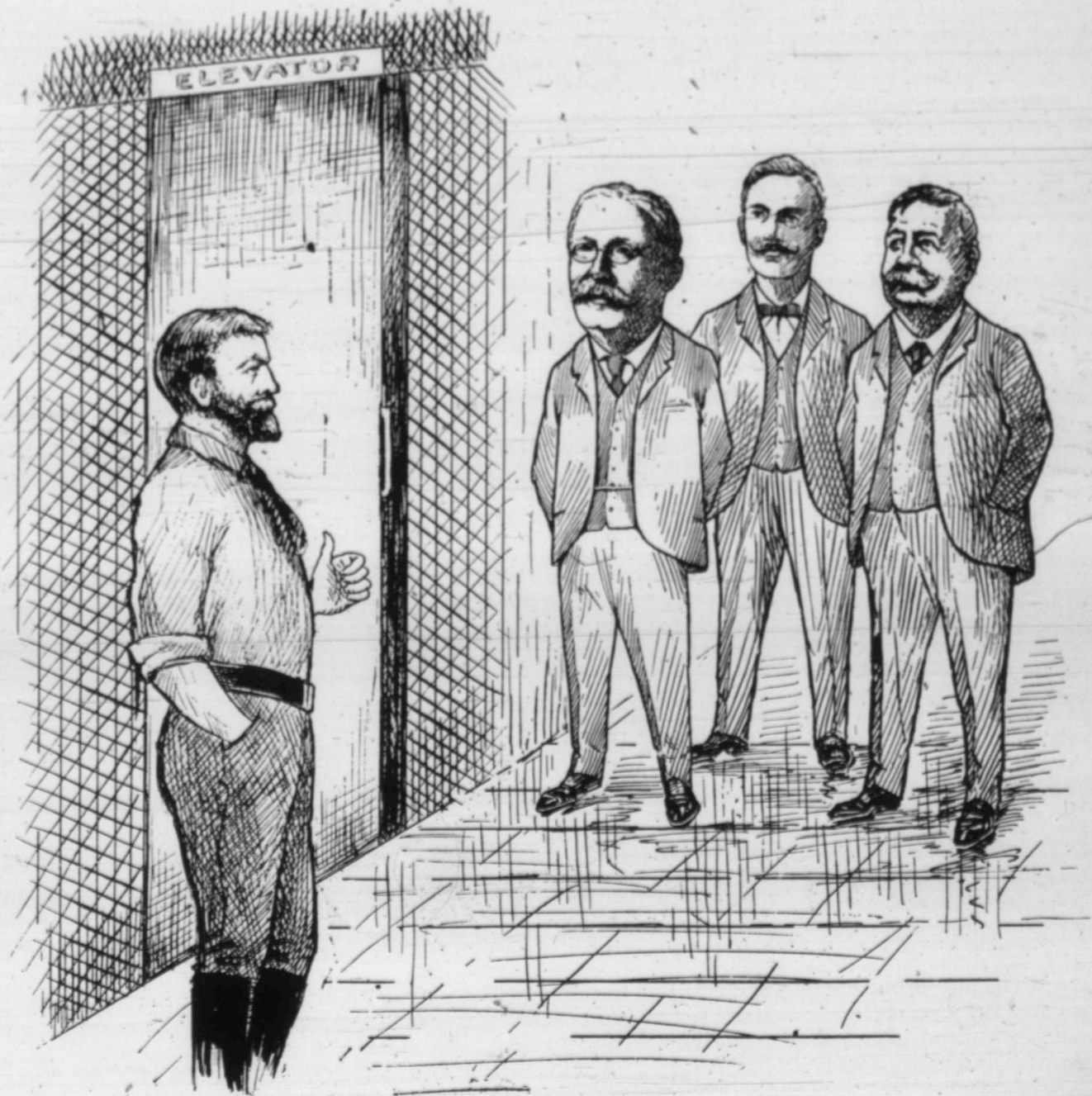
3. That, as result of the last reason mentioned, excessive dockages prevailing under the old system will be done away with, to the advantage of the producer.

4. That all waste arising from such cleaning of the grain can be ground and rendered available to the farmer for feed of stock, instead of going to the terminals and being disposed of at a low figure to large stock growers or favored corporations.

5. That the cleaning of the grain will relieve the farmer of freight charges on the waste, instead of subjecting him to the double burden of freight charges and dockages which he is now forced to bear.

6. This system will equalize the traffic, making it possible to extend the grain shipping season over a longer period, thereby saving the farmer from the loss incident to a drop in prices due to the glutting of the markets by the throwing upon them a vast quantity of grain at one time.

7. This ability to regulate the traffic by distributing shipments over a longer period, will also relieve the shortages and other inability of the railways to handle so great



**The Elevator Question.**

John Farmer (elevator man at the "Three Premiers" Hotel, to the Ways and Means Committee\*)—Well; will you take the Elevator or will you WALK?

\* Ways and Means of getting out of doing what the people want done.

a volume of freight within the brief harvest season as they are now compelled to attend to.

8. Under this system the respective provinces will be in a better position, from their intimate acquaintance with railway conditions, to compel a more just apportionment of freight rates on grain to what the traffic should properly bear, in other words to secure to producers the minimum charges for transportation of grain.

9. This system will enable millers and other buyers to go to public elevators and purchase the grain from the farmers direct on sample taken from the special bins, thus securing to the farmer what his grain actually merits irrespective of grade.

10. This system by its ability to afford ample special binning facilities, serves the double purpose of saving the farmer, who is unable to do so, the burden of building or renting binning room, and of enabling such to avail himself of the highest market.

11. This system will enable farmers to secure loans to a reasonable percentage of the value of their grain, on the security of their storage receipts, thereby enabling them to meet present needs and hold products for a better market.

12. This system will assure to farmers the fair weighing of grain by absolutely disinterested parties in charge of government elevators.

13. This system can be so arranged and conducted as to practically eradicate combinations of buyers having large banking or credit facilities, who are, under present conditions able to reduce the price to their liking.

14. This system would be of great advantage in enabling the producer to deliver grain direct from the thrasher to the public elevator, saving a large expense and waste in the rehauling of the grain, and placing it where it could be disposed of without prejudice or compulsion, and at a season of the year least interfering with other farming operations.

There are many reasons in addition to the special ones enumerated above, why this system should be adopted but which will doubtless suggest themselves to those present at the proposed Conference or will be suggested from other sources. Permit us to suggest generally, however, that the fact that 75 per cent. of our population is engaged in farming and the prosperity of the remaining portion of our population is dependent upon the farmers' success, and that farmers generally are convinced of the necessity of government control of elevator facilities in their interests, instead of in the interests of the comparatively few now controlling these facilities to the farmers' detriment, is one of the strongest reasons why the Government should take over the present elevator facilities on some equitable basis and add thereto as the present and future needs may require. That this is feasible is amply proven by the ability of Government to operate postal, telegraph, railway and other public or quasi-public utilities in this and other countries. A plan could be adopted of bonding the Government elevators, charging the farmer on his product the legitimate cost of handling the same, together with a sum in addition, sufficient to pay interest on the investment and to provide a sinking fund for the payment of bonds within a given period.

These reasons and suggestions we are pleased to submit for consideration at the proposed Conference, and we trust that a full consideration of the vast interests affected may lead to the development of a plan or system of provincial ownership and operation which will eradicate the evils from which farmers are now suffering and will place them upon a basis where they can operate with success and satisfaction, and secure to them the legitimate profits of their toil and investments.

(Signed.) T. H. WOOLFORD,  
Vice-President Alberta Farmers' Association.

The Premiers propounded two schemes which were to be regarded as alternatives to be accepted by the Grain Growers' in place of what they had demanded, or if not accepted reasons for non-acceptance given. These propositions were not reduced to writing so that no original documentary evi-

dence of these extraordinary proposals can be produced. This is, no doubt, according to the best traditions of diplomacy, statecraft and the game of flim flam. (We wouldn't dare say this only for the fact that both sides of politics took part in this game.)

Mr. Langley, the Ambassador, was instructed to arrange for a meeting of the Inter-provincial Council and to communicate the proposals of the Premiers to the members verbally, but on no account to communicate them until the members were assembled.

The members were accordingly summoned and met all unconscious of the nature of the portentous proposals which they were to consider, all efforts to wring the truth from the lips of the trusty Ambassador, proving utterly futile.

Following is given a copy of the minutes of the meeting:

Minutes of the meeting of Inter-provincial Council of Grain Growers held in the City Hall at Regina, May 19th, 1908. Present, E. N. Hopkins, E. A. Partridge, F. W. Green, George Langley, R. C. Sanderson, G. Hawkes, T. H. Woolford, D. W. McCuaig, R. C. Henders, J. W. Seallion, R. McKenzie.

Meeting called to order at 10 o'clock a.m. by the Chairman, E. N. Hopkins, who explained that the purpose of the meeting being called was to take into consideration certain propositions made by the premiers of the three Provinces in reference to a system of interior elevators emanating from a Conference held by them in Regina, May 4th, 1908.

George Langley on behalf of the Premiers presented the following propositions verbally:

1. That the three Provinces should use their influence to secure from the railway company the building of loading elevators that should also have a number of storage bins so that farmers at a distance should not be at a disadvantage in direct loading of grain as they now are.

2. That elevator owners should have no say in the management of their elevators. That the man or men engaged in operating the elevators should be chosen by the farmers and that these organizations should take full responsibility for the grades and weights, guarantees being given for that purpose. In return for this the elevator owners will undertake to pay at all times a price not to be below a limited margin of profit to the elevator company who will also pay the men who are in charge of elevator.

After a good deal of discussion on the above proposals, R. C. Henders moved, seconded by F. W. Green:

That Messrs. Langley, Partridge, Woolford and McKenzie be a committee to prepare a resolution in reply to the proposals of the premiers and report at the afternoon session.

The Conference resumed sitting at 2 p.m. The committee appointed to prepare resolution presented the following, which on motion was unanimously adopted.

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

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

(2.) That the minimum capacity required at each shipping point will be approximately one-third of the quantity annually marketed there. This whole amount need not, however, be provided at the outset, but the storage structure



should be so arranged as to admit easily of addition and extension as necessity demands.

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

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

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

(1.) Advantages without the co-operation of the Dominion Government:—

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

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

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

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

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

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

(e.) The having of storage facilities in the interior under Government supervision would make it possible to send samples to be displayed on the sample market in advance of shipment. This would permit the grain to be exhibited for a number of days without expense to the owner

and also permit of the grain being sold for shipment, either East or West of the point loaded.

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

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

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

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

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

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

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

Moved by R. C. Sanderson, seconded by T. H. Woolford and resolved: That the secretary of this meeting mail to each of the Premiers a copy of the findings of this Council with respect to the elevator question, and ask them to arrange a meeting at an early date between themselves and the representatives of the Grain Growers for a further consideration of a scheme for the establishment of a provincial elevator system.

Moved by George Langley, seconded by R. McKenzie: That a letter be addressed to Sir Richard Cartwright couched in the following terms:—

"We, the Inter-provincial Council of Grain Growers' having heard the report of our delegates, who recently attended the Grain Conference at Ottawa, while thanking you and the other members of the Government for the sympathetic hearing given to the suggestions we submitted through them, would earnestly impress upon the government our most decided conviction that only by cleaning out all parties interested in buying and selling grain from all connection with the terminal elevators, can the purpose we have in view be accomplished. We earnestly urge that legislation will be passed at an early date to carry out the suggestions the farmers' delegates placed before the Government."

Moved by F. W. Green, seconded by D. W. McCuaig, That this Inter-provincial Council of Grain Growers and Farmers' Associations is pleased to learn that a successful effort has been made by the Grain Growers' Grain Company to afford the farmers of the West better banking facilities in connection with the marketing of their grain by interesting a strong bank with a large amount of Eastern deposits' avail-

able to supply the needs of Western business, and heartily endorses the steps now being taken to get farmers to become shareholders in the Home Bank of Canada, the stock of which is now being placed among its people, and believes the farmers should respond to the request to become shareholders in order that they may more closely attach a strong financial institution to their interest.

Moved by Partridge, seconded by Langley: That Mr. Geddes be advised to partition the expenses incurred by him as secretary of the Inter-provincial Council, together with his remuneration in the proportion of two-fifths each to Manitoba and Saskatchewan, and one-fifth to Alberta, and that he bill each Association for their respective amounts.

Moved by D. W. McCuaig, seconded by George Langley. That the proceedings of the Conference be treated as confidential until the Premiers have an opportunity to take them into consideration.

(Signed)

R. MACKENZIE,

Sec. Pro Tem.

It will be noted that the first proposal, which emanated from the Honorable Mr. Scott, simply suggests that the three Provinces should use their influence to try and induce the railway companies to provide loading elevators and storage bins, when as a matter of fact even the Dominion Government cannot persuade them to give so much as a decent freight service. Companies that force the farmer to supply most of the car door could scarcely be relied on to supply storage. There was no evidence to prove that the railway people had been approached with respect to this proposal. Again, had the people desired the railways to provide storage of this kind they would have asked for it. The Premiers were asked to meet to consider the demands of the farmers not to present proposals of their own. They asked through Mr. Langley that reasons be given why their proposals should not be accepted. There are two good ones. They had nothing tangible to offer; the railways had not consented to give the storage even were the farmers satisfied to take this in lieu of their demands for Government ownership. In the second place, when one asks for an apple and one is offered a turnip in its stead the only reason one needs to give for declining the turnip is that one asked for an apple, and did not want a turnip. In other words, the farmer knew what he wanted and why he wanted it. It is the Premiers who should give reasons for not immediately granting the requests of the farmers.

The second proposal, offered by the Honorable Mr. Roblin, signified that either the Premiers were in the confidence of the Grain men or else that they had no authority to make the proposal at all as it involved the consent of a large number of elevator owners. The proposition is vague to the point of absurdity and its presentation for the grave consideration of the farmers' representatives is anything but a compliment to their intelligence.

Even the Ambassador, Mr. Langley, hardened politician as he is, fairly squirmed under the satire levelled at him as the bearer of such a proposition communicated with such gravity and formality as an important secret of state. It is but fair to Mr. Langley to state that the absurdity of the proposals he bore was fully appreciated by him before he presented them.

One absurd feature of the whole thing was the proviso for secrecy. If the Premiers were acting in good faith, why the need for secrecy?

The proposals could not be accepted by the Council without laying them before the people whom they represented. They could be declined, however, as they had had no other instructions than to go after the various Governments and secure public ownership of elevators and so were justified in declining any substitute.

The next point to be considered is this. What good purpose was to be served by keeping the result of the meeting of the Inter-provincial Council secret? We had done nothing we were ashamed of and we presumed, perhaps with-

out sufficient warrant, that the Premiers had also done nothing of which they were ashamed.

However, the proceedings were only to be treated as confidential until the Premiers had an opportunity to take them into consideration. They have had ample time to make a move in that direction, but nothing has yet been done.

This is a signed article, the reason being that the writer is acting on his own responsibility in publishing the whole circumstances. He consulted the other members of the Council by letter and two of them, Mr. McCuaig and Mr. Sanderson, replied and most strongly opposed the idea of making the matter public. It is but proper that the attitude taken by them should be made known for their own protection. For myself, I have no compunction, believing it to be in the public interest that everything should be known.

The farmers want this thing, and they want it now, not after they are dead. It is not a matter of politics with the farmer, it is a matter of bread and butter.

E. A. PARTRIDGE

## EDITORIAL BRIEFS

### THE ATTEMPT OF THE GRAIN GROWERS' GRAIN COMPANY TO ENLARGE THE BANKING FACILITIES OF THE WESTERN FARMER.

We take pleasure in drawing the attention of our readers to the Prospectus issued by the Grain Growers' Grain Company, having reference to the Home Bank of Canada.

The Company is endeavoring to interest the Western farmers and workmen generally in this bank, which, by the nature of its organization and the character of its connections in the East, is essentially a bank of the common people. The management of this bank has shown a preference for doing business along the old conservative lines of lending money for legitimate business purposes rather than for the financing of the larger interests which are concerned in speculation and exploitation.

The Company desire that everyone among the farmers and workmen desiring a safe investment, should become stockholders in the bank, and that those keeping money on deposit should open an account there. They will then know that their contributions to the capital account and their deposits will be employed in financing the business of the West. The fact that one bank will be prepared to do their share to supply the legitimate needs of the country will have a tendency to bring other banks to a realization of the necessity for them to adopt a like policy under penalty of losing the greater portion of their deposits. The money stringency of last fall occasioned by banks sending their money out of the country caused a great loss, not only to the farmers, but to many of our working people.

The money stringency of last fall forced the farmers to take less than their grain was worth, which lessened their purchasing power, thus affecting the prosperity of the producers and handlers of commodities commonly purchased by the farmers.

We would bespeak a careful reading of the prospectus, and also of certain letters written by representative men and commenting favorably upon the proposition.

### AN EXAMPLE WORTHY OF IMITATION

Mr. R. J. Donnelly, Secretary Treasurer of Foxwarren Grain Growers' Association, in sending us a list also remits \$1.00 for subscription, although in our request for these lists we stated that we would be glad to put those complying with our request on the complimentary mailing list. Mr. Donnelly evidently is not so anxious to get something without paying for it as he is of seeing the Guide put on a satisfactory financial basis. Oh, that such men were a little more plentiful than they are.



**THE WAY A GREAT CORPORATION PAYS ITS BILLS**

It may be that the railways favor the Grain Growers' Grain Company with more delays than other shippers, but here are a few gems out of a large collection:

"On April 11th, 1907, the Grain Growers' Grain Company rendered its account for storage and interest which it had to pay by reason of the failure of the Canadian Pacific Railway to move grain East from Fort William by rail, together with the penalty which the Grain Company had to pay by reason of consequent inability to fill contracts."

"This claim amounted to more than four thousand dollars and was acknowledged by the Canadian Pacific officials here as a just one. Yet only after much pressure was brought to bear was the claim paid on August 8th, 1907."

"On March 19th, 1907, claim was presented on behalf of a Saskatchewan farmer for grain lost in wreck. On August 1st, only was it paid."

"On November 29th, 1906, claim for loss in wreck of a car from Bender was made. Only on July 8th, 1907, was collection made after a very tedious process."

And many similar instances might be cited.

**THE WAY A GREAT CORPORATION COLLECTS ITS BILLS**

A customer of the Grain Growers' Grain Company shipped a car of wheat from Marshall, Saskatchewan, in November, 1907, and the Canadian Northern Railway charged them \$104.00 for freight, which amount they paid and charged the farmer in making settlement. In January of this year another farmer shipped a car of wheat from Ashville, Manitoba, and the freight charged the Grain Company was \$130.00. Knowing this amount was too large by \$40.00, they took the matter up with the Canadian Northern Railway Company in Winnipeg, who said they could give no information regarding the overcharge. The Grain Company was compelled under the Warehouse Receipt System to pay the freight charged and make a claim on the Railway Company.

After waiting over a month the Railway Company informed them that they should have charged \$40.00 more in freight on the car shipped from Marshall, Saskatchewan, last November, and instead of notifying the Grain Company of this undercharge or giving them any information, they simply tacked it on to the car shipped from Ashville, Manitoba, belonging to a different farmer entirely, and made the Grain Company pay it.

This is only one out of four similar cases that the Company has come in contact with in dealing with the Canadian Northern Railway.

**THINGS NECESSARY TO ENSURE OUR PROSPERITY AS GRAIN GROWERS**

1. Government operation of elevators at country points.
2. Government operation of the terminals and transfer elevators.
3. A sample market at Winnipeg.
4. Special binning at the terminals and transfer elevators.
5. Our wheat graded according to hardness and weight rather than color.

**THINGS NECESSARY TO ENSURE OUR PROSPERITY AS CATTLE GROWERS AND HOG RAISERS . . .**

1. Government stock yards.
2. Government abattoirs.

**THINGS NECESSARY TO ALL THREE**

1. Banks able and willing to finance the producer rather than the middleman.
2. Transportation facilities so run as not to discriminate between shippers.

**HOW CAN WE GET THESE THINGS?**

1. By unifying the opinion of our people as to what we need.
2. By organizing ourselves with the definite aim of securing what we need.
3. By the farmers becoming members of the present political associations en masse and so by sheer force of numbers dominating them both in every rural constituency, thus deciding what their general policy would be on questions affecting the farmers' prosperity and nominating men of their own class to turn their wishes into laws.

**TO MAKE IT CLEARER**

Having discussed our needs as farmers in our non-political gatherings and decided what policy is best for us, all of us who are Liberals would make it a point to become affiliated with the local Liberal Association, and all of us who are Conservatives would join the local Conservative Association. As members of these associations, by reason of our numbers in rural constituencies, we would direct the policies of both parties and select the man who would be nominated on both sides. It wouldn't then matter much except to our pride which side won as we would have a majority of men on each side of the house pledged to carry out our will, and no difference in the policies of the parties on matters affecting the farmers.

The old parties would not be recognizable by their policies, or the persons who would be elected to parliament if the farmers would generally adopt this method.

A means to this end is a non-partizan farm paper, such as this with a wide circulation that could preach the gospel and assist in unifying opinion on what legislation is necessary.

Therefore any who think this plan is a good one should make it their business to increase the circulation and influence of this paper.

**WHAT DO YOU THINK OF IT?**

One of our daily papers recently had the following note in its parliamentary report:

"The House without discussion passed a resolution extending the bounties on lead for five years, and a bill based thereon was introduced.

Our representatives permitted a resolution to pass without comment, which has for its purpose giving away thousands of the people's money to exploiters of lead mines, while they held the business of the country up for months trying to determine whether appointees of the Manitoba or Dominion Government will have the final revision of the voters' list for the next Dominion election.

**INCREASE IN STORAGE CHARGES AT TERMINALS.**

A year ago the storage rate on grain was  $\frac{3}{4}$  cents per month after the first 15 days, now it is 1-30 cents per day or one cent per month.

**INCREASE IN CHARGE FOR BULKHEAD CARS**

Charge was \$2 per car to which is now added 1 cent per 100 lbs.

**Senator Davis' Little Mistake**

Senator Davis naturally supposed in framing his amendment that it would be an advantage to have grain which was stopped at Winnipeg and sold, pay the rate to Winnipeg instead of the rate to Port Arthur or Fort William from the point of shipment. Well the rate from any point more than 40 miles west of Winnipeg to that city is as large or larger than the rate to Fort William, which is over four hundred miles further east. Thus, Wolseley to Fort William 17 cents per 100 lbs., Wolseley to Winnipeg 21 cents per 100 lbs. Sinaluta, 10 miles further west, is 17 cents and 22 cents, respectively. These points are, respectively, 295 and 324 miles west of Winnipeg.

**SPECIAL BINNING OF GRAIN AT THE TERMINALS**

The first year the Grain Growers' Grain Company were in business they requested Mr. Whyte of the C. P. R., to grant them special bins in the terminals to which Mr. Whyte agreed. There is no doubt that this had been done before and there is no doubt in the writer's mind that it was done this year. Mr. Castle, the warehouse commissioner, however, was informed of the matter and ruled that the company could not do so without violating the Act. The matter was appealed to Ottawa and it was ruled that the Act did not prohibit special binning. But when the decision was given the C. P. R. claimed that it was too late in the season, the grain being scattered all over their elevators. (A poor excuse is better than none.) Now the Act is being amended in the face of the farmers' demand for special binning privileges, so that it is specifically prohibited. Lord save us from our friends if such they be.

**A SNOW BLOCKADE**

At Ottawa, Mr. Snow, the Deputy Warehouse Commissioner, in company with Mr. Peters, of the C. P. R., waited on the farmers' delegation while at Ottawa, to present a scheme that would tempt the farmers to favor a change in the distribution clause of the Grain Act.

The railways were to arrange with the grain men that they were to pay within three cents of track price for street if they wanted to get cars according to their wishes. Whenever they made a greater spread than this the present method of distributing cars, was to be resumed at points where the greater spread existed. Again we say, Lord save us from our friends if such they be.

**NOTICE BY THE FARMERS' ADVOCATE**

The following kindly notice of the expected appearance of The Guide is clipped from the Farmers' Advocate of June 10th. The editor suggests there will not be unanimity of opinion on many questions discussed. Of course, the paper that does not differ in opinion from its readers sometimes, can't teach them anything. The man who is wiser must differ in opinion from those who are less wise or else their wisdom would be equal.

"Under the auspices of the Grain Growers' Grain Co. and endorsed by a large body of the members of the Grain Growers' Association in Manitoba and Saskatchewan, a monthly journal is to make its appearance. The particular field of The Grain Growers' Guide, as it is called, is rural economics. This involves discussions on conditions affecting the cost of producing, the market prices and cost of distributing farm produce, and the purchase of farm supplies. Such a field naturally overlaps political economics, and doubtless many principles will be discussed upon which there will not be unanimity of opinion. But do not stop the paper on this account. Discussion is the road to the solution of economic problems. But do not turn into a crank on economics. Keep reading this paper as well as the new one.

**A LEGAL COLUMN**

We are pleased to be able to announce that R. A. Bonnar, Esq., of the Law Firm of Bonnar, Hartley & Thornburn, has shown his interest in the establishment of this Farmers' Opinion Paper to the extent of consenting to take charge of a legal column and through it answer all questions of law addressed to the "Guide" by its subscribers.

Though a very busy man, Mr. Bonnar has always time to give counsel to those who are striving to better the economic condition of the farmers. His sympathy for the farmer has been quickened by his knowledge of the extent to which the agricultural class has been and is exploited by the capitalistic interests.

Mr. Bonnar is counsel for the Manitoba Grain Growers' Association, and since his connection with the famous prosecution of the Grain Exchange by the Manitoba Government, his name has been a household word among the farmers of the three prairie provinces.

**WINNIPEG INDUSTRIAL EXHIBITION, JULY 11TH TO 17TH, 1908.**

Our Advertising Columns contain an announcement of the Winnipeg Fair for 1908. Prizes of \$200, \$100, \$75 and \$35 are offered for best 10 bushels of Red Fife wheat. \$100 is the prize for best Clydesdale in the aged and 3 year old classes. An interesting and important feature which will appeal to many farmers throughout the Western Provinces, will be the Light Agricultural Motor Competition, which is being put on by the Association for the best light motor suitable for farming. This competition will not restrict itself to simply being seen, but the motors will be put to the performance of practical work, as each motor will be required to plow, disc, harrow and seed two acres of ground. In addition to this there will be other items of competition among them, such as hauling, belt-driving, etc. This competition takes place Monday, Tuesday, Wednesday and Thursday of the Fair Week. The management inform us that it is already attracting attention, not only in Canada but also in the United States and England, there being entries already received from each of these countries.

**POLITICAL ETHICS.**

Here is an enunciation of political ethics that is well worth the perusal of every voter and every man who aspires to public life. For everyone who believes that there is a Moral Governor of the Universe these resolutions should have significance. The practices of modern politicians are too often the acts one would expect to be perpetrated only by those who were without moral sense, or were rank atheists.

These are resolutions presented in the Methodist Conference by Prof. Osborne:

Prof. Osborne aroused much interest by the presentation of a series of resolutions which he proposed to add to the report of the committee on moral and social reform, but which were eventually presented to the conference as independent findings. The resolutions were four in number, and were as follows:

1. That while the party system seems to be the most feasible and effective instrument of government yet devised it is the duty of Christian electors to hold their allegiance to their party with such detachment that they will feel free upon occasion to shift their votes, should the party of their choice prove guilty of maladministration, or of the advocacy of wrong policies.

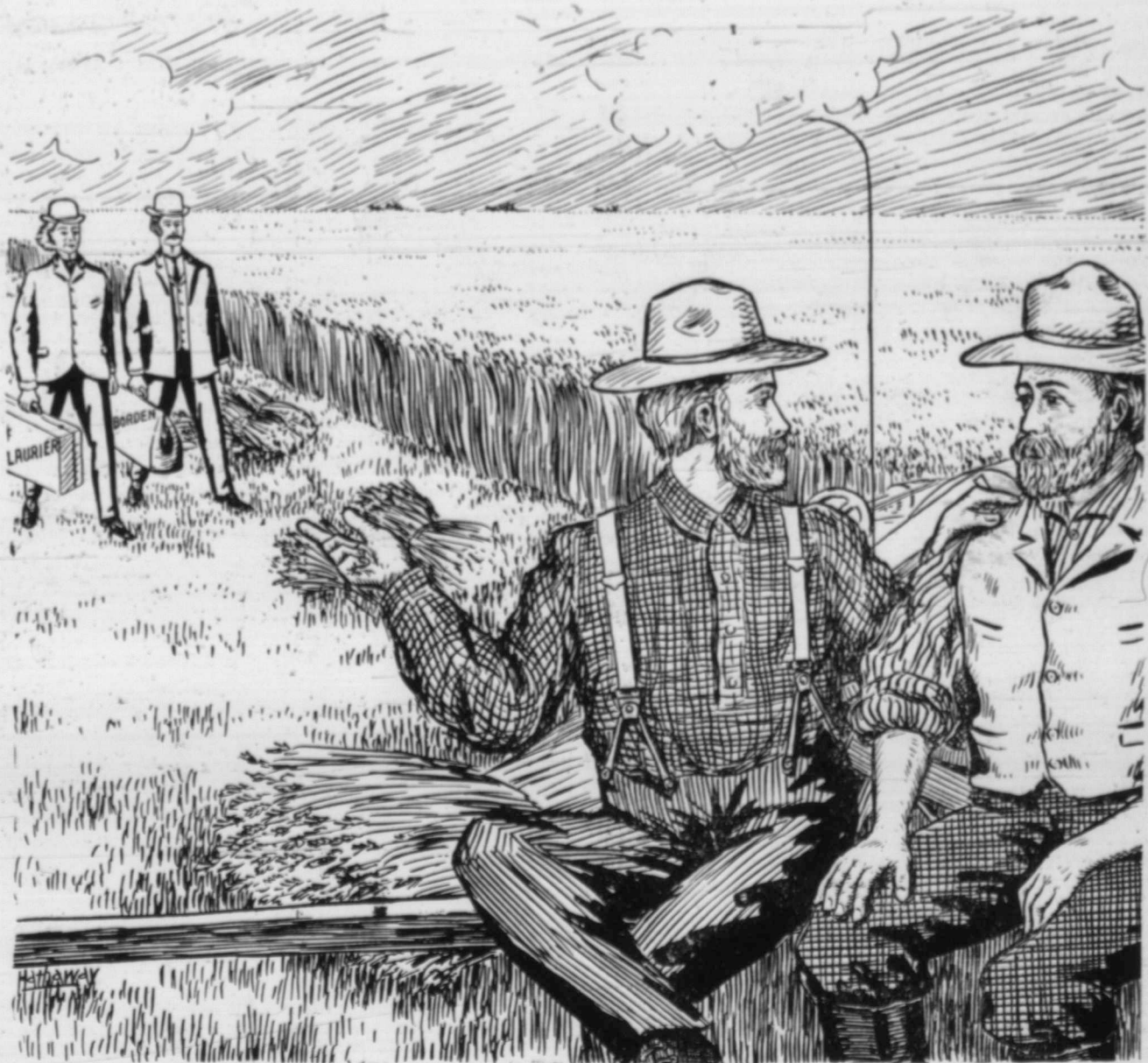
2. That in the judgment of this conference the time has come when the civil service, both at the capital and throughout the country, should be reorganized in such a way that appointments to it and promotion in it, shall depend on merit and not on political affiliations.

3. That the sordid system of patronage unfortunately obtaining in this country, is not only folly from the party point of view, with which as such this conference has nothing to do, but that it is contrary to public policy and an offence against the people, inasmuch as it proceeds on the assumption that the party in power is justified in administering the affairs of the country, to the advantage of that section of the electors who have assisted in returning it, whereas, according to any true view, such party should regard itself as a trustee of the whole people.

4. That in the judgment of this conference the time has come when members of parliament and legislature should be prohibited from being concerned directly or indirectly in the purchase of property, or the securing of franchises from the government of the Dominion, or the province for which, as the case may be, they are representatives. The contrary policy, now obtaining, is fast developing a class of representatives, who regard politics strictly as a matter of business and who are more concerned about furthering their own interests than about promoting valuable legislation. Canada is in a crucial situation, where she is just awakening to a realization of her possibilities and where as yet, the needs of her future population are imperfectly estimated, it is nothing short of crime that a perverse system should be continued, that makes it possible for the major part of the material assets of the nation to be concentrated in the hands of a few. The exploitation of the public domain is not only ruinous from an economic point of view, but is calculated to render cynical and sordid the whole life of the people."



## Farmers at Ottawa Seeking Legislation



### Experienced Farm Help Wanted.

Farmer Libby—Well friend Conn, here are those two city chaps looking for a job again this year. Surely we can get something better in the way of farm help.

Farmer Conn—It would be hard to get anything worse. Worked in a law office till they couldn't tell right from wrong, then employed turn about in the offices of grain dealers, banks, and railway companies doing odd jobs for them. They are neither of them any use to us. We need experienced farm help. Even if they were willing it wouldn't be so bad. But they're not.

Farmer Libby—Let's have our own boys do the job. They know what's needed and how to go about it.

Farmer Conn—All right. We'll do it.

### FARMERS AT OTTAWA SEEKING LEGISLATION

Last February representatives of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association and the Alberta Farmers' Association met at Saskatoon and organized themselves as the "Inter-provincial Council of Grain Growers' and Farmers' Associations." They took up questions affecting the farmers of the three Provinces, and after having fully discussed them and passed resolutions thereon, asked that two delegates be sent from each Province to Ottawa to present their demands for legislation. The appointments were made by the several associations: Mr. Rice Sheppard going from Alberta, Messrs. Langley and Partridge from Saskatchewan, and Messrs. Henders and McKenzie from Manitoba.

Unfortunately, for the success of their mission there are not a baker's dozen of practical farmers in the House. Of the few that are there, not one-half of them will take the time to seriously study the questions bearing upon the farmers prosperity, their own prosperity generally mainly depending upon some other source of revenue besides the farm. Their own knowledge on these matters being so limited they naturally never think to go to other farmers for information, but consult those who live upon the farmers and who are always ready to volunteer suggestions for legislative remedies for the farmers' troubles.

At the conference at Ottawa in which grain men of various species, railway officials, and bankers took part along with the farmers, it was a matter of common comment that the farmers had the best of the argument, but when it came to the drafting of Bills providing for amendments to the Grain and Inspection Acts the effect of the presence of the farmers' delegation was scarcely to be discerned. Perhaps the only thing which the farmers' delegation accomplished was of a negative character. They gave such crushing proof that the car distribution clause was not responsible for the car shortage that the government did not amend this clause, at the request of the grain men, the bankers and the railways who played the game together at the conference. Probably the most effective way to improve the situation in regard to securing legislation desired by the farmers is suggested by the cartoon on previous page.

The farmers' delegation made a request to lay their case before the Minister of Trade and Commerce. They were not informed that there was to be a conference.

When they reached Ottawa, however, they found the grain men, the railway officials and the bankers there to meet them. Some one had evidently taken the trouble to keep the interests posted as to what farmers were doing and they had sent their officials down to counteract any case before the Minister of Trade and Commerce. They influence the farmers delegation might exert.

Below are the two documents which were put in by the farmers and also the amendments proposed by the Royal Grain Commission with enough of the original Acts to make these intelligible. Following this we give the bills as lately introduced in the Senate showing how little heed was given to the farmers' requests.

Also Mr. McIntyre's Bill and the Grain Exchange resolution, both proposing amendments to the Inspection Act re the grading of oats. Mr. McIntyre is a Western M. P. speaking for the Alberta farmers. His bill was endorsed by the farmers' delegation from the three Provinces affected, but the resolution coming from the Grain Exchange is the one embodied in the Bill.

OTTAWA, April 10th, 1908.

The Rt. Hon. Sir Richard Cartwright, K.C.M.G.,

Minister of Trade and Commerce,

Rt. Honorable Sir:—

Ottawa, Ontario.

We the undersigned members of the delegation representing the organized farmers of the three prairie provinces, at the request and on behalf of the whole delegation, beg to submit the following re statement of the requests and recommendations made by us on behalf of our people at the conference held last week, with a view of putting them and

the arguments advanced in their support, in a more orderly and concise form.

At the outset it is proper that we should state whom we represent, the circumstances which led up to a delegation being appointed and our mission to Ottawa.

There are three large organizations of farmers in the West, The Grain Growers' Association of Manitoba, The Grain Growers' Association of Saskatchewan and Alberta, The Alberta Farmers' Association, the aggregate membership of which is in the neighborhood of ten thousand. But we do not represent these alone. As the direct representatives of these ten thousand organized farmers, who embrace the most intelligent and articulate portion of the farm population, we claim the right to be regarded as representatives of the whole body of western agriculturists.

Our presence as a delegation at Ottawa is the outcome of a conference of the representatives of the above mentioned farmers associations, which met at Saskatoon last February and which after passing a number of important resolutions, arranged that two delegates should be sent from each association to press for the legislation required by these resolutions.

We may add with respect to all the important resolutions (see "Extracts from minutes of meetings of conference, etc." attached) passed at the conference, that they had been thoroughly discussed in approximate forms and agreed to by each of the provincial associations prior to being dealt with by the conferences, so that most emphatically they represent the sentiments of the Western farmers as a whole. Also the determined attitude of our delegation in resisting any change in the Grain Act with respect to the distribution of cars is fully representative of Western sentiment. Further the stress laid upon color in the grading of wheat, which has the effect of excluding so much high class grain from the highest grade, is most unfavorably viewed by the majority of Western farmers.

The most important resolutions and the ones which induced the Conference to the length of asking the several associations to send delegates to Ottawa, were (1) the one urging the Dominion Government to acquire (which may be by construction, purchase or lease without interfering with the essential feature) and operate the terminals at Fort William and Port Arthur. (2) The resolution growing out of this asking that the Dominion Government acquire and operate the transfer elevators and (3) another providing for the special binning of grain at the terminals in order that a satisfactory sample market might be developed in Winnipeg to the mutual benefit of the producer and miller.

The government undertakes to classify Western wheat into grades according to certain specifications. The safeguarding of the producer of that grain as well as the millers of Ontario and Britain requires that the Government surround that grain in transit with such protection as will ensure its delivery at points of destination as inspected by the Chief Inspector.

There is a growing and well grounded conviction among growers of grain in the West that existing conditions at the terminals at Fort William and Port Arthur and the transfer elevators between those terminals and the Atlantic seaboard, afford opportunities for manipulation detrimental to the best interests of the country. This conviction is borne out by the report of the Royal Grain Association. On page 18 of the report the following statement appears:

"Say there is a possibility of the elevator operators mixing grain contrary to the Grain Inspection Act—in some cases samples were produced to us that would lead us to believe that there had been either manipulation or serious mistakes made somewhere."

This shows that the existing conditions not only afford an opportunity for mixing grain contrary to this Act, but that mixing and adulteration actually does take place. Again on same page we read: "There is a very general complaint throughout Ontario that they did not get the regular grades of Manitoba grain, of wheat especially in as



clean a condition as it called for by the Inspection Act. We also found from examination of arrivals in Great Britain, that the grain as received there contains too great a percentage of foreign matter."

The effect produced by the practise of not cleaning the grain as required by the Inspector is strongly stated in the evidence given before the Select Committee on Agriculture 1906, page 245. "When grain goes forward with Mr. Horn's certificate attached and reaches the Old Country and it is not in clean condition when it reaches there, the effect is to spoil the reputation of our grain and so to reduce our prices. In the meantime the farmer who produced the wheat has been booked for dirt and the only party to benefit is the terminal elevator that puts out this grain as clean wheat."

We submit:

(1.) That all terminal elevators at Fort William and Port Arthur, excepting those owned by the C. P. R. at Fort William, are operated by dealers in grain.

(2.) That practically all the line elevator owners share in the control of the terminals, either by actual ownership or by leasing from the railway.

(3.) That approximately two-thirds of the wheat crop of 1907 forwarded to the Lake Front, went into store in elevators operated by grain dealers.

(4.) That the fact that a terminal is owned and operated by a railway company, does not in our opinion necessarily insure protection to the growers of grain. This contention is supported by the report of the Grain Commission, see Appendix E, paragraph 9.

(5.) That the licensing of firms interested in the grain trade as operators of public terminals should not be permitted. Apart from the opportunity afforded them to manipulate grades, it places a rival dealer forced to use much storage facilities at the mercy of a competitor.

(6.) That the fact that our wheat is now received by Eastern Canadian and British millers out of the terminals not cleaned as required by the Act and sometimes showing evidence of being tampered with, although put out under the supervision of a Government Inspector, indicates that so long as those elevators are operated by parties who may profit by evading the provisions of the Act, no system of supervision can be relied on to prevent such practices, nor in the light of such experience, restore the public confidence.

(7.) That the Government supervision and private operation would require two sets of employees under different control. Apart from the danger of friction between the operators and supervisors, the cost of maintaining two sets of employees where only one would be required under government operation, is a strong argument in favor of our contention. Mr. Gibbs at the Conference in reply to a question stated that adequate supervision would be equivalent to Government operation.

The arguments in favor of the government operations of terminals will apply with equal force to the transfer elevators.

Contrary to the recommendations of the Royal Grain Commission, we do not wish to see special binning in the terminals prohibited, but rather that a clause should be inserted in the Act making provision therefor and providing that those buying direct from the farmer in car lots should as far as practicable, be provided with facilities for special binning their grain in lake and ocean shipping units, in order that the representatives of Eastern Canadian and Old Country millers might secure the types of grain suitable to their milling requirements and thus be placed on an equality

The necessity for these provisions is clearly set forth by the evidence given by C. B. Watts, secretary, Dominion Millers' Association before the standing committee on Agriculture, 1906, page 258.

"Now let me point out the position in which we stand. Ogilvie's have I do not know how many elevators, perhaps seventy-five or more scattered throughout the North West. They can buy the best grades of wheat from the farmers.

They can keep that wheat in separate bins and send it to their own mills and make the best grade of flour. The Ontario mills are not in that position."

Thus it will be seen that the Eastern miller would be relieved of a disadvantage he now suffers, in attempting to compete with his Western rival, while the Western farmer would receive the benefit of wider competition assuring him a higher level of prices.

The old argument against special binning, namely, that it would lower the average quality of the grades going out of the terminals and hence the base price of our grain, does not deal any serious blow to the position of those who favor special binning. It is not seriously contended, even ignoring its acknowledged dirtiness that the wheat now going forward from the terminals is up to the average delivered from the farmer's wagons, as those possessing country elevators, especially the large milling companies cull large quantities, send the best direct to the mills and the residuum to the terminals for export, which must manifestly lower the quality of the export stuff. In addition to this it is a common practice in country elevators to reduce the average quality of the grades by mixing and blending before shipment to the terminals. Also the various shipments going forward from the terminals will not be of an average quality though taken together they may average up to a certain standard. Some shipments will be good, some fair and others poor according as the accident of entry has grouped the grain. Thus all the Old Country dealer absolutely counts on, is that his shipment will just meet the grade requirements, hence his price is already based on a line quality of grain.

With respect to the grades, we would desire to see the word "red" preceding the word Fife in the definitions of the various grades of Manitoba wheat omitted. The effect of this would be that both Red Fife and White Fife could be admitted to the highest grade, the difference in these varieties according to our best Canadian authorities being confined to the color of the bran. The word "red" as it appears in the definitions is written with a small "r" and is used as a qualifying adjective. We submit that the word "hard" in the definition covers all that is essential in the word "red," that is to say, a grain that lacks redness owing to the content of the berry being starchy, i.e., soft, will be excluded by the presence of the word "hard."

To make provision for the grading of spring wheat other than Red and White Fife such as hybrids like Preston and Stanley, the following permissive clause should be inserted in the Act. "Hard varieties of spring wheat, other than Red and White Fife, may be graded one Northern or lower in the discretion of the Inspector."

In respect to "slightly bleached" and "slightly tough" wheat when dried, we would recommend that the word "sound" as employed in the definitions of the various grades of wheat should be defined as not excluding these wheats from the grades to which they would otherwise belong. The tests made by the Royal Commission and others have established the fact that "slightly bleached" and "slightly tough" wheat when dried, has not been deteriorated. Hence considering the multiplicity of grades already in existence it seems preferable to provide for entry of such wheats where their intrinsic value would place them.

We strenuously oppose any change in the car distribution clauses of the Act, that would interfere with the present system of allotting cars to farmers. We have submitted figures at the conference that clearly show that in practice only a very small proportion of delay to cars is due to the operation of the Grain Act, but that the delay is the result of detentions after cars are loaded and ready to be pulled out from points of shipment together with delays at sidings en route. Of the time occupied in transit over one-half is caused by delays within the control of the operating department of the railways.

The contention of the grain dealers that the abnormal spread between the price for "track" and "street" wheat

is due to the present system is the outcome of an agitation caused by the low prices paid for wheat "on street" as compared with prices in store at Fort William when the grain dealers got all the cars.

We desire to express our approval of Bill No. 114 introduced by Dr. McIntyre of Strathcona, believing that it will meet the requirements of the Western growers.

All of which is respectfully submitted.

(Signed,)

R. MCKENZIE,

Sec. Treas. Man. G. G. Assn.

E. A. PARTDIRGE,

Mem. of Ex. Sask. G. G. Assn. on behalf of Delegation.

OTTAWA, April 14, 1908.

The Right Honorable Sir Richard Cartwright, K.C.M.G.,  
Minister of Trade and Commerce

Ottawa, Ontario.

Right Honorable Sir:—

We desire to supplement our statement of April 10th by the following:—

Memo. of Recommendations of the Conference of Manitoba and Saskatchewan Grain Growers' Association and Alberta Farmers' Association held at Saskatoon, Sask., Feb. 15-17, 1908, re amendments and additions to Manitoba Grain and Inspection Acts proposed by the Royal Grain Commission.

"Appendix A., amendments to Manitoba Grain Act, 1900."

1. Approved.
2. Approved.
2. Disapproved, desire Act to remain as at present.
3. Approved.
4. Approved.
5. Approved.
6. Sec. 28, A, B, C, D, E, F, G and I, with subsections of same approved, but. Sub. Sec. 28 H be amended by adding after the word "separate." "When no special request is made." "But on demand by shipper the identity of the shipment must be preserved."
7. Approved.
8. Approved.
9. Approved, but wish the following to be added to 4a: "Receptacle to be provided by the Elevator Co. and sample placed therein in presence of owner. Receptacle to be secured by padlock to be provided by owner, he to retain key, the elevator men to be custodian of receptacle."
10. Approved.
11. Approved.
12. Approved.
13. Approved with the addition after elevator in fourth line, "or make false statements with regard to the conduct of business of said elevator."
14. Approved.
15. Approved, but change word "next" in second last line to "first." (Sub. Section 2.)
15. Sub. Sec. 2a. We endorse the deposit of \$2.00 provided that the recommendation of the Royal Grain Commission re Reciprocal Demurrage be acted upon, otherwise we most strongly oppose it.
16. Approved with the following addition: "Notice shall consist in posting the names of those to whom cars are allotted in a car order bulletin to be established in the station waiting room. Such names to remain posted six hours before cancellation or order, no part of such six hours to include the time between 6 p.m. and 8 a.m. of the following morning."
18. Sub. Sec. 9. Approved with addition of following at end of clause: "This provision shall not prevent two or more farmers from loading a car on the application of one, and obtaining a car on declaration of joint ownership."
18. Sub. Sec. 10 approved.
19. Approved (in part). Insert in Schedule F, directly above space reserved for remarks "the spread between grades to be governed by that existing on day of inspection and this rule shall also apply to commercial grades."
20. Approved with following changes: the words "may

in his discretion" in the second line be struck out and the word "shall" inserted in their stead.

21. Approved.

22. Approved. ....

23. Approved with addition of the words "as shown by order book as the end of clause."

24. Approved.

With respect to the recommendation of the Royal Grain Commission re providing a grade for "slightly bleached" and "slightly tough" (when dried) wheat, we would wish this passed provided our own proposed amendment mentioned in our statement dated April 10th is not incorporated in the Grain Act. In case our amendment becomes law there is no need of this provision of the Commissioners.

We are particularly anxious that a provisional clause should be inserted in an appropriate place in this Inspection Act, providing that should the provinces or any of them create a system of provincially operated elevators, the provincial operators will be able to exercise the functions of Dominion samplers and weighmen, so that certificates of weight and grade may be obtained before shipment. The following is suggested as a wording of the proposed clause.

"In any system of provincially operated elevators the operators of same shall be ex-officio weighmen and samplers for the carrying out of the Inspection Act on the application of the Provincial Government on their behalf and the taking of an affidavit by each, to properly and impartially discharge the duties of the offices and the execution of a satisfactory bond guaranteeing the Dominion Government against loss given by each officer for himself or by the Provincial government on his behalf."

The making of such provision will free the Provincial Governments from any apprehension that after a system had been created that any barrier would be put in the way of the system yielding the fullest benefit possible.

For the detailed advantages to a provincial system of see the pamphlet entitled "Provincial Ownership and Operation of a System of Line Elevators," copies of which have been filed with the Department of Trade and Commerce and sent generally to Senators and Members.

Respectfully submitted.

(Signed.)

R. MACKENZIE,

E. A. PARTRIDGE.

In making the change in the Inspection Act proposed by us we are approaching our classification of wheat to what is known as the Liverpool Standard grades for red spring wheats. But in order to fully conform to A and B Liverpool grades, the weight of one hard should be made 61½ lbs. and of one northern 60½ lbs. Since the elimination of the adjective "red" would narrow the distinction between one hard and one northern and since we have excess weight in our Western wheat, this seems to be a desirable change to make in addition to the elimination of the word "red."

(Signed.)

E. A. PARTRIDGE.

#### APPENDIX A.

#### AMENDMENTS TO MANITOBA GRAIN ACT, CHAPTER 83, R.S.C., 1906.

No. 1. That section 3 of the Manitoba Grain Act, chapter 83, R.S.C., be amended as follows:—

Add after the words 'Port Arthur' the following: 'and all elevators east of Fort William and Port Arthur which receive Manitoba grain for storage or re-shipment and doing business for a compensation.'

(Makes the Grain Act apply to eastern transfer elevators as well as the terminal at Port Arthur and Fort William.)

No. 2. That the following be added as subsections 6, 7 and 8 of section 19 of the Manitoba Grain Act:—

6. It shall be the duty of every public terminal elevator to clean all grain received by them on which the inspector has set dockage for cleaning, except all rejected grades, which shall be cleaned only upon request of owner.

7. Public terminal elevators shall pay or make allowance to the owner for all domestic grain of a commercial



value in screenings, as set forth in section 135 of the Inspection and Sale Act as amended, to the amount assessed by the inspector.

'8. It shall be the duty of every public terminal warehouseman to insure all grain received, handled or stored by him with companies satisfactory to the warehouse commissioner, and to an amount approved of by the said commissioner.'

No. 2 (a) That section 4 of the Manitoba Grain Act be amended to read as follows:—

The Governor in Council may appoint an officer to be known as the warehouse commissioner for the Inspection Division of Manitoba, who shall hold office for a period of ten years and shall be eligible for re-appointment and may be dismissed for cause only. The said warehouse commissioner shall be subject to the control and management of the Department of Trade and Commerce.

No. 3. That section 30 of the Manitoba Grain Act be amended by inserting in the fourth line thereof, after the word 'warehouse' the following words, 'and of the total amount of insurance thereon.'

(Provides for weekly statement of insurance on grain in country elevator.)

No. 4. That section 31, subsection 1 of the Manitoba Grain Act be amended by striking out the words 'and handling' in the fourth line, and inserting in lieu thereof the words 'handling and insurance' and that section 32 be amended by striking out the words 'or handling of grain' in the third line and inserting in lieu thereof the words 'handling or insurance of grain.'

That section 33 be amended by striking out the words in the first line thereof 'cleaning and handling of grain, and inserting in lieu thereof the words 'cleaning, handling and insurance of grain.'

(Warehousemen must give commissioner his assurance rate that holds through grain season.)

No. 5. That section 43 of the Manitoba Grain Act be amended by striking out in the second line thereof the words 'by fire nor for any damage.'

(Terminal warehouseman not relieved of responsibility for loss by fire, etc.)

No. 6. That the following be inserted in the Manitoba Grain Act as sections 42a to 42i inclusive:—

#### 'Eastern Transfer Elevators.

'42a. Elevators east of Port Arthur and Fort William receiving grain grown in the Manitoba inspection division for storage or transshipment doing business for a compensation, shall be known for the purpose of this Act as eastern transfer elevators, and shall be under the jurisdiction of the warehouse commissioner.

'42b. The proprietor, lessee or manager of any eastern transfer elevator shall be required, before transacting any business, to procure from the commissioner a license, permitting such proprietor, lessee or manager to transact business as a public warehouseman under the law, which license shall be issued by the commissioner upon written application, which shall set forth the location and name of such elevator and the individual name of each person interested as owner or manager thereof,—or, if the elevator is owned or managed by a corporation, the name of the corporation and the names of the president, secretary and treasurer of such corporation shall be stated; and the said license shall give authority to carry on and conduct the business of eastern transfer elevators in accordance with the law and shall be revocable by the commissioner upon a summary proceeding before the commissioner, upon complaint of any person, in writing, under oath, setting forth the particular violation of law, and upon satisfactory proof, to be taken in such manner as is directed by the commissioner, such revocation not to take effect until the Minister of Trade and Commerce has given his sanction thereto.

'2. The annual fee for such license shall be two dollars.

42c. The person receiving a license as herein provided shall file with the commissioner granting it a bond to His

Majesty, with good and sufficient securities to be approved by the commissioner, in the penal sum of not less than ten thousand, nor more than fifty thousand dollars, in the discretion of the commissioner for each eastern transfer elevator licensed by him, conditional for the faithful performance of his duties as an eastern transfer warehouseman, and his full and unreserved compliance with all laws in relation thereto: Provided, that when any person or corporation procures a license for more than one elevator no more than one bond need be given, the amount of which shall not exceed the above maximum.

'42d. Any person who transacts the business of an eastern transfer warehouseman without first procuring a license as herein provided, or who continues to transact such business after such license has been revoked (save only that he may be permitted to deliver grain previously stored in such elevator), shall on conviction upon indictment be liable to a penalty not less than \$50, nor more than \$250, for each and every day such business is carried on; and the commissioner may refuse to renew any license or grant a new one to any person whose license has been revoked, within one year from the time when it was revoked.

'42e. Every warehouseman of an eastern transfer elevator shall be required during the first week of September in each year to file with the commissioner a table or schedule of rates for the storage and handling of grain in his transfer elevator during the ensuing year, which rate shall not be increased during the year; and such published rates, or any published reduction of them, shall apply to all grain received into such elevator, from any person or source; and no discrimination as to rates shall be made, directly or indirectly, by such warehouseman for the storage, cleaning or handling of grain.

'2. The charge for storage and handling of grain, including the cost of receiving and delivering, shall be subject to such regulations or reduction as the Governor in Council from time to time deems proper.

'42f. No eastern transfer warehouseman shall be held responsible for any loss or damage to grain by fire, nor for any damage arising from irresistible force, the act of God or the King's enemies, while such grain is in his custody, provided reasonable care and vigilance is exercised to protect and preserve it.

'2. No eastern transfer warehouseman shall be held liable for damage to grain by heating, if it is shown that he has exercised proper care in the handling and storing thereof, and that such heating was the result of causes beyond his control.

'3. Unless public notice has been given, as hereinafter provided, by him, that some portion of the grain in his elevator is out of condition, or becoming so, such warehouseman shall deliver grain of quality equal to that received by him on all receipts presented.

'4. In case, however, an eastern transfer warehouseman considers that any portion of the grain in his elevator is out of condition or becoming so, he shall immediately by telegram and by registered letter give notice both to the shipper and the party to be advised, and any other party indicated upon the document accompanying such grain as an interested party, and shall at the same time give public notice by advertising in a daily newspaper in Toronto and Montreal, and by posting a notice in the elevator and in the Grain Exchange at Toronto and Montreal of its actual condition as near as can be ascertained. He shall state in such notice the kind and grade of the grain and the elevator in which it is stored, and shall also state in such notice the warehouse receipts, if any, outstanding upon which such grain shall be delivered, giving the numbers, amounts and dates of each, the grain represented by which has not previously been declared or receipted for as out of condition, or if warehouse receipts have not been issued, then he shall give the name of the party for whom such grain was stored, and the particulars of the lake bills or shipping bills under which it was received, the date it was received and the quantity of it and the identification of the grain so dis-

credited, to embrace as near as may be as great a quantity of grain as is contained in the bin or bins in the elevator in which it is stored, and such grain shall be delivered upon the return and cancellation of the warehouse receipts or the surrender of the original endorsed shipping receipts and payment of charges upon request of the owner thereof.

'5. Nothing herein contained shall be held to relieve the said warehouseman from exercising proper care and vigilance in preserving such grain after such publication of its condition, but such grain shall be kept separate and apart from all direct contact with other grain, and shall not be mixed with any other grain while in store in such elevator. Any warehouseman guilty of any act of neglect, the effect of which is to depreciate property stored in the elevator under his control, shall be held responsible as at common law, or upon the bond of such warehouseman, and in addition thereto the license of such warehouseman may be revoked.

'6. In case the grain declared out of condition as herein provided for is not removed from store by the owner thereof within one month from the date of the notice of its being out of condition, the warehouseman in whose elevator the grain is stored may sell it at public auction for the account of said owner, upon giving ten days public notice by advertisement in a newspaper published in a city or town where such elevator is located, and in Winnipeg, Toronto and Montreal, and by posting a notice in the Grain Exchange at Winnipeg, Toronto and Montreal, and if the proceeds of such sale are not sufficient to satisfy all charges against the grain at the time of the sale, then the owner of the grain so disposed of shall be liable to the warehouseman for any deficiency.

'42g. Every eastern transfer elevator warehouseman shall keep a true and correct record of each parcel or lot of grain received by him, noting the name of the boat and number of the hold from which taken, or the number of the car, the billed weight, the actual weight as weighed in by him and shortage or overage, the number of the bin in which stored, and in case of a transfer in the elevator the number of the bin to which transferred, the date of shipment out of elevator with the number of car or name of boat and number of hold; and in all cases where a certificate of grade accompanies a lot or parcel of grain the identity of such certificate with the lot or parcel of grain shall be preserved. He shall keep a correct record of the name of the shipper, the party to be advised of the shipment and the consignee.

'42h. Every eastern transfer elevator warehouseman shall receive grain grown in the Manitoba inspection division tendered him through the ordinary channels of transportation in the usual manner in which such elevators are accustomed to receive grain in the ordinary course of business in such parcels or lots as shipped, and shall preserve the identity of each parcel or lot except that he may bin together different lots of the same grade when he has not sufficient space in his elevator to keep the parcels or lots separate. In no case shall grain of different grades be mixed together while in store. He shall not make any discrimination between persons desiring to avail themselves of warehouse facilities. Nothing in this section shall be construed to require the receipt of any kind of grain into an elevator in which there is not sufficient room to accommodate or store it properly, or in cases where such elevator is necessarily closed.

'42i. The warehouseman of every eastern transfer elevator shall as directed by the commissioner render a weekly statement in the form of a statutory declaration, before some person authorized by law to take the same, by one of the principal owners or operators thereof, or by the book-keeper thereof, having personal knowledge of the facts, to the commissioner of the quantity of each kind and grade of grain in store in his warehouse at the close of business on the previous Saturday.'

No. 7. That the Manitoba Grain Act be amended by adding the following as subsection 4 of section 54:—

4. In every case where grain has been delivered at any public country elevator or warehouse, and a cash purchase ticket issued therefor to the person from whom such grain was received by the warehouseman, and should either the warehouseman or his paying agent within twenty-four hours after demand by the holder, neglect or refuse to redeem such cash purchase ticket, the said holder may after the expiration of such twenty-four hours, and upon surrender of such cash ticket demand in exchange therefor a warehouse storage receipt bearing same date and place of issue, and for similar grade and net weight of grain as was shown on the cash purchase ticket aforesaid. Upon return of the said cash purchase ticket to the warehouseman, he shall at once issue in exchange therefor to the holder a warehouse storage receipt of same grade and quantity of grain as shown on the face of said surrendered cash purchase ticket.

That the following be added as subsection (e) to section 51.

(e). The person operating any country elevator or warehouse shall at the time of delivery of any grain at his elevator or warehouse issue to the person delivering same either a cash purchase ticket, warehouse storage receipt, or storage receipt for special binned grain, dated the day the grain was received, for each individual load, lot or parcel of grain delivered at such elevator or warehouse in the form prescribed by the schedule to this Act.

No. 8. That subsection 2 of section 58 of the Manitoba Grain Act be repealed and the following substituted:—

Such country elevator or warehouse operator before so forwarding the grain shall give notice to the owner by mail at least four days before shipping.

(Shall notify the owner of stored grain before shipping forward, instead of after, as now required.)

No. 9. That section 61 of the Manitoba Grain Act be amended by inserting as subsections 1 and 2 the following:—

1. In every case where grain is stored in any public country elevator or warehouse in a special bin the warehouseman shall draw a fair and proper sample in the presence of the person delivering same out of each hopper load as delivered, and such sample shall be properly preserved in a suitable receptacle (numbered and sealed) until after such special binned grain has been shipped and inspected, and the owner thereof has notified the warehouseman he is satisfied the identity of the grain has been preserved.

2. In case after the shipment has been inspected the owner is of the opinion that the identity of the grain has not been preserved, he shall notify the warehouseman in writing of the fact and both parties thereupon shall forward said sample, sealed, charges prepaid, to the Warehouse Commissioner who shall submit same to the Chief Inspector to be graded. The grade given by the Chief Inspector in such cases shall be final and binding on both parties.

No. 10. That section 56 of the Manitoba Grain Act be amended by adding the following as subsection 1A:—

Should the storage receipts and lawful charges against the grain not be delivered or paid at the time of the billing of the car, the elevator operator may hold the bill of lading until the owner shall have surrendered the storage receipts therefor and paid all lawful storage charges due thereon, provided that it shall be an offence under this Act for the elevator operator to sell or dispose of such bill of lading without the consent of the owner of the grain, the bill of lading to be made out in all cases in the name of the owner of the grain shipped.

No. 11. That sections 65, 66 and 67 of the Manitoba Grain Act be struck out and the following substituted therefor:

65. In case there is a disagreement between the purchaser or person in the immediate charge of receiving the grain at such country elevator or warehouse and the person delivering the grain to such elevator or warehouse for sale, storage or shipment at the time of such delivery as to the proper grade or dockage for dirt or otherwise on any lot of grain delivered, a fair and proper sample shall be drawn in the presence of the person delivering the grain out of each hopper load as delivered, and at least three quarts from



samples so taken shall be forwarded in a suitable sack properly tied and sealed, express charges prepaid to the Chief Inspector of Grain, and shall be accompanied by the request in writing of either or both of the parties aforesaid, that the Chief Inspector will examine the sample and report on the grade and dockage the said grain is in his opinion entitled to and would receive if shipped to the terminal points and subjected to official inspection.

66. It shall be the duty of the Chief Inspector, as soon as practicable, to examine and inspect such sample or samples of grain and to adjudge the proper dockage and grade to which it is, in his judgment, entitled, and which grain of like quality and character would receive if shipped to the terminal points in carload lots and subjected to official inspection.

67. As soon as the Chief Inspector has so examined, inspected and adjudged the dockage and grade he shall make out in writing a statement of his judgment and finding and shall transmit a copy thereof by mail to each of the parties to the disagreement, preserving the original together with the sample on file in his office.

The judgment and finding of the Chief Inspector on all or any of the said matters shall be conclusive.

Where the disagreement as to the grade and dockage arises on the sale of the wheat by a farmer to such country elevator or warehouse, the farmer shall be paid on the basis of grade and dockage offered him by the elevator or warehouse, but the final settlement shall be made on the basis of grade and dockage given by the Chief Inspector.

No. 12. That section 69 of the Manitoba Grain Act be struck out and the following substituted therefor:—

In case the commissioner finds the complaint and charge therein contained, or any part thereof, true, he shall give his decision in writing and shall at once serve a copy of such decision upon the person offending and against whom the complaint was made and also serve a copy upon the owner of such country elevator or country warehouse; and the commissioner shall direct such owner to make proper redress to the person injured, and to discharge the offending operator, who shall not be engaged as manager or assistant in any public country elevator for the period of one year from such discharge. Upon the failure of such owner to give such proper redress and discharge such operator the commissioner shall cancel the license of the country elevator or warehouse. In case any other country elevator or warehouse employs an operator so discharged within the said period of one year the Warehouse Commissioner shall order the dismissal of such operator, and in case of refusal to comply with the request of the Warehouse Commissioner in this regard the commissioner shall cancel the license of the said country elevator or warehouse.

No. 13. That section 69 of the Manitoba Grain Act be amended by adding thereto the following subsection:—

If any grain dealer or grain firm or any member of such grain firm, or any authorized agent of such grain dealer or grain firm shall influence, either by circular letter or otherwise, any manager of any public country elevator to give unjust weights for or take unjust dockage from any grain being received into such elevator, such grain dealer or grain firm shall be liable, upon summary conviction, to a fine not less than \$100 nor more than \$500.

No. 14. That section 107 of the Manitoba Grain Act be repealed and the following substituted therefor:—

Whenever any grain commission merchant sells all or a portion of any grain consigned to him to be sold on commission, he shall within twenty-four hours of such sale report to the consignor the quantity of the consignment sold and render a true statement with copies and vouchers for all charges and expenses paid or incurred, and shall render a true statement showing—

- (a) what portion of the consignment has been sold;
- (b) the price received therefor;
- (c) the date when each sale was made;
- (d) the name or names of the purchaser;
- (e) the grade;

(f) the amount of advance;

(g) the terms and delivery of sale.

Such statement to be signed by the grain commission merchant or his duly appointed agent.

2. Any grain commission merchant neglecting or refusing to so report on the prescribed form every sale in the above manner shall be guilty of an offence under this Act punishable by fine.

Schedule E is the form of notice of sale which has been authorized by His Excellency the Governor in Council. The use of any other form shall be an offence under the Act punishable by fine.

(Schedule E omitted.)

No. 15. That section 89 of the Manitoba Grain Act be repealed and the following inserted in lieu thereof:—

1. An applicant may order a car or cars according to his requirements, of any of the standard sizes in use by the railway company and in case he requires to order any special standard size of car shall have such size stated by the station agent in the car order book and the railway company shall furnish the size ordered to such applicant in his turn as soon as a car of such specified capacity can be furnished by the railway company at the point on the siding designated by the applicant in the car order book. In the event of the railway company furnishing a car or cars at any station and such car or cars not being of the size required by the applicant first entitled thereto, such applicant shall not lose his priority but shall be entitled to the car of the size designated which can next be delivered at such station at such applicant's disposal as aforesaid.

2. Every applicant when placing his order for a car shall deposit with the railway agent the sum of two dollars for each and every car ordered, which amount shall be retained by the railway agent until the car or cars have been loaded by the applicant, or until the order has been cancelled, as hereinafter provided for, when such amount shall be returned to the applicant.

The applicant or his agent duly appointed as provided in section 90 hereof may by notice in writing to the railway agent prior to the arrival of the car at the station to which it was originally ordered to be sent, cancel the applicant's order for said car ordered by him and in default of his doing so the applicant shall forfeit to the railway company the amount deposited with the railway agent at the time the order for the car was placed.

No. 16. That subsections 2 and 3 of section 92 of the Manitoba Grain Act be repealed and the following substituted therefor:—

"In the event of such applicant failing to declare his intention and ability to load the car allotted to him he shall forfeit to the railway company the two dollars deposited with the railway agent at the time the order for the car was placed, and the railway agent shall cancel the order by writing the word 'cancelled' in the remarks column of the car order book, and shall award the car to the next applicant to it."

"And if the applicant, after declaring his intention and ability as aforesaid shall not have commenced loading the car within the period of twenty-four hours from the time of notice to himself or his agent, as herein directed, he shall forfeit to the railway company the two dollars deposited with the railway agent at the time the order for the car was placed and the railway agent shall cancel the order in like manner as aforesaid."

No. 17. That sections 133 and 134 of the Manitoba Grain Act be repealed and the following substituted therefor:—

The following shall constitute an offence or offences under this Act punishable upon summary conviction before a Justice of the Peace by a fine of not less than \$25 and not more than \$150.

1. Any party who transfers or sells his right to any car allotted to him or to be allotted to him.
2. Any party purchasing or taking over or accepting any assignment or transfer of the right of any applicant entitled to a car.

3. Any party loading a car which has not been allotted to him by the station agent or who loads a car out of his turn contrary to the provisions of this Act.

Any person who, contrary to the provisions of this Act obtains the placing of a name on the car order book as an applicant shall be guilty of an offence punishable upon summary conviction before a Justice of the Peace by a fine of not less than \$25 and not more than \$150.

Any person may institute proceedings and upon securing a conviction for infringement of any of the above violations of this Act shall be entitled to receive one-half of the fine or penalty imposed and the other half thereof shall be paid into the Manitoba Grain Inspection Fund.

No. 18. That section 90 of the Manitoba Grain Act be repealed and the following substituted therefor:—

Car orders shall be signed in the car order book by the applicant or his agent duly appointed in writing, who shall furnish to the railway agent his name, section, township and range in which he, the applicant, resides, or other sufficient designation of his residence for insertion in the car order book, and each car order shall be consecutively numbered in the car order book by the railway agent, who shall fill in with ink all particulars of the application except in the column for the applicant's signature, which shall be signed by the applicant or his agent duly appointed.

2. An agent of the applicant shall be a resident in the vicinity of the shipping point, and if the car order is signed by the agent of the applicant the appointment shall be deposited with the railway agent.

That section 93 of the Manitoba Grain Act be amended by inserting in the second line thereof after the word 'book' and in the second line of subsection 2 after the word 'book' the words 'with ink.'

(Ink used by railway agent in making entry in order book.)

No. 19. That section 110 of the Manitoba Grain Act be amended by inserting the following subsections:—

**Regulations—Track Buyer's Purchase Note.**

1. (a) Any person who buys grain on track in car lots, shall keep a true and correct account in writing in proper books of all grain bought by him in such car load lots and shall deliver to the vendor of such car load lot of grain a grain purchase note, retaining himself a duplicate thereof, which note shall bear on its face the license season, also the license number of such track buyer's license; the date and place of purchase; the name and address of such Track Buyer; the name and address of the Vendor; the initial letter and number of the car purchased; the approximate number of bushels and kind of grain contained therein; the purchase price per bushel in store Fort William, Port Arthur or other destination, such grain purchase note shall also express upon its face an acknowledgment of the receipt of the bill of lading issued by the railway company for such car load shipment, the amount of cash paid to the vendor in advance as part payment on account of such car lot purchase, also that the full balance of the purchase money shall be paid to the vendor immediately the purchaser shall have received the grade and weight certificates and the railway expense bill. Every such grain purchase note shall be signed by the track buyer or his duly appointed agent, and the vendor shall endorse his acceptance of the terms of the sale thereon as well as his receipt for payment of the money advanced him on account of such car load lot sale.

1. (b) Any failure or neglect on the part of the track buyer to keep proper records of all car lot purchases as above or to issue such grain purchase note shall be an offence under the Act punishable by fine.

1. (c) Schedule "F" is the form of grain purchase note which has been authorized by His Excellency the Governor in Council. The use of any other form shall be an offence under this Act punishable by fine.

No. 20. That the following be added to the Manitoba Grain Act under (general provisions).

At every flag station or siding in the Manitoba grain inspection division where grain is shipped from such point, the warehouse commissioner may in his discretion direct the railway company to keep a suitable person at such flag station or siding from the 15th day of September to the 15th day of January next following, and it shall be the duty of such person to receive all applications for cars for the shipment of grain from such flag station or siding upon the form prescribed by this Act and to order from the railway company such cars and to allot said cars to applicants in accordance therewith and to bill and seal such cars.

Provided, however, the provisions of this section do not apply to such flag stations or sidings where the total amount of grain shipments for the previous year was less than fifty thousand bushels upon the railway company furnishing the Commissioner with a sworn statement to that effect.

Any railway company failing to comply with the aforesaid provisions shall be liable to a penalty upon summary conviction before a magistrate or justice of the peace of not less than \$500.

No. 21. That the following be inserted in the Manitoba Grain Act under (Distribution of Cars.)

The warehouse commissioner shall have power in his discretion to order cars to be supplied contrary to the provisions of the Manitoba Grain Act to elevators that are in danger of collapse, or in cases where the operator of any country elevator or warehouse reports in writing under oath that some portion of the grain in his elevator or warehouse is heated, and in order to preserve same it is necessary to ship such heated grain to the terminal elevator for treatment. Provided, however, no relief be granted in such last mentioned cases as long as the warehouseman has plenty of room in his building for the re-handling of such grain.

Upon granting relief as aforesaid the warehouse commissioner shall submit a report of the facts thereof in each case to the Minister.

No. 22. That the following be inserted in the Manitoba Grain Act under (General Provisions).

No person or corporation, or their agents, operating a public country elevator or warehouse shall enter into any contract, agreement, understanding, or combination with any other such person, corporation, or their agent, for the pooling or division of earnings or receipts of such elevators or warehouses or divide with any such person or corporation, or their agent, the gross or net earnings or receipts of such public country elevators or warehouses or any portion thereof.

Any one violating this provision shall be guilty of an offence under this Act, and shall on summary conviction be liable to a fine of not less than \$500 and not more than \$1,000 for each offence.

No. 23. That the following be added to the Manitoba Grain Act under (Distribution of Cars).

The warehouse commissioner shall have power in his discretion during a car shortage to direct the railroads to make an equitable distribution of empty grain cars to all stations in proportion to the amount of grain available for shipment from such stations.

No. 24. That the following be inserted in the Manitoba Grain Act under (Terminal Elevators and Warehouses.)

All grain billed to any public terminal elevator within the Manitoba inspection division shall not leave such inspection division without being officially weighed and cleaned unless by the consent of the shipper.

No. 25. That section 40 of the Manitoba Grain Act be amended by striking out the word 'Act' in the first line thereof and substituting the word 'section' and striking out all the words after lot, therein, and that this section be restored to its original connection, as in subsection 7 of section 26 of the Manitoba Grain Act of 1900, chapter 39.

(To provide for the knocking out of special binning at the terminals.)



## APPENDIX B.

## AMENDMENTS TO THE INSPECTION AND SALE ACT.

No. 1. That the following be added as clause L of section 48 of the Inspection and Sale Act:—

(L) The expression 'hard red Fife Wheat' shall mean wheat that is red in color and of the Red Fife variety.

No. 2. That paragraph B of section 52 of the Inspection and Sale Act be amended by striking out the words 'Province of Manitoba' in the second line and inserting in lieu thereof the words 'Provinces of Manitoba, Saskatchewan and Alberta.'

No. 3. That section 119 of the Inspection and Sale Act be amended by striking out the words 'other than oats' at the end of the second and beginning of the third lines thereof.

No. 4. That subsection 1 of section 123 of the Inspection and Sale Act be amended by striking out all the words after the word 'dealer' in the seventh line and inserting in lieu thereof 'railway companies and other transportation companies shall notify the Inspection Department of the arrival of cars of grain at points where inspection is authorized and of their position in the railway yard, and shall not move such cars until they have been notified by the Inspection Department that the sampling of the grain is completed.'

(To prevent railways from forwarding cars from Winnipeg yards before being inspected.)

No. 5. That section 123 of the Inspection and Sale Act be amended by inserting the following as subsection 3:—

3. 'Should any car on arrival at terminal elevators be found by the inspector to be plugged or wrongfully loaded with intent to deceive, the grain in such car shall be re-inspected, and should the first inspection be altered the original certificate shall be recalled and a new one issued in accordance with the re-inspection and shall be final.'

No. 6. That the following be inserted in the Inspection and Sale Act as sections 126a and 126b:—

126a. All grain stored as aforesaid shall be binned under the direction, supervision and control of the inspector, deputy inspector or inspecting officer. Such inspector, deputy inspector, or inspecting officer shall have full control of all grain in such terminal elevator and no grain shall be shipped out, transferred or removed therefrom without his authority.

The inspector shall keep the proper records of all grain received into store in such elevator, which records shall show the particulars of each parcel or car lot of grain received, the date received, the grade, the dockage (if any) and the bin number in which such grain has been stored, and he shall keep similar records of all grain shipped from such elevator which shall also give the name of the vessel or the number of the car into which such grain has been delivered.

No grain shall be transferred from one bin to another in such elevator without the authority of the proper inspecting officer who shall record such transfer in proper books.

Provided, however, that no grain shall be specially binned for any person, firm or corporation in any terminal elevator within this division except in cases where it is found to be out of condition on arrival at such terminal, and in cases where it has gone out of condition while in store as provided in sections 34 to 38 of the Manitoba Grain Act.

2. All grain marked by the Inspection Department for cleaning shall be cleaned under the supervision of such Inspection Department or inspecting officer before being binned, and such inspector may condemn any cleaning machine which in his opinion is not doing satisfactory work and order machines installed which will satisfactorily clean such grain to its proper grade, and he shall also have the power where he finds the cleaning facilities inadequate to order the installation of such additional machines as will meet the requirements.

3. Where grain rejected for dirt is ordered to be cleaned by the owner the cleaning shall be subject to the supervision of the inspecting officer.

126b. The chief inspector subject to the approval of the Minister of Trade and Commerce may make such rules and regulations as shall be necessary for the control of the binning and cleaning of all grain stored in terminal elevators including the transferring of grain from one bin to another, and the delivery of grain from the bins into cars, vessels or other receptacles.

No. 7. That section 128 of the Inspection and Sale Act be amended by inserting the following as subsection 3 thereof:—

3. The chief inspector shall issue such rules and regulations governing the inspection and outward shipments of grain from Fort William as will satisfactorily identify the inspection certificates with the lake bill or the railway shipping bill and the lot or parcel of grain covered by such certificate.

No. 8. That subsection 1 of section 130 of the Inspection and Sale Act be amended by inserting after the word 'accordingly' in the last line thereof the following:—

If the owner or possessor so desires he may call for a fresh sample to be drawn by the Inspection Department for use on re-inspection or survey; and in case it be drawn for the purpose of survey it shall be sent to the secretary of the survey board.

No. 9. That the Inspection and Sale Act be amended by striking out section 131 thereof.

(To be replaced by S. 65 in the Grain Act as proposed to be amended by commissioners.)

No. 10. That section 135 of the Inspection and Sale Act be amended by striking out all the words in the section after the word 'certified' in the fourth line and inserting in lieu thereof, 'He shall also state in his certificate the percentage of dirt contained in grain inspected by him as rejected because of too much dirt. In case such dockage contains a proportion of domestic grain the percentage of same shall also be marked on the certificate.'

No. 11. That section 136 of the Inspection and Sale Act be amended by inserting at the end of the definitions of the grades of winter wheat the following:—

No. 1 Alberta White wheat shall be pure white winter wheat, sound and clean, weighing not less than sixty pounds to the bushel.

No. 2. Alberta white winter wheat shall be white winter wheat, sound and clean, weighing not less than fifty-eight pounds to the bushel.

No. 3. Alberta white winter wheat shall include white winter wheat not clean enough nor sound enough to be graded as No. 2, weighing not less than fifty-six pounds to the bushel.

No. 12. That section 137 of the Inspection and Sale Act be amended by inserting at the beginning of the definitions of the grades of oats the following:

No. 1 Alberta oats shall be white, sound, clean, and free from other grain; shall contain 95 per cent of white oats and shall weigh not less than forty-two pounds to the bushel.

No. 13. That section 137 of the Inspection and Sale Act be amended by inserting under the heading of 'Spring Wheat' and after the definition of 'No. 2 Manitoba Northern Wheat' the following clause:—

No. 1 Manitoba bleached wheat shall contain wheat slightly bleached by weather conditions, and tough and slightly damp wheat that has been properly treated and fit for storing, all of which in the discretion of the inspector has not been injured for milling purposes, and that otherwise would have graded one hard or one northern, and weighing not less than sixty pounds to the bushel.

No. 14. That section 137 of the Inspection and Sale Act be amended by inserting under the heading of 'Spring Wheat' and after the definition of 'No. 1 Manitoba Bleached Wheat' (as suggested in amendment 13) the following clause:—

Red varieties of spring wheat other than Red Fife may be graded one northern or lower in the discretion of the inspector.

## APPENDIX C.

## PROVISIONS AS TO WEIGHING.

(These are omitted, their intent is to divide the office of chief weighmaster and chief inspector and to make more stringent provisions for the weighing of grain in and out of the terminals, to prevent bribery of weighmasters or in interference with them by the owners of the elevators, etc.)

Some extracts from the report of the commissioners re terminal elevators:—

"We find that the Canadian Northern elevator, while owned by the Canadian Northern Railway Co., is leased and operated by the British American Elevator Co., which is a Canadian branch of the Peavy Company of Minneapolis, which is engaged in the grain business.

"We find that the Empire elevator is owned and operated by a private corporation, stockholders of which are also stockholders in four of the largest elevator companies in the west."

"We find it has been the tendency at Fort William for elevators to go under the control of private companies and we believe this tendency will continue. These private companies through their allied companies buying grain in the country are able to secure shipments of grain to their terminal elevators, and are thus in an advantageous position to compete with the elevators of common carriers, who have no control over the destination of grain carried by them."

"We believe the operating of terminal elevators by private companies under the present regulations would be detrimental to the interests of the trade, and would tend to destroy public confidence in the results obtained therefrom. Our reasons for believing this are, that the elevator companies (if they so wished) would be able to manipulate the grades for their own benefit, and not to clean the grain up to the dockage set by the government inspector."

"The fact that an elevator is owned and operated by a railway company does not with the present regulations, in our opinion, necessarily insure protection to the public. We would like, however, to see the elevators at present owned, or to be owned, by the railways operated by them."

"To prevent the evils that are made possible by the operation of terminal elevators under the present system, we do not think it wise to advise the government to go to the length of taking over the terminals elevators or of prohibiting persons engaged in the grain trade being interested in such terminals. We believe it is possible to obtain a good service from these elevators under the present ownership by having a more thorough system of supervision and control."

## BILL TO AMEND THE MANITOBA GRAIN ACT

(The Bill is too long to print in full.)

1 to 4. (Extend the operation of the Act to include Eastern transfer elevators as well as terminals.)

5. (Repeals sections relating to weighing at terminals presumably in accordance with recommendations of commissioners.)

6 and 7. (Same as 1 to 4.)

8. (Makes maximum bond of terminal elevator fifty thousand dollars.)

9. Section 19 is repealed and the following substituted thereof:—

(19). No discrimination shall be made between persons desiring to avail themselves of warehouse facilities.

"2. Every public terminal elevator warehouseman in the Manitoba Inspection Division shall receive for storage any grain tendered to him in a dry and suitable condition for warehousing, in the usual manner in which terminal elevators are accustomed to receive grain in the ordinary and usual course of business.

"3. Grain so received shall in all cases be inspected and graded by a duly authorized inspector and shall be stored with grain of a similar grade.

"4. All grain billed to any public terminal elevator within the Manitoba Inspection Division shall not leave

that inspection division without being officially weighed and cleaned, unless by the consent of the shipper.

"5. Every eastern transfer elevator warehouseman shall receive for storage western grain tendered him through the ordinary channels of transportation, in the usual manner in which eastern transfer elevators are accustomed to receive grain in the ordinary and usual course of business, and in such parcels or lots as are shipped.

"6. Every eastern transfer elevator warehouseman shall keep a true and correct record of each parcel or lot of grain received by him, noting the name of the boat and number of the hold from which taken, or the number of the car, the billed weight, the actual weight as weighed in by him and shortage or overage, the number of the bin in which stored, and in case of a transfer in the elevator the number of the bin to which transferred, the date of shipment out of elevator with the number of car or name of boat and number of hold; and in all cases where a certificate of grade accompanies a lot or parcel of grain the identity of such certificate with the lot or parcel of grain shall be preserved. He shall keep a correct record of the name of the shipper, the party to be advised of the shipment and the consignee.

"7. The identity of each parcel or lot of western grain shipped to an eastern transfer elevator shall be preserved, except that different parcels or lots of the same grain may be binned together when there is not sufficient space in the elevator to keep the parcels or lots separate.

"8. In no case, whether in a public terminal elevator in the Manitoba Inspection Division or in an eastern transfer elevator, shall grain of different grades be mixed together while in store.

"9. Every public terminal warehouseman in the Manitoba Inspection Division, shall clean all grain received by him on which the inspector has set dockage for cleaning, except all rejected grades, which shall be cleaned only upon the request of the owner.

"10. Every public terminal warehouseman in the Manitoba Inspection Division shall pay or make allowance to the owner for all domestic grain of a commercial value in screenings, as set forth in section 135 of The Inspection and Sale Act as amended by chapter of the statutes of 1908, to the quantity assessed by the inspector.

"11. Every public terminal warehouseman in the Manitoba Inspection Division shall insure against fire, with companies satisfactory to the Commissioner, and to an amount approved of by the Commissioner, all grain received, handled or stored by him."

10. (No change of meaning.)

11. Section 29 is repealed and the following substituted therefor:—

(29.) The owner, lessee, or manager of every public terminal elevator shall furnish, at such times and in such form and manner as the Commissioner prescribes, a statement, in writing and verified by the signature and statutory declaration of the owner, lessee or manager.

(a) In the case of a public terminal elevator in the Manitoba Inspection Division, as to the condition and management of so much of the business of such owner, lessee or manager as relates to such elevator or,

(b) In the case of an eastern transfer elevator, as to the amount, condition and management of the business done in western grain by the elevator.

12 to 15. (Relates to insurance as recommended by Commissioners.)

16 to 19. (Relates to grain going out of condition at

20. (Makes terminal elevator responsible for loss by fire.)

21. (Makes it compulsory for the country warehouseman to issue either a cash purchase ticket, warehouse storage receipt, or storage receipt for special binned grain at time of delivery for each load, lot or parcel of grain.)

22. The following subsection is added to section 54 as subsection 4 thereof:

"4. In every case where grain has been delivered at



any public country elevator or warehouse, and a cash purchase ticket issued therefor to the person from whom such grain was received by the warehouseman, and should his paying agent within twenty-four hours after demand by the holder, neglect or refuse to redeem such cash purchase ticket, the said holder may at once, upon surrender of such cash ticket demand in exchange therefor a warehouse storage receipt bearing same date and place of issue, and for similar grade and net weight of grain as was shown on the cash purchase ticket aforesaid. Upon return of the said cash purchase ticket to the warehouseman, he shall at once issue in exchange therefor to the holder a warehouse storage receipt of same grade and quantity of grain as shown on the face of said surrendered cash purchase ticket."

23. The following is added to subsection 1 of section 56:—"In the case only of grain in special bin, should the storage receipts and lawful charges against the grain not be delivered or paid at the time of the billing of the car, the elevator operator may hold the bill of lading until the owner has surrendered the storage receipts therefor and paid all lawful storage charges due thereon: Provided that it shall be an offence under this Act for the elevator operator to sell or dispose of such bill of lading without the consent of the owner of the grain, the bill of lading to be made out in all cases in the name of the owner of the grain shipped."

24. The following subsections are added to section 61 as subsections 2, 3 and 4 thereof:—

"2. In every case where grain is stored in any public country elevator or warehouse in a special bin the warehouseman shall draw a fair and proper sample, in the presence of the person delivering the grain, out of each hopper load as delivered, and such sample shall be properly preserved in a suitable receptacle, which shall be numbered and sealed, until after such special binned grain has been shipped and inspected, and the owner thereof has notified the warehouseman that he is satisfied the identity of the grain has been preserved.

"3. The receptacle shall be provided by the warehouseman, and the sample shall be placed therein in the presence of the owner. The receptacle shall be secured by a padlock which the owner of the grain shall provide, and the key of which he shall retain. The warehouseman shall be the custodian of the receptacle and sample.

"4. In case after the shipment has been inspected the owner is of the opinion that the identity of the grain has not been preserved, he shall notify the warehouseman in writing of the fact and both parties thereupon shall forward the sample, sealed, charges prepaid, to the Commissioner, who shall submit the sample to the chief inspector to be compared with the shipment. The decision given by the chief inspector in such cases shall be final and binding on both parties."

25. Section 65 is repealed and the following submitted therefor:—

"(65). In case there is a disagreement between the purchaser or the person in the immediate charge of receiving the grain at such country elevator or warehouse and the person delivering the grain to such elevator or warehouse for sale, storage or shipment at the time of such delivery as to the proper grade or dockage for dirt or otherwise on any lot of grain delivered, a fair and proper sample shall be drawn in the presence of the person delivering the grain out of each hopper load as delivered, and at least three quarts from samples so taken shall be forwarded in a suitable sack properly tied and sealed, express charges prepaid, to the chief inspector of grain and shall be accompanied by the request in writing of either or both of the parties aforesaid, that the chief inspector will examine the sample and report on the grade and dockage the said grain is in his opinion entitled to and would receive if shipped to the terminal points and subjected to official inspection."

26. Section 66 is repealed and the following substituted therefor:

"(66.) It shall be the duty of the chief inspector, as

soon as practicable, to examine and inspect such sample or samples of grain and to adjudge the proper grade and dockage to which it is, in his judgment, entitled, and which grain of like quality and character would receive if shipped to the terminal points in carload lots and subjected to official inspection."

27. Section 67 is repealed and the following substituted therefor:—

"(67.) As soon as the Chief Inspector has so examined, inspected and adjudged the grade, he shall make out in writing a statement of his judgment and finding and shall transmit a copy thereof by mail to each of the parties to the disagreement, preserving the original together with the sample on file in his office.

"2. The judgment and finding of the Chief Inspector on all or any of the said matters shall be conclusive.

"3. Where the disagreement as to the grade and dockage arises on the sale of the wheat by a farmer to such country elevator or warehouse, the farmer shall be paid on the basis of grade and dockage offered him by the elevator or warehouse, but the final settlement shall be made on the basis of grade and dockage given by the Chief Inspector."

28. Section 69 is repealed and the following substituted therefor:

"(69.) In case the Commissioner finds the complaint and charge therein contained, or any part thereof, true, he shall give his decision in writing and shall at once serve a copy of such decision upon the person offending and against whom the such complaint was made and also serve a copy upon the owner of such country elevator or country warehouse; and the Commissioner shall direct such owner to make proper redress to the person injured, and to discharge the offending operator, who shall not be engaged as manager or assistant in any public country elevator for the period of one year from such discharge. Upon the failure of such owner to give such proper redress and discharge such operator the Commissioner shall cancel the license of the country elevator or warehouse. In case any other country elevator or warehouse employs an operator so discharged within the said period of one year the Commissioner shall order the dismissal of such operator, and in case of refusal to comply with the request of the Commissioner in this regard the Commissioner shall cancel the license of the said country elevator or warehouse.

"2. Every one, who, being a grain dealer or member of a firm dealing in grain or an authorized agent of any such dealer or firm, influences, or attempts to influence, in any manner, either by letter, circular or otherwise, any manager of any public country elevator to give unjust weights for or to take unjust dockage from any grain received into such elevator, is guilty of an offence and liable, on summary conviction, to a penalty not exceeding five hundred dollars and not less than one hundred dollars."

29. The following subsections are added to section 88 as subsections 2, 3, 4 and 5 thereof:—

"2. The car-order-book shall be in the form shown in form E in the Schedule of the Act.

"3. In the case of a flag station where grain is shipped or of a siding where grain is shipped, the Commissioner may require the railway company to provide a suitable person at that flag station or that siding, from the fifteenth day of September to the fifteenth day of January following, to receive and deal with applications for cars for the shipment of grain from that flag station or that siding, and such persons shall be deemed to be the railway agent referred to in sections 88 to 99, both inclusive, of this Act.

"4. If the railway company furnish the Commissioner with a sworn statement, showing to his satisfaction that during the previous year less than fifty thousand bushels of grain were shipped from a flag station or from a siding, subsection 3 of this section shall not apply to that flag station or that siding.

"5. Every railway company which fails to comply with any requirement made by the Commissioner under sub-

section 3 of this section, is guilty of an offence and liable on summary conviction, to a penalty not exceeding one thousand dollars and not less than five hundred dollars.

"6. Every railway company shall supply car-order-books at all stations, flag stations and sidings where they are to be kept under this Act."

30. Section 89 is repealed and the following substituted therefor:—

"(89.) An applicant may order a car or cars according to his requirements, of any of the standard sizes in use by the railway company, and in case he requires to order any special standard size of car shall have such size stated by the station agent in the car order book, and the railway company shall furnish the size ordered to such applicant in his turn as soon as a car of such specified capacity can be furnished by the railway company at the point on the siding designated by the applicant in the car order book. In the event of the railway company furnishing a car or cars at any station and such car or cars not being of the size required by the applicant first entitled thereto, such applicant shall not lose his priority but shall be entitled to the first car of the size designated which can be delivered at such station at such applicant's disposal as aforesaid." (This is not the car distribution clause which applies in a time of car shortage. That has not been changed.)

31. Section 90 is hereby repealed and the following substituted therefor:—

"(90.) The applicant or his agent, duly appointed in writing shall furnish to the railway agent the name of the applicant and the section, township and range in which the applicant resides, or other sufficient designation of his residence, for insertion in the car-order-book; and each car order shall be consecutively numbered in the car-order-book by the railway agent, who shall fill in with ink all particulars of the application except the applicant's signature, which shall be signed by the applicant or his agent duly appointed in writing.

"2. An agent of the applicant shall be a resident in the vicinity of the shipping point, and if the car order is signed by the agent of the applicant the appointment shall be deposited with the railway agent."

32 to 33. (Small amendments to make agreement with 31.)

34. (Section 95 is repealed.)

35. The following sections are inserted, immediately after section 99, as sections 99a and 99b respectively:—

(99a.) The Commissioner shall have power in his discretion during a car shortage to direct the railroads to make an equitable distribution of empty grain cars to all stations in proportion to the amount of grain available for shipment from such stations, as shown by the respective order books." (The remaining part relates to granting cars to elevators in danger of collapse in a manner contrary to provisions for car distribution.)

36. Section 107 is repealed and the following substituted therefor:—

"(107.) Whenever any grain commission merchant sells all or a portion of any grain consigned to him to be sold on commission, he shall within twenty-four hours of such sale report such sale to the consignor, and shall render to the consignor a true statement of such sale showing:—

- (a) What portion of the consignment has been sold;
  - (b) The price received therefor;
  - (c) The date when sale was made;
  - (d) The name or names of the purchaser;
  - (e) The grade;
  - (f) The amount of advance;
  - (g) The terms of delivery and sale.
- (Reference to Schedule omitted.)

37. The following subsection is added to section 110 as subsection 2 thereof:—

"2. Every person who buys grain on track in carload lots, shall keep a true and correct account in writing in proper books of all grain bought by him in such carload lots, and

shall deliver to the vendor of each such carload lot of grain a grain purchase note, retaining himself a duplicate thereof; which note shall bear on its face the license season, the license number of such track buyer's license, the date and place of purchase, the name and address of such track buyer, the name and address of the vendor, the initial letter and number of the car purchased, the approximate number of bushels and kind of grain contained therein, and the purchase price per bushel in store at Fort William, Port Arthur or other destination; such grain purchase note shall also express upon its face an acknowledgement of the receipt of the bill of lading issued by the railway company for such carload shipment, the amount of cash paid to the vendor in advance as part payment on account of such car lot purchase, also that the full balance of the purchase money shall be paid to the vendor immediately the purchaser shall have received the grade and weight certificates and the railway expense bill. Every such grain purchase note shall be signed by the track buyer or his duly appointed agent, and the vendor shall endorse his acceptance of the terms of the sale thereon as well as his receipt for payment of the money advanced him on account of such carload lot sale."

38. The following is inserted, under the heading "General Provisions" and immediately before section 112, as section 111a:—

"(111a.) No person or corporation, or their agent, operating a public country elevator or warehouse, shall enter into any contract, agreement, understanding or combination with any other such person, corporation, or their agent, for the pooling or division of earnings or receipts of such public country elevators or warehouses, or divide with any other such person or corporation, or their agent, the gross or other such person or corporation, or their agent, the gross or net earnings or receipts of such public country elevators or warehouses or any portion thereof.

"2. The contravention of any provision of this section shall be an offence against this Act punishable, on summary conviction, by a fine not exceeding one thousand dollars and not less than five hundred dollars, for each offence.

39. The following section is inserted immediately after section 118, as section 118a:—

(118a.) Every railway company shall place painted lines inside of each of its cars used for the carriage of grain, indicating the height to which the various kinds of grain can be loaded therein, and no car shall be loaded with any kind of grain above its appropriate line. The person loading any such car shall state in the bill of lading, prior to its being signed by the agent of the railway company, that the car is loaded to or below such line, and such agent before signing the bill, shall verify such statement. The bill of lading so signed shall be prima facie evidence of the loading, and no charges for loading in excess of the quantity so limited shall lie against such car. No railway company that fails to equip any car as aforesaid shall collect any charges for the transportation of grain in said car above the regular tariff rates for carload lots.

"2. The contravention of any requirement of this section shall be an offence against this Act."

40. (Same as 1 to 4.)

41. Sections 133 and 134 are repealed, and the following is substituted therefor as section 133:—

(133) Every one who,—

- (a) Transfers or sells his right to any car allotted to him for shipping grain, or to be allotted to him for shipping grain; or,
- (b) Purchases, takes over or accepts any assignment or transfer of the right of any applicant entitled to a car for shipping grain; or,
- (c) Loads any car which has not been allotted to him by the station agent, or out of his turn loads such car; or,
- (d) Not being the agent, duly authorized in writing, of an applicant for a car for shipping grain, obtains the placing of a name on the car order book as the name of an applicant for a car for shipping grain; is guilty of an offence and liable, on summary conviction, to a penalty not exceeding



one hundred and fifty dollars and not less than twenty-five dollars.

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

42. (Schedules omitted.)

#### BILL TO AMEND THE INSPECTION AND SALE ACT.

1 and 2. (Title, etc.)

3. The following is added to section 48 as paragraph (1) thereof:—

"(1.) The expression "hard red Fife Wheat" shall mean wheat that is red in color and of the Red Fife variety."

4. (Defining Inspection Divisions.)

5 and 6. (Fees for survey in no case to be paid by the Inspecting Officer. Formerly Inspecting Officer paid if his grading was changed by Survey Board.)

7. (Grain Standards Board to have right to make commercial grades of Oats.)

8. Section 123 is hereby repealed and the following substituted therefor:—

(123.) All grain produced in the provinces of Manitoba, Saskatchewan and Alberta, and in the Northwest Territories, passing through Winnipeg district en route to points to the East thereof, shall be inspected at Winnipeg or a point within the district; and on all grain so inspected, the inspection shall be final as between the western farmer and the Winnipeg dealer.

(2) Any grain inspected at Winnipeg or other Western port may be re-inspected at Fort William or at other terminal elevators in the division without additional charge; but any grain not inspected west of Fort William shall be inspected at that point, and a certificate shall be issued on payment of the usual fee.

(3) If any car on its arrival at a terminal elevator is found by the inspector to be plugged or wrongfully loaded, the grain in such car shall be re-inspected, and if the first inspection is altered the original certificate shall be recalled and a new one shall be issued in accordance with the re-inspection and shall be final.

(4) Railway Companies and other transportation companies shall notify the inspection department of the arrival of cars of grain at points where inspection is authorized and of the position of such cars in the railway yard, and shall not move such cars until they have been notified by the inspection department that the sampling of grain is completed.

9. The following sections are hereby inserted, immediately after section 126, as section 126a and 126b:—

(126a.) All grain stored as aforesaid shall be binned under the direction, supervision and control of the inspector, deputy inspector or inspecting officer. The inspector, deputy inspector, or inspecting officer shall have full control of all grain in terminal elevators and no grain shall be shipped out of, transferred or removed from any terminal elevator without his supervision.

(2.) The inspector shall keep the proper records of all grain received into store in any terminal elevator, which records shall show the particulars of each parcel or ear lot of grain received, the date received, the grade, the dockage, if any, and the number of the bin in which such grain has been stored; and he shall keep similar records of all grain shipped from any terminal elevator, which records shall also give the name of the vessel or the number of the car into which such grain has been delivered.

"(3.) No grain shall be transferred from one bin to another in a terminal elevator without the supervision of the proper inspecting officer, who shall record such transfer in proper books.

"(4.) No grain shall be specially binned for any person, firm or corporation in any terminal elevator except in cases where it is found to be out of condition on arrival at

such terminal elevator, and in cases where it has gone out of condition while in store as provided in sections 34 to 38 of The Manitoba Grain Act.

"(5.) All grain marked by the inspection department for cleaning shall be cleaned under the supervision of the inspection department or inspecting officer, and the inspector may condemn any cleaning machine which in his opinion is not doing satisfactory work and may order machines installed which will satisfactorily clean such grain to its proper grade; and he shall also have the power, where he finds the cleaning facilities inadequate, to order the installation of such additional machines as will meet the requirements.

"(6.) Where grain rejected for dirt is ordered to be cleaned by the owner the cleaning shall be subject to the supervision of the inspecting officer.

"(126b.) The Chief Inspector, subject to the approval of the Minister, may make such rules and regulations as are necessary for the control of the binning and cleaning of all grain stored in terminal elevators, including the transferring of grain from one bin to another and the delivery of grain from the bins into cars, vessels or other receptacles."

(Note.—Special binning which the farmers' delegation laid stress upon as being of the greatest importance to the producers has been prohibited. The warehouse commissioner and the Royal Commission are responsible for this specific prohibition.)

"(3.) The Chief Inspector shall issue rules and regulations governing the inspection and outward shipments of grain from Fort William as will satisfactorily identify the inspection certificates with the lake bill or the railway shipping bill and the lot or parcel of grain covered by such certificate."

11. Subsection 1 of section 139 is amended by adding in the last line thereof after the word "accordingly" the following: "If the owner or possessor so desires he may call for a fresh sample to be drawn by the inspection department for use on re-inspection or survey, the expense thereof to be borne by the applicant, and in case it is to be drawn for the purpose of survey it shall be sent to the secretary of the survey board."

12 and 13. (Sections 130 and 131 repealed. Replaced by Nos. 25, 26, 27 in Grain Act (S. 65, 66, 67.)

14. Section 135 is repealed and the following substituted therefor:—

(135.) In the case of unclean grain inspected in the division the inspecting officer shall state in his certificate the percentage of dirt necessary to be cleaned out at terminals in order to clean the grain to the grade certified; he shall also state in his certificate the percentage of dirt contained in grain inspected by him as rejected because of too much dirt. In case such dockage contains a proportion of domestic grain the percentage of domestic grain shall also be marked on the certificate."

15. Section 136 is amended by striking out the three paragraphs, under the heading of "Winter Wheat," which relate to Alberta Red Winter Wheat.

16. Section 137 is amended by inserting under the heading of "Spring Wheat" and after the definition of "No. 2 Manitoba Northern Wheat" the following paragraphs:—

No. 1 Manitoba bleached wheat shall contain wheat slightly bleached by weather conditions, and tough and slightly damp wheat that has been properly treated and fit for storing, all of which in the discretion of the Inspector has not been injured for milling purposes, and that otherwise would have graded No. 1 hard or No. 1 northern, and weighing not less than 60 pounds to the bushel.

"Red varieties of spring wheat other than Red Fife may be graded No. 1 northern or lower in the discretion of the Inspector."

17. Section 137 is further amended by inserting therein immediately after the definition of "Spring Wheat" the following definitions of "Winter Wheat":—

## WINTER WHEAT

"No. 1 Alberta red winter wheat shall be hard pure red winter wheat, sound and clean, weighing not less than 62 pounds to the bushel.

"No. 2 Alberta red winter wheat shall be hard red winter wheat, sound and clean, weighing not less than 60 pounds to the bushel.

"No. 3 Alberta red winter wheat shall include hard red winter wheat not clean enough or sound enough to be graded No. 2, weighing not less than 57 pounds to the bushel.

No. 1 Alberta white wheat shall be pure white winter wheat, sound and clean, weighing not less than 60 pounds to the bushel.

"No. 2 Alberta white winter wheat shall be white winter wheat, sound and clean, weighing not less than 58 pounds to the bushel.

"No. 3 Alberta white winter wheat shall include white winter wheat not clean enough nor sound enough to be graded as No. 2, weighing not less than 56 pounds to the bushel."

18. Section 137 is further amended by striking out therefrom the definitions under the heading "Oats" and substituting the following:—

## OATS

"Extra No. 1 Canadian Western oats shall be white sound, clean and free from other grain, and shall contain 95 per cent. of white oats and shall weigh not less than 42 pounds to the bushel.

"No. 1 Canadian Western oats shall be white, sound, clean and free from other grain, shall contain 95 per cent. of white oats, and shall weigh not less than 36 pounds to the bushel.

"No. 2 Canadian Western oats shall be sound, reasonably clean and reasonably free from other grain, shall contain 90 per cent. of white oats, and shall weigh not less than 34 pounds to the bushel.

"No. 3 Canadian Western oats shall be sound, but not clean enough or sufficiently free from other grain to be graded as No. 2, and shall weigh not less than 34 pounds to the bushel.

"No. 1. Feed Oats shall be excluded from the preceding grades on account of damage other than heating, shall contain not more than five per cent. of wheat, nor more than three per cent. of other grain, shall be reasonably clean, and shall weigh not less than 34 pounds to the bushel.

No. 2. Feed Oats shall include oats weighing less than 34 pounds to the bushel or otherwise unfit for No. 1 Feed."

(The grades of Oats, as inserted in the Bill, are a copy of those recommended by the Grain Exchange, although Mr. MacIntyre had introduced a bill defining the oat grades, which bill had received the endorsement of the farmers' delegation, showing that the framers of the Bill regard those who handle a commodity for profit as more to be listened to than those who produce it.)

## Who Make Our Laws Anyway?

Senator Davis proposed an amendment, making it a criminal offense for a warehouseman to raise money on another man's stored grain, but the banks objected and it was withdrawn. He also proposed to provide that cars could be stopped at Winnipeg for 24 hours to give an opportunity to have them sold on sample, but this was withdrawn, probably the railway people objected. The McIntyre Bill will be withdrawn because the Grain Exchange had sent in a resolution on the same subject in which the grain men took a different view and their view went in framing the Inspection Act.

## ALCOHOL FOR FARM USE

Frank M. Lewis in Farmers' Advocate

The very frequent inquiries in your valuable paper, for information regarding cheap farm power, and the excessive cost or unsatisfactory results reported, of the means at present in use, leave the farmer in doubt which

way to turn to solve the problem. Wind-power is not always reliable, gasoline is becoming more expensive, and only a few of us can ever hope to have electricity convenient for use.

For very many reasons, it appears that alcohol will, to a very great extent, solve the problem of light, heat and power upon the farm.

The difficulty at present is the excessive cost, on account of the excise, which is \$1.90 on alcohol made from grains other than barley; from barley, \$1.92; from imported molasses, \$1.93 per proof gallon. This, added to the cost of production, puts it out of any possible chance of competing with gasoline or kerosene. In order that alcohol may be able to compete with these products, we would ask our Government to grant what many European countries have granted; also the Republic to the south: "The privilege of using alcohol duty-free for power and manufacturing purposes." In order that it may not be misused and the Government robbed of revenue, the alcohol is denatured, or something put in it which unfits it for drinking purposes, and yet does not interfere with its usefulness for manufacturing purposes. Alcohol can be produced from anything containing sugar or starch. The best quality of grain is necessary to produce it fit for beverage purposes, but a poor or damaged grain will produce it fit for commercial use. It is produced very cheaply from roots, vegetables, molasses and refuse from canning factories—almost any sort of refuse produced upon the farm. Good authorities tell us the waste from an ordinary house will produce enough alcohol, if properly manufactured, to light it.

Germany is producing more alcohol and making more use of it to-day than any other country. There the potato has become the great source of production. Tax-free alcohol has been in use there since 1887. During that time, completely denatured alcohol has increased in use from 3,600,000 gallons to 26,000,000 gallons in 1904. The price varies there as follows: 1903, 13½c.; 1904, 30c.; 1905, 18c.; 1906, 29c. The variation is according to the productiveness of the potato. The result of this use of the potato is that to-day Germany is the greatest potato-producing country in the world; growing some varieties that produce as much as 500 bushels per acre and especially adapted for alcohol production. A great redeeming feature of alcohol production is that its production is so easy upon the soil, alcohol being composed only of carbon, hydrogen and oxygen, the nitrogen, phosphates and other valuable substances for vegetable production being returned to the soil in the wash and by-products, which are valuable food for stock.

A bushel of corn will produce from 2½ to 3 gallons of alcohol. Prof. Wiley, of the U. S. Department of Agriculture, is authority for the statement that, "if the corn is taken just in the glazing stage, the corn, stalks and everything manufactured into alcohol, it will produce twice the quantity of the grain alone." Therefore, an acre of corn capable of producing 50 bushels of corn would yield, when completely manufactured, 250 or 300 gallons of alcohol. The source of alcohol in this country is almost unlimited, and no matter how much we might produce and use, or export, not a particle of soil fertility would we be wasting.

Gasoline is the great competitor at present, but the price of gasoline has doubled in the last ten years, and the supply is becoming less, while the experience of other countries in alcohol is that the more consumed, the cheaper it is produced. Coal and oil, our principal materials for light and heat at present are controlled by monopolies, and we have to pay their price. Some of the European countries grant the farmer the privilege of using a small still, under certain restrictions. There are over 71,000 of these in use in Germany alone, and cost about \$35. If the farmers of the Dominion had some such privilege as this, we might snap our fingers at combines and coal strikes, manufacture our interior waste stuff, and make a more profitable market for the best.

Our Government is getting a nice revenue from the sale of alcohol to-day, and is not anxious to grant anything of this sort. The greatest benefit to be derived from free denatured alcohol is for the farmer, to grow his own stuff, manufacture it cheaply, and use it to light and warm his house and run his farm machinery, and do it with greater safety, cleanliness, and more cheaply than any other way. Let us unite as one man, and demand this privilege.

The Guide hopes to investigate this matter at an early date in the interests of the farmer. Suggestions will be gladly received from readers.





# THE ASSOCIATION



## THE GRAIN GROWERS' ASSOCIATION.

An Historical Sketch by R. C. Sanderson, Secretary Saskatchewan Grain Growers' Association

Soon after the coming of the railways into the West the production of wheat exceeded the local demands, yet it was some time before capital could be persuaded to invest in an elevator system. At this time the C. P. R. in order to encourage the building of elevators granted a monopoly of the grain trade to those who would build standard elevators of not less than 25,000 bushels capacity. The company had no power to do this, but it suited their purpose as they wanted the most up-to-date method of handling and storing a bulky commodity like wheat. Capital was not slow to take advantage of the privilege thus granted, and we very soon had the beginning of our present elevator system. The producer was not considered except in so far as he was useful in making profits for the railway and elevator companies. He had to put his wheat through the elevator and take elevator grades and weights.

After a time the elevator companies organized for the better carrying on of their business, such as the securing of bulk lots of wheat for export; better freight rates, both rail and water, etc., things beneficial to the producer as well as the dealer.

Monopoly is never satisfied so long as it can squeeze a cent out of its victims. The conditions which permitted the grain dealers to make the foregoing arrangements also allowed them in practice to control prices, the grading of the wheat, the amount of dockage they would take and run the business in the way that would bring the most profits to themselves.

This was the state of the grain trade up till 1899. The farmers of Manitoba and the Territories in the old settled districts by this time had gotten in a much better position financially, and were protesting most strongly, through the press and by public meetings, against the exactions of the grain combine. This grew to such an extent that the Federal Parliament were induced to take the matter up in 1900 and legislation, under the title of the Manitoba Grain Act, was passed, by which the whole grain trade of the West was brought under control and supervision. Just as soon as parliament had taken this action the elevator combine took an advance step in perfecting their organization, which up to this time had been held together more by mutual consent rather than by rules, by-law and regulations for the reason that at times this did not prove binding enough on individual members. This consisted in organizing what was known as the North West Elevator Association and which was recognized some years later as the North West Grain Dealers Association. Every member joining had to subscribe to their constitution and by-laws. Their object was, by removing street buyers, agreeing on the price to be paid at the initial shipping points, pooling receipts, etc., to remove competition entirely and reduce the grain trade of the entire West to one huge monopoly.

The purpose of the Manitoba Grain Act was to free the farmer from these exactions by allowing him to ship his wheat by direct loading on the cars through flat warehouses, or however he chose. These privileges were most vigorously opposed by the railway and elevator companies, and the farmer did not reap the full benefit from it partly because the railway and elevator companies ignored the Act to a

great extent, and partly because many of the farmers did not know the relief the Act contained, and when they did, were not in a position to enforce its provisions.

This was the state of affairs in 1901, when the farmers, goaded to desperation by the great wheat blockade of that year and the wrongs they were suffering under, organized under the body known as the Territorial Grain Growers' Association. This was first brought about by a Mr. Williams, of Balcarres, suggesting to our late secretary, Mr. John Millar, that a mass meeting of the farmers should be called to consider and protest against the then existing state of affairs. Mr. Millar called this meeting, which met and passed a number of resolutions.

Mr. Peter Dayman, who was present, thought that similar meetings should be held throughout the Province. With this in view he consulted with Mr. W. R. Motherwell, who suggested that a permanent organization be formed. A meeting was called at Indian Head for this purpose by these gentlemen and the Association formed. This was shortly after followed by a similar one throughout Manitoba and later on by one with the same aims in Alberta, known as "The Alberta Farmers' Association." These organizations have always worked in harmony for the general welfare of their common interests. To be in the best position to do this it was decided last February to have a permanent organization composed of the executive elected from time to time, of the different Associations. This is known as the "Inter-Provincial Conference" and will meet from time to time to take joint and concerted action on questions which affect the farmers of all Provinces alike.

It was very fortunate for the young association that the men who were directing its affairs were not fire-eaters, or it would have been short lived, doing little good to the grain producers, and little harm to their oppressors, but would have stood another monument to farmers not being able to hold together. Such level heads as the Hon. W. R. Motherwell, Peter Dayman, Matthew Snow and John Millar were in control and it had the active support of Senator Perley and the Hon. G. H. V. Bulyea.

The young organization immediately set to work to deal with the grievances, calling most loudly for redress. It would be impossible in a short article of this nature to enumerate all the good works and reforms that this organization of Grain Growers' in the three Provinces has brought about.

For the benefit of new settlers and those who may not have had an opportunity to follow the history of past events, we might make special reference to the following:—

(1.) The Canadian Pacific Railway received the Grain Act with much disfavor and repeatedly threw obstructions in the way of its proper enforcement and carrying out, particularly in regard to car orders and distribution. The officers of the Association felt obliged to lay complaint before Warehouse Commissioner Castle to the effect that the Canadian Pacific Railway agent at Sintaluta was constantly violating the Grain Act. This led to the company's agent at this point being prosecuted and fined and had the result of making the company carry out the provisions of the Grain Act in a much better manner, thereafter.

(2.) The joint delegation sent by Manitoba and the Territories to Ottawa in 1903, which secured all the amendments to the Grain Act asked for, including that valued privilege the farmer now enjoys of securing a fair share of the available cars and not being forced to sell his wheat at a sacrifice to the elevators. This has meant very much to the farmer, but he has not been able to receive all the benefit arising from it owing to the car shortage occurring from year to year. Among the gains were: The appointment of a Deputy Warehouse Commissioner, requiring all dealers to take out a license, leaving it to the Warehouse Commissioner to decide whether a railway company must grant a site for an elevator, the permission to erect flat warehouses on a railway siding, compelling the railway company to erect loading platforms, spot cars at a siding where there is no platform, or the existing one will not hold all asked for at one time, compelling all grain dealers to be bonded, and many other minor amendments.

(3.) The joint Conference in Winnipeg in February, 1904, of the producers, grain men and railway interests to consider proposed changes in the grading and supervision of grain. The recommendations of this conference were embodied in the Grain Inspection Act, assented to 10th of August, 1904.

(4.) A joint conference of the Manitoba and Saskatchewan representatives in February, 1906, met to consider proposed changes in the Grain and Inspection Acts. The Government granted some of the changes asked for in the Inspection Act, but claimed that they did not have the necessary information to deal intelligently with all the changes asked for. Our representatives then proposed that a grain commission be appointed to inquire into all phases of the grain trade. This request was acceded to and the Royal Grain Commission appointed which made an exhaustive inquiry. Their recommendations were discussed and considered and with the exception of a few minor points endorsed by the Inter-Provincial Conference at Saskatoon in February, 1908, and are now incorporated in bills before the Senate and House of Commons.

The different Associations have decided on the Government ownership of elevators and are taking joint action to bring this about.

The vast amount of work done in such a short time for the grain growers, and done almost entirely by themselves, has been an object lesson and has produced a feeling of self-reliance, and given them more than a passing glimpse of their own power when properly directed. The average grain grower stands for his rights with the assurance that he has an Association behind him that will see that he gets them and the old days can never come again.

#### PROGRESS OF THE SASKATCHEWAN GRAIN GROWERS' ASSOCIATION

The following quotation is contained in a letter received at the end of May from R. C. Sanderson, Secretary of the Saskatchewan Grain Growers' Association:—"I am enclosing you a list of our sub-Associations and the names of our Secretaries. You will notice from these that we now have 104 Associations whereas there were only 64 at the Saskatoon Convention." This should be most encouraging to those who believe that only by complete organization can we effect an improvement in the conditions surrounding our calling.

Let everyone who reads these lines take courage therefrom and determine to not only remain loyal to the Association himself, but to do his utmost to influence his fellow members to do the same, and those not yet members, to throw in their lot with the organized workers. May the time soon come when a grain producer who has not identified himself with the Grain Growers' Association will be looked upon as a monstrosity and regarded in the same light by his

fellow farmers as the non-union man is regarded by the Trades Unionist.

Just here let it be stated that there is a tendency on the part of the leaders of the Trade Unionists, and the leaders of the farmers' organization to come together and try to discover in what manner they may be mutually helpful to each other in their struggle for improved conditions. This should be encouraged in every possible way as in it lies the hope of a speedy amelioration of conditions for both, through their co-operation in obtaining legislative remedies for existing abuses.

#### FARMERS GATHERINGS

The Grain Growers' of Dauphin, Gilbert Plains, Swan River, Benito and other points in the north, are to hold a series of picnics in July at which speeches will be delivered by prominent farmers on matters relating to the economic situation as it affects their industry. There will be a large gathering at Rapid City, and another at Dundurn of a similar nature. All over the country the farmers are actively employed on those problems which must be solved before they can hope to secure a proper share of the wealth their labor produces. And it is surely time they were.

#### DIRECTORS MEETING OF MANITOBA GRAIN GROWERS' ASSOCIATION

At a meeting of the directors held in Brandon, June 8th, among other items of business transacted the following resolutions were unanimously passed:

"Moved by McArthur, seconded by Malcolm; Resolved that having considered the Bill to amend the Grain Act, we express our hearty appreciation of the proposed amendments as far as they relate to the handling of grain at initial points, but wish to express our disappointment at no provision being made to remove the control and operation of the terminals from dealers in grain, and reiterate the representations already made by the delegation of Western Grain Growers to the Government. That no system of supervision will effectively stop the tampering with or mixing of grain of different grades in store or in passing through those elevators while operated by those interested in grain; and further, that nothing short of the government owning and operating the terminals and transfer elevators will properly safeguard grain in transit be satisfactory to Western Grain Growers' and restore public confidence in the operation of those elevators."

Resolved, that we urge the government to add a clause to the Grain Act making the hypothecating of stored grain to banks by a public warehouseman a criminal offence."

It was also agreed to send Mr. Mackenzie again to Ottawa to watch legislation passing through on behalf of the Grain Growers'.

If the farmers were alive to the importance of the terminal elevators being taken out of the hands of the grain dealers, and also as to the value of special binning in the creation of a sample market, they would refuse to nominate any sitting member who does not vote for these things, and in cases where nominations have already been held would call a mass meeting for the purpose of recalling their action and putting a more satisfactory candidate in the field.

Only by such determined action will our legislators, Grit and Tory, be made to feel that they must bow to the will of the people, or get out of public life.

#### CONFERENCE RE PROVINCIAL OWNERSHIP OF ELEVATORS LIKELY TO BE HELD SOON.

Shortly before going to press we received word that Premier Scott had proposed a meeting of the Premiers and Grain Growers' to be held at Regina on Monday, June 29th, but the absence of Premier Roblin from the country made it necessary to choose a new and later date, which has not yet been decided on.





## RELIGIOUS TOPICS



### THE PRACTICE OF SOCIAL JUSTICE AN ESSENTIAL DOGMA OF THE NEW THEOLOGY.

(Selections from "A Book Study" by B. O. Fowler.)

This month we wish to call the attention of our readers to the latest work by the Rev. R. J. Campbell, of the City Temple, London, the leader of the New Theology in Great Britain.

Certain things mark the writings of the leaders of this movement which were very conspicuous in the teachings of the Great Nazarene, especially when contrasted with the conventional or accepted theology of His time. Here, as with the great Master, we find allegiance to the spirit that maketh alive rather than to the letter that killeth; a passion for truth overmastering the bondage of tradition, liberating the spirit from the prison-house of fear and making it so robust of faith that it dares look every truth squarely in the face, knowing that all truth is of God and that the volume of Nature contains the story of the Creator's handiwork, a companion revelation to that which has come from the spiritual fountains of enlightenment in capital ages; knowing that every added truth, instead of imperilling the vital Divine Word, merely removes some veil-like shroud, that the heart of the message may be revealed to an age ready for what they of an earlier day could not comprehend save by means of illustrations, parables, or illuminating allegories. Wedded to this passion for truth which is one of the most striking characteristics of the leaders of the spiritual renaissance now dawning, and which was so conspicuous in the teachings of Jesus that he was constantly charged with blasphemy and faithlessness to what the Pharisees and strict constructionists or worshipers of the letter regarded as essential in their religion, we find an enthusiasm for humanity, a love for the people, an allegiance to the idea of justice and righteousness, together with a recognition of the law of solidarity which was so impressively taught by the Nazarene when he insisted on the common Fatherhood of God and brotherhood of man,—the recognition of a Deity whose essence was love, whose relation was that of a tender parent and who would have His children all one family, all co-workers, bound together by a common interest, the love of brothers.

It is indeed good to hear again the brave plea for social justice ringing from the pulpit as it comes from the pastor of the City Temple of London, when he tells his hearers that if the church "were true to her Master's mind, she could have no truce with a social order in which the weak have to go to the wall and cruelty and oppression are inevitable." And again: "Co-operation must replace competition; brotherhood must replace individualism; the weakest (morally and physically) must be the objects of the tenderest care which the community can show; selfishness must be driven out by love. This is the whole Christian program; nothing less than this represents the mind of Jesus, and nothing other than this ought ever to have been preached in His name. It is quite simple and clear, and yet it is plain to all the world that the Church has somehow got so far away from it that the masses of the people have ceased to understand that she ever held it."

This recognition of the law of solidarity and enthusiasm for humanity, wedded to unwavering faith and moral courage that is born of worship of the spirit rather than of the letter not only mark the new spiritual movement, but, being

instinct with the religious power that characterized the life and work of Jesus and which dominated the early church, promise great things for individual upliftment and the early triumph of a social order that shall recognize the interdependence of the units in the social organism and understand that that which lifts one exalts all, and that which harms one injures all.

How different in its appeal to the reason and spiritual perceptions is the growing insistence of Mr. Campbell on the social duty of the church from the pharisaical casuistry of those who claim to be ministers of the Christian religion and yet whose desire for material wealth that shall make the church appear great, leads them to accept tainted gold and apologize for their recreancy to the moral standard set up by their Master. The well spring of action in the one case is spiritual life or moral idealism, unconscious, perhaps, but none the less real. It is the belief that the power of gold, no matter from what polluted source it comes, can make the church greater and more powerful than fearless allegiance to austere morality and spiritual idealism. To hold such belief is to confess that materialism is greater than the spiritual verities that are the soul of religion.

But enthusiasm for humanity is only one aspect of the new theology movement. Here we have courage and faith that dares to think and reason.

"The conventional exhortology of the Churches in both incoherent and untrue," says Mr. Campbell. "It is so because in reality it takes for granted a view of the structure of the universe which no one believes or can believe today, and tries to square this view with the facts of life as we know it—a perfectly hopeless task."

The apostles of the higher criticism are children of faith—that rugged, sturdy faith that dares to think, to search for the truth, to fearlessly and candidly face every new problem, to freely use God's great gift to man, his reason. These scholars know that modern research and the investigations of the civilizations preceding, contemporary with and immediately subsequent to the founding of the Christian religion have greatly enlarged the borders of human knowledge. They also know that the comparative study of the great historic faiths that have influenced the thought of certain millions in various ages since the dawn of civilization has opened up new vistas of truth, rich in suggestive lessons for those who dare to use their reasoning powers; and finally, they know that every new page turned in the great volume of Nature reveals another lesson writ by the Divine Architect and Creator for the instruction of His Children, be it found in the strata of the earth, in the unfolding of life of the plant world, in the upward striving of animal creation, or in the limitless ether where swing the shining lamps of God—the unnumbered suns and worlds. And in the presence of all these things the higher critic goes forth with heart thrilling and exulting with the joy of a man who feels he is entering a new world of truth.

The wealth of facts brought to light by modern research shows him, however, that much which was held to be inspired truth in ages when man's knowledge was necessarily very limited, must be given up. He remembers how the church fought the Copernican theory and how poor Galileo was imprisoned and compelled to deny what he knew to be the truth, because the church held that the new truth was contradicted by the positive statements of the Bible. Moreover, he understands that

much truth that was given in earlier days came to men at a time when the millions were not sufficiently enlightened to receive the truth save by story, object-lesson, parable or allegory. Thus he comes to understand that many of the wonder-stories of the Bible are parables, allegories or myths which clothe vital truths but which cannot be accepted as literal facts in the light of the wider knowledge of our time. But he is not disconcerted, for he knows that the frank recognition of the facts, instead of sweeping away the temple of Eternal Truth, merely removes the scaffolding that was once necessary but is now a screen that hides the glorious edifice. Behind the allegory, myth or parable, lie the edifice great eternal spiritual truths that are redemptive in character. And this new concept that is the fruit of rugged faith and truth-seeking reason brings a great new joy into the heart, lighting again the candles of moral enthusiasm and spiritual fervor on the altars of the soul. To these men man's increase of knowledge resultant from the advance of physical science, archeological investigation and historical and critical research relating to the past, have served to lift the soul to a higher eminence from which religion and man's duty appear more beautiful and clearly defined than ever before. The new concepts that come with the broadened vision are higher and finer than the old ideals, just as the teachings of Jesus were broader, freer and truer than the narrow teachings of the Mosiac dispensation.

In speaking of the essential mission of the church, Mr. Campbell, voicing the ideal of the apostles of the new theology says:

"What we have now to make plain to the world is that as Christianity is the gospel of the Kingdom of God—that is, the glad tidings of the reign of love—salvation must consist in ceasing to be selfish and being filled instead with the spirit of Christ. The reason for trying to establish the Kingdom of God here is that humanity is one and immortal, and must make a beginning somewhere if it is to fulfil its destiny in accordance with the will of God. There is no

absolute dividing line between the hither and the yonder; life also is one, and if a man leaves this world ignorant and debased, ignorant and debased he will begin on the farther side of death. The object of the Christian evangel is to turn every selfish being into a loving being, every sinner into a saint, in order that the Kingdom of God may be fully realized."

The twenty chapters of this volume present in a clear and earnest manner the leading points that differentiate the new theology from the older dogmas. The spirit is broad and tolerant throughout. Rarely, indeed, do we find a religious work that deals with doctrines that is so free from the bitterness and rancor, the aggressive assertiveness and the militant spirit, that are supposed to be present in controversial theological writings; and though the claims of the apostles of higher criticism are admirably set forth, it is done in such a manner as to make the doctrinal theories subordinate to the spiritual message as if relates to the life that now is. The whole work is a prophet's high appeal to the highest and best in man; an appeal to tread out the weeds of selfishness and immortality, that the flowers of the spirit may grow in the beauty of perfection; to live the life of the Nazarene, and thus move Godward as step by step man advances toward the morning land of the soul.

Our author shows how the higher critics of the orthodox churches view Jesus. He is the Divine Man, but not after the flesh. He calls our attention to the teachings of the Graeco-Jewish philosophical school of Alexandria, which antedated the Gospel of John in which the theory of the Divine Man or the Logos was advanced—a theory with which Paul no less than the Johannine writers was familiar. These facts, so necessary to an intelligent understanding of the position of the higher critics, are briefly but very intelligently presented. The following passage dealing with the influence of Grecian thought on the mind of Paul, and of the Graeco-Jewish concepts of the Divine Man, will serve to illustrate the author's method of presenting his doctrinal

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# Farmers Take a Look

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**D**URING the next few months, before the new harvest comes in, many farmers will be cleaning up and shipping out the remainder of their old crop. When doing so remember the Farmers' Company. Don't sell your grain on street, ship it and get the highest price going. **We have formed a claims department** in our office, and all claims for shortage in weight, lumber for grain doors, damage to grain in transit, etc., are looked after. You can rely upon it that we will do the best possible for you in the handling of your grain. That's what we are here for. **Help the good cause along.** Write for any information you may want and **ship your grain to**

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WINNIPEG

MANITOBA



views in a work dealing chiefly with the spiritual verities that make for a true and useful life.

"I think if I were to take out of St. Paul's Epistle every citation from a Greek master it would occasion some of you a certain amount of surprise to realize the extent of his indebtedness to Greek thinkers no less than to his own Jewish teachers. For centuries before the Roman conquest of Asia Minor Palestine had formed a part of the Graeco-Greek dominion of the Ptolemies, and it was at one time a question whether Jewish civilization, and even Jewish religion, would not be permanently assimilated to Greek models. It was to prevent that, in fact, that a century and a half before Jesus was born the great national insurrection of the Maccabees took place. At this very moment, too, a great Graeco-Jewish intellectual center had grown up in the city of Alexandria, where one of the most eminent of ancient thinkers, Philo, a contemporary of Jesus, taught a doctrine in which something like the theory of the Divine Man was worked out and made the keystone of the system. There was, too, in existence at this time a vast apocalyptic literature, only one perfect specimen of which has come down to us—I mean the Book of Daniel. This book seems to have been written either immediately before or during the Maccabean insurrection, to hearten the people of Israel against their oppressors. There is one remarkable allusion in that book to the contemporary belief in the existence of the archtypal Divine Man—you know the passage I mean. It is that wherein we are told that Shadrach, Meshach and Abednego were cast into the burning fiery furnace because they refused to worship the image which Nebuchadnezzar the king had set up. The whole story is, of course, figurative, parabolic, but it is told with intense dramatic power. The tyrant inquires: 'Did we not cast three men bound into the midst of the fire? . . . Behold, I see four men loose, walking in the midst of the fire, and they have no hurt; and the form of the fourth is like a son of God.' Here is a distinct allusion to this Graeco-Jewish conception of the Divine Man, who is author and architect of all that is in this wonderful universe of ours. I say that St. Paul was no stranger to this idea, which, indeed, colors all his thinking. It lends him inspiration for his great and noble work, for to him the Divine Man was Jesus, or perhaps it would be better to say that the one perfect incarnation of the Divine Man on earth was Jesus. St. Paul regarded this as the greatest discovery of his life. He never tried to smooth away all the inconsistencies or obscurities of his mode of presenting this truth to his converts. He took it for granted. He preached it in season and out of season."

But, as we have observed, the controversial is subordinated to the practical ethics or the spiritual message that glows in the light and warmth of the living truth on every page. Here are a few passages from the chapter in which our author considers the thought of St. Paul when he says, "To me to live is Christ, and to die is gain."

"Faith in Christ is faith in love, the love of man wedded to the love of God. Nothing in the long run can prevail against that love in this world or the next. It makes hell; it is heaven. I believe that the mere crossing of the mysterious gulf called physical death matters very little. It only means a change of lights. The wicked man finds that he has been living by false values, and the good man finds how much more has yet to be learned and how many richer depths of the divine nature are yet to be plumbed. One thing we shall all find, and that is that the truest life is the life that Jesus lived. That is the eternal life, whether here or beyond, this side or the father side of the tomb."

"The Risen Christ" is the title of a chapter very rich in spiritual truth, the following extracts from which will give some idea of the author's thought:

"Let Christ rise in victory over all the forces of harm and hate, and this world would be heaven, for heaven is only the perfect expression of eternal love. Is it not beautifully simple? And can you not feel that it is grandly true? Jesus lived and died for it, and those who love and believe

in Him must go on doing the same until the world is filled with all the fulness of God."

"I believe the day will come when men will recognize the universe to be wholly spiritual. The veil which separates seen from unseen will be taken away, and mortality shall be swallowed up of life. . . . As soon as this world has become the expression of perfect and eternal love the so-called material will melt into the spiritual, and death will be no more. This New Testament idea is based upon a perception which I feel must be the fundamental truth about the universe of God."

"Now let me try to show you the way in which you and I stand related to this truth. Remember that the one great thing demonstrated by the resurrection of Jesus was that evil has no power to harm a child of God. It may make him suffer for a little while, but it can do nothing to diminish the moral power of his life. In so far as your life is a manifestation of the spirit of Christ it will rise triumphant over the cross and tomb."

"If ever any of you young men feel tempted to take the side of the strong against the weak, forbear! Things are not what they seem. Weakness in union with love and loyalty to truth is strength, although the world may not know it for the moment. Never play the coward's part; you would never dream of doing so if you could see life as it really is. Believe me, the highest is not only the true but the strong; and you will be held to account for whatever use you make of the vision God grants you."

"Life is one long miracle to the child of God. Everything is made to contribute to the upbuilding of the soul if we only expect it. It is foolish to think that we are meant to go on drinking the waters of bitterness when they might become the gushing fountains of eternal life. It is difficult to know how to put the case strongly enough, but suppose we try to do it this way: God is eternal life, love and joy. These things are the heritage of His people, and we ought to claim them."

"I believe that we are living now at the heart of things, only we do not realize it. The being of God is a circle with its center everywhere and its circumference nowhere. Everywhere is here. Everywhen is now. Life is not a matter of hither and yonder, but of higher and lower. We are here to manifest, against the dark background of limitation, the nature of the Divine Man. There is no other way of manifesting Him. To manifest Christ perfectly in a world that had never known pain or struggle would be impossible. . . . Every loving thought and deed knits us in closer and ever closer fellowship to the eternal truth. Conversely, every selfish, material desire blinds us to that truth. Every act of sin prepares its own hell, and there can be no escaping it, for God is not mocked."

"I sent my soul through the Invisible,  
Some letter of that After-life to spell;  
And by-and-by my Soul returned to me,  
And whispered, "I myself am Heaven and Hell."

"The life that Jesus lived, he maintained is the life that we ought all to seek to live. It is the life that God has meant for us; that is, we too ought to manifest the Divine Man. We already belong to Him, but to realize that fact and to live in the spirit of it is to escape from the bondage of sin and dread, and to live the life that is eternal. This is what this great man means by the saying, 'To me to live is Christ.' He means that the true life for any man to live is the life that manifests the divine manhood from which we came forth and unto which, by the victory of redeeming love, we shall return."

Nothing can bring you peace but yourself. Nothing can bring you wealth but the triumph of principles.

Our housekeeping is mendicant; our arts, our occupations, our marriages, our religion we have not chosen, but society has chosen for us. We are parlor soldiers. The rugged battle of fate, where strength is born, we shun.

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It is every man's business to make provision for the future.

Regulated as it is by our Canadian Banking Laws, no other investment is as safe as investment in our Bank Stock, and few if any pay better returns on the investment.

Take this opportunity of getting in on the "ground floor," not in a visionary Bank, but in one strongly established and paying good dividends.

Let us have a "Home Bank" which will be "The People's Bank."

Read this Prospectus and learn what prominent men, known to you, think about it.

### To the Farmers, Working-men and Merchants of Western Canada

During the past year the question of establishing a Bank in Western Canada which would be particularly a Farmers' and Workingsmens' Bank has been freely discussed. It was felt by the great army of toilers that they were in a very large measure shut out from the advantages in bank investments, enjoyed by the wealthier interests.

From the nature of our Canadian Banking Laws, there is no other investment in Canada safer,—in fact none as safe—than investment in the stock of an organized working

Bank. Recognizing this fact we entered into negotiations with the Home Bank of Canada whereby we get for investors in the West the opportunity to acquire their stock, and also get the exclusive right of selling it in Western Canada. From the nature of the organization and growth of this Bank, it offers peculiar advantages to the small investor.

Every business man and working man in the West desires to see the farmer get as much as possible for his grain. They know that upon the prosperity of the farmer depends the business of the Railway, the Factory, and the Merchant. The Grain Growers' Grain Company was organized expressly to bring the producer of grain to the point where he could get the greatest value for his grain. In this effort they should have the sympathy and support of every merchant and wage earner in the country, not alone because they are endeavoring to bring about better conditions, but because every wage earner's work and merchant's business is in a large measure bound up with the prosperity of the Grain Grower. One of the most essential things to the success of the Company is a sufficient line of credit to enable it to carry on its business to best advantage to the country at large. Through an agreement with the Home Bank in the placing of this stock, we are guaranteed this.

Appended to this prospectus you will find letters from prominent grain growers and others in the West, giving their opinion of the scheme.

We invite your consideration of the matter contained in this prospectus. We believe the success of this scheme will have a splendid effect upon Western business generally, and we place it before the Western people in the full confidence that it will receive their warm support.

Yours truly,

Grain Growers' Grain Co., Ltd.  
Brokers for Placing Stock

## PROSPECTUS

In the year 1854 a financial institution was organized in Toronto, known as the Toronto Savings Bank, and later on as the Home Savings and Loan Company, the object being to find safe and profitable investment for the savings of the working people in the city. Starting with a small beginning, it grew steadily year by year. Careful in its management, its investments were safe, and while its progress was not as spectacular as some financial schemes, which grow in a day and burst in a night, it was always steady and sure. Although confined to Toronto, its assets in 1904 were \$3,500,000.00, including deposits of \$3,000,000.00. In that year an agreement was reached by all the Shareholders of the Company to organize it into the Home Bank of Canada. The Shareholders in the Loan Company converted their shares in it, into Bank Stock, taking the latter at a premium of 33 per cent. Depositors in the Company and the public generally were invited to take stock in the new Bank on the same terms. The first issue of \$1,000,000 was almost all taken up at the end of the second year's business a year ago. At that time, after meeting the expenses of organizing and of opening several new branches, the Reserve Fund amounted to \$235,000.00. The deposits were \$4,795,000.00, and the assets had grown to a little over \$6,313,000.00. The net profit on that year's business was \$78,030.65. Out of this a dividend of 6 per cent. was declared on stock, and the remainder went to swell the Rest Account.

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## INSOLENCE OF THE BANKS

No wonder the people are clamoring for a "people's bank," when one considers the indifference to the needs of the producers that is shown by our financial institutions.

Nor is it any wonder that the people are clamoring for a "people's paper," when one sees how indifferent the great dailies are to the best interests of the common people.

The following alleged interview with a banker appeared in the Winnipeg Free Press of June 22nd, (daily):—

"There will be trouble this year in moving the crop," a banker stated to a representative of the Free Press.

"What's the trouble going to be about?" he was asked.

"No one would lend money on wheat put into an elevator when it is impossible to tell when it will be taken out. When an elevator can only get a car at a time and then have to wait its turn just as a farmer has to do it may be some months before it is able to ship the wheat out. Bankers won't take the risk of getting their money tied up in this way. There will be very little money looking for employment in the grain business this year. The conditions are too risky."

"What remedy do you propose?"

"I don't think the bankers will propose any remedy. They will protest themselves by only lending money where they are likely to get it back in reasonable time. They can't rely on getting it back by loaning it for grain buying purposes."

"How can the farmers alter conditions?"

"That is very simple. They should give the elevators a show. Under the present arrangement as so the supply of cars an elevator is not worth owning. When they get the wheat into them they can't get it out. One elevator would accommodate many farmers in taking wheat into store, but for shipping out they have only an equal chance with one farmer. The thing is absurd and the farmers are going to pay a very high price for the regulations regarding the supply of cars which they have made for themselves. They make it extremely difficult to finance the crop, and no matter how big the product or the demand for it, the farmers are likely to get less for it because of the clumsy arrangement for getting it out. If you blame the railroads the managers immediately take refuge behind the car regulations of the Grain Act. They are taken care of by the farmers and it is the farmers that will pay the piper."

On reading it the Editor of The Guide sent the following letter to the Financial Editor of the Free Press, who declined to publish it unless certain portions were deleted. This the writer declined to have done and there the matter dropped.

Here is the letter with the heading under which it was offered for publication:—

### BANKERS' BLUFF.

"To the Editor of the Daily Manitoba Free Press:—

"Judging by an article at the head of the financial column and close to the market quotations in your issue of June 22nd, we are to have another bout of money stringency this fall. It looks as though Bankers are going to make the farmers sorry that they did not allow the Grain Act to be amended so that the elevators companies could again be able to "cinch" not only the farmers who habitually sell on the street, but also the progressive ones who find partial relief from extortion by shipping in car lots to the secondary markets, or offering their grain for sale loaded on cars at points of shipment.

"The article takes the form of an interview with a banker. It has the ear marks of an inspired article intended either to frighten the farmers into allowing the Grain Act to be amended, or into selling their grain at the first opportu-

ity for fear the money stringency will cause a great falling off in prices later on. It may be a genuine interview or it may have been concocted in the Grain Exchange, or the office of a railway magnate. Grain men, railway men, and bankers played the game together at Ottawa; why should they not continue the game in Winnipeg? The grain men blame the Grain Act for the low prices paid for street wheat; the railway men blame the Grain Act for the scarcity of cars; the bankers blame the Grain Act for the scarcity of money. The Grain Act is thus made a scapegoat for the greed of the grain men, the inadequacy of the railway equipment, and the inability of the banking system, to meet the needs of a great country which has been developed mainly on credit, and at the same time permit most of its capital to be lent to Wall-street gamblers on short call loans at higher rates of interest than legitimate business men can afford to pay.

"The bankers know beyond peradventure that the Grain Act does not cause delay to any appreciable extent in the shipment of grain. Mr. McKenzie at the Conference before the Minister of Trade and Commerce proved that fact in the presence of the representatives of the grain men, the railway men and the bankers, to their great discomfiture. He stated that only 13 per cent. of the crop of 1906 was shipped direct by farmers. Let us reason from this. Of this 13 per cent. only one-half of it, or 6½ per cent., was shipped before the close of navigation, this being the proportion of the whole crop moved. Mr. McKenzie proved that each car of the whole system of transportation, took on an average, twenty days to make the round trip and also that the average delay caused by the farmers loading cars had not been greater than twenty-four hours for each car; therefore this delay, providing that the lack of motive power had not neutralized its effect by leaving the cars standing after they were loaded, could only have affected the shipment of grain to the terminals to the extent of 1-20, or 6½ per cent. of the whole crop of 70,000,000 bushels, or less than 235,000 bushels, by the close of navigation. Now since the only part of the crop which the banks are freed from the necessity of financing indefinitely, is that which reaches the terminal elevators before the close of navigation and goes for export, it follows that the operation of the Grain Act could only have affected them to the extent of requiring them to finance an additional 235,000 bushels, as this is all that could have been kept back by delays due to the farmers loading cars. As a matter of fact, all over the country cars were loaded much faster than they could be hauled out, the loaded cars often remaining on the track for weeks. The absurdity of their contention that the Grain Act is the cause of their failure to finance the crop movement is thus shown. A wilful misrepresentation of the causes of past and prohesied money shortages is an evidence of bad faith on the part of the banks which our Governments and people cannot afford to overlook.

"The attitude of the banks towards the farmers, if the alleged interview with a banker reflects it, is an insult to every agriculturist in the country, and a menace as well. It shows that he is in danger of coercion at the hands of an institution which is created and endowed with valuable privileges by the people of Canada, of which the farmers form the major part, in order to facilitate the business of exchange by providing a medium therefor. Such legislation is not presumed to be in the interests of a class, but in the interests of the whole people. To this end on every dollar of bank's capital it is permitted to issue another dollar in the form of notes, that is to say, we double the capital of the banks by act of parliament, on the understanding that they will supply to the people the means of financing the business of the country during the time that an exchange of commodities is being consummated. Yet the most important section of the population of an agricultural country—the farmers—are now to be deprived of the assistance of the capital necessary to enable them to secure the price their commodity should properly command. The aggressive and insolent temper of the banks so often displayed towards the

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## A BANK FOR THE PEOPLE

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The total amount of bad and doubtful debts at the end of the year was under \$500, a record, we believe, unequalled by any other Canadian Bank. The whole showing was a striking testimony to the business judgment of the present management who had been connected with the Loan Company out of which the Bank grew, for over 30 years.

### Western Shareholders Wanted

The present management of the Bank are anxious to have a large amount of their new million dollar issue placed in Western Canada, and have selected our Company as being the most effective agency through which they can reach the class of shareholders they desire to get. To meet their wishes we aim at getting a large number of shareholders among the Farmers, Workingmen, and Merchants, west of the Great Lakes. This will have a distinct advantage in tending to prevent a repetition of the wretched conditions existing last Fall when money could scarcely be had from the Banks on any security. It is a well-known fact that in times of money stringency Banks have a tendency,—and perhaps rightly so—to hoard their money to meet a possible "run on the Bank." If a Bank has a large number of Shareholders,—as this one will have—who, having their capital in it, are loyal to their Bank and who concentrate their deposits in it, neither the Bank nor its depositors are likely to be swayed by any panicky feeling that may arise. To the extent that they are free from this feeling, they are able to meet the legitimate demands of trade, and in this way, in a large measure, act as a barometer to guide the action of other Banks. With honest management a large number of small shareholders tend to stability in a Bank. Take a few shares of this Home Bank stock, concentrate your deposits in it, and you help in this.

### Directors

The shareholders of the Bank in Western Canada are given two directors in the West at once, one of whom is a farmer. As soon as a certain amount of stock has been placed another one will be appointed in the West, who will also be a farmer. Western men will retain the proxies of the Western shareholders and the latter will in this way retain an important voice in shaping the policy of the Bank.

### Branches

It is the expressed intention of the Bank to open Branches in the West, at all points, where and when busi-

ness warrants it, but not before. The Bank officials in connection with those of the Company are working out a system of Banking by mail, which will enable shareholders and others at a distance from the Bank to use it not only for deposits but for discounts as well. This plan has been followed with good success in some parts of the United States. It is simple in operation, and has the decided advantage of doing away with the costly expense of maintaining a Bank staff, Bank Premises and equipment at many points.

### Stock Security for Loan

The stock subscribed and paid for in the Home Bank will always be security for a loan. In other words, if you have \$500 of paid stock in the Bank you can always without difficulty borrow up to that amount at current rates of interest. You have the advantage of receiving interest all the time upon your investment, and only pay interest on your loan for the time you have it. For instance, you may have in your local Bank \$600 on deposit, which you may only want to use for say four months in the year. Invest it in this Bank Stock and it will earn you at least 7½ per cent., or \$45.00 (the greater portion of this you get back direct as a cash dividend, the balance of it going to swell the Rest Account which increases the value of your share). When you want your \$600 you can always borrow it upon the security of your stock, at current rate of interest, say 8 per cent. It would cost you for 4 months, \$16.00. You have thus made in the year the difference between \$45.00 and \$16.00, which is \$29.00.

### Profits

During the past few years the United States and Canada have been flooded with schemes, chiefly mining ventures, in which the public have been invited to take stock. In nearly all cases they have miserably failed, because they were simply schemes. Regulated as it is by the "Bank Act," the business of Banking in Canada has proved to be perhaps the safest and most profitable of any in the country, earning good dividends for the shareholders. This is an opportunity of securing stock in a thoroughly established Bank, upon exactly the same terms as all the shareholders now in it, secured theirs. The following is the present position of twelve of our leading Canadian Banks. The first column gives their paid up capital, the second their Rest Account, which has been set aside out of profits after paying yearly cash dividends; the third, the value of their assets in Bank premises, etc.; the fourth column, the par value of their shares; the fifth, highest value of their shares during the past year; the sixth, the last yearly dividend paid.

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Name	Paid Up Capital	Rest Acct.	Assets in Buildings, Real Estate, Bank Premises	Par Value Share	Highest Value in Last 2 Yrs.	Last Yearly Dividend
Bank of Montreal.....	\$14,400,000	\$11,000,000	\$707,312	\$100	\$235	10
Bank of New Brunswick.....	700,000	1,225,000	76,625	100	275	12
Bank of Nova Scotia.....	3,000,000	5,400,000	555,966	100	290	12
Bank of Toronto.....	4,000,000	4,500,000	730,342	100	220	10
Molson's Bank.....	3,737,000	3,737,000	624,334	100	205	10
Royal Bank of Canada.....	3,900,000	4,390,000	918,951	100	230	10
Dominion Bank.....	3,933,000	4,927,000	985,229	100	239	12
Bank of Hamilton.....	2,470,000	2,470,000	1,298,412	100	206	10
Standard Bank of Canada.....	1,560,000	1,760,000	264,141	100	220	12
Bank of Ottawa.....	3,000,900	3,000,000	644,986	100	226	10
Imperial Bank of Canada.....	4,965,000	4,965,000	1,138,697	100	222	11
Merchants' Bank of Canada.....	6,000,080	4,000,000	1,223,218	100	165	8



## INSOLENCE OF THE BANKS

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farmer is further shown by their attitude towards the Davis amendment to the Grain Act, making it a penal offence for a warehouseman to borrow money on another person's grain stored in his warehouse. Apparently a banker would sooner lend to a warehouseman on another's grain than to a farmer on his own.

"Let the banks take heed, and let a great daily like the Free Press, which allows such an article to appear without vigorous denunciation, also beware. Both are in danger of losing the confidence and respect of those on whom their continued existence is most dependent.

(Signed.)

"E. A. PARTRIDGE."

In this incident is found one of the best proofs of the necessity for such a paper as the Guide hopes to develop into.

### THE INTER-PROVINCIAL FAIR, BRANDON, JULY 13TH TO 17TH.

(Communicated.)

While Brandon Fair has been, for many years, the leading fair in Western Canada from a purely agricultural standpoint, never before has there been such an intense interest aroused in it by stock breeders and agriculturists generally, as this year.

One of the most valuable assets which the management of the Brandon Fair possess is the intense patriotism which has always been a characteristic of the supporters of this institution. This circumstance, more than any other, has raised Brandon Fair from one of small proportions to a position of paramount influence in the Western Provinces to-day. Of course, the City of Brandon is probably in a unique position from an agricultural standpoint. It is the natural centre of probably the most highly productive and richest wheat belt in Canada, and it is likewise the natural exchange, geographically, of the most important stock breeding interests in the Province. These conditions, backed up by an intelligent management, have made Brandon Fair what it is.

The prize list for the Inter-Provincial Fair of 1908 is a striking proof of that spirit of progressiveness which has characterized the promoters of Brandon Fair for years past. It reflects an intimate knowledge of the stock breeding situation as it exists to-day, and it caters to the demands of the big stock breeders in a manner which cannot but induce a big list of exhibitors.

Whilst every breed of any importance is represented in the prize list, in a generous manner, special mention could be made of the Clydesdales and Shorthorns. In these classes, some particularly tempting special prizes are offered including the following, a special prize of \$100 for the best Clydesdale stallion; a prize of like amount for the best Clydesdale mare; Alderman B. D. Wallace, of Brandon, offers a special prize of \$100 for the best heavy draft, agricultural or general purpose team, a prize which should bring out an immense number of entries. In the Shorthorn class the general prize list is increased over that of former years, and this, notwithstanding the withholding of the Dominion Shorthorn Association grant, which last year amounted to \$300.00. Perhaps the tit-bit in this class is the \$100 cash prize offered by the Fair Management and the Canadian Pacific Railway for the best young herd of Shorthorns, two years and under. The Hereford, likewise, are generously treated and special features in this class are two prizes of \$25 each, presented by Messrs. J. A. Chapman and W. J. McKelvie.

In the sheep section, the recommendation of the Breeders' Association has been carried out with a result that several classes which are not in demand have been eliminated and the prize money from these classes added to those breeds which have established their right to be considered most suitable for our Western Country.

Speaking generally it may be said that the Brandon

Prize List will bear comparison with that of any other in the Dominion of Canada, and bears eloquent tribute to the progressiveness of this active deserving Association.

The entries close on July 11th and prize lists and all information may be obtained from C. Fraser, Secretary, Brandon.

### A SOCIALIST VIEW OF THE FARMER'S STATUS

(Copied from the "Voice.")

The farmer belongs to the producing class and has belonged to this class all down the centuries, through chattel slavery, through serfdom, and still belongs to the servile and dependent class of producers. The wage-slave is free to leave one master but he cannot leave the capitalist class, one of whom he must find to employ him—or death for his portion. The farmer is free to produce or not to produce under the conditions fixed for him by the capitalist class. At the present time he neither fixes the price of what he buys or what he sells. The lumber for his buildings, the clothes he wears, the food he eats, his tools and machines have their prices fixed on them on the basis of all that the market will stand. His products are taken over by another set of exploiters who must see their capital go out and return with its increase. The farmer has been carried along on the wave which has created, in the last one hundred years, the colossal, fundamental, and profound changes which have resulted in social production. The farmer of today performs only one of the necessary social processes in the thousand of acts necessary to deliver a loaf of bread to the hungry child in London or Canton. Modern production is the result of capitalism. It is more efficient than the systems that have preceded it and from the standpoint of efficiency it is, altogether, good. But capitalism is the fact, and the changes in the relations of human beings brought about by it must be clearly understood, by and through, a proper and scientific analysis of these changes and relations.

To clear the situation let us now examine the position of the farmer to see if he is a capitalist and how much of a capitalist.

He employs four-fifths of a man, therefore, his pay roll must cause him to line up along with the capitalists, against the senseless demands of labor.

He and his family work longer hours and work harder than any other class in the country, and this work is done under more unsocial conditions than surround the work of the wage-laborer in the cities. We can only conclude that it is only a joke that would class the average farmer among the capitalist class. Socially that class dubs the farmer as a "rube" and a "jay," and in society their verdict goes.

Great is the power of capital; great its capacity to exploit labor wherever labor is performed; its methods ever and always the same, the ownership of the means of life giving it the power to tax its increase out of the sweat of the toiling faces of man, woman and child. And out of exploitation is born the class struggle. The Class Struggle is for the workers and for the capitalists the most stubborn fact in life to-day. Its recognition is the call to arms. Already are banded together over 20,000,000 class conscious comrades, ceaselessly working, carefully studying, tirelessly persuading their brothers in toil, and all to strike from off their limbs the chains of slavery. This can only be done by the producers of wealth making common cause against the exploiters. As soon as the workers free their minds of the poison that has been so insiduously injected by the handy men of the capitalistic press, school and church, so soon as they recognize the class struggle they will seize the political power and use it to do away forever of all exploitation of one man by another. We need the farmer in the movement. No class has shown more the sense of outraged feelings at the indignities that have been heaped on them by predatory wealth than the farmers of the United States and Canada, and no class will rally to the call to arms with more courage and determination once their analysis of the situation leads them to range themselves on the side of the workers of the world in the class struggle.

## A BANK FOR THE PEOPLE

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### Terms

The stock is now being offered at a premium of 33 per cent., in other words it takes \$133.33 to buy one share, the par value of which is \$100. As has been pointed out already, the stock of several of our older Canadian Banks is now selling at a premium of 150 per cent. and over, in other words, their One Hundred Dollar Shares are selling for \$250, and in the case of the Bank of Nova Scotia as high as \$290. Two forms of subscription will be used, one to suit farmers and the other to suit wage earners, and others. In the former, 10 per cent., or \$13.33 on each share is payable on application, and the remainder on or before January 1st, 1909. In the case of the latter, 10 per cent., or \$13.33 in each share is payable on application and the remainder in 8 equal monthly payments of \$15.00 each, on each share. The applicant has the privilege of paying at any time all or part of the amount unpaid at the time of subscription. All amounts due after the payment made at the time of subscription are payable at par, at the office of the Home Bank in Winnipeg. All payments on stock are dividend bearing as soon as received by the Bank.

### Information

It is the purpose of the Company to at once place agents throughout the country selling this stock. Any person wishing information upon any point not covered in this prospectus, can get it at once by writing us at Winnipeg. We will arrange to have one of our agents call at any point where fuller information is desired.

We append hereto letters from leading Grain Growers and Business Men in the West giving their views upon the present proposition and also comments by leading Toronto papers on the standing of the Bank. We invite your attention to them.

Address all letters or enquiries to,

Grain Growers' Grain Co., Ltd.,  
Winnipeg, Man.

### Resolution re. Enlargement of Farmers' Banking Facilities

Moved by F. W. Green, seconded by D. W. McCuaig: That the Inter-Provincial Council of Grain Growers' and Farmers' Associations is pleased to learn that a successful effort has been made, by the Grain Growers' Grain Company to afford the farmers of the West better banking facilities in connection with the marketing of their grain by interesting a strong Bank with a large amount of Eastern deposits available to supply the needs of Western business, and heartily endorse the steps now being taken to get farmers to become Shareholders in the Home Bank of Canada, the stock of which is now being placed among our people, and we believe farmers should respond to the request to become shareholders, in order that they may more closely attach a strong financial institution to their interest.

### Resolution Passed by the Directors of the Manitoba Grain Growers' Association

Moved by G. H. Malcolm, Seconded by D. D. McArthur: "That this Board of Directors of the Manitoba Grain Growers' Association heartily endorse the effort of the Grain Growers' Grain Company to place a large block of Home Bank stock among the Farmers, Workingmen and Merchants of Western Canada. We believe in addition to attaching a strong Bank to the Farming interests, it is a perfectly safe and good investment, and we strongly urge our members to co-operate by taking stock in it."

Portage la Prairie, Man., May 27th, 1908.

Grain Growers' Grain Co.,  
Winnipeg, Man.

Dear Sirs: In regard to the proposition you have from the Home Bank to place so much stock with the Farmers of the West, it is a capital one.

The investment is a good one which will produce good results. But what I am particularly pleased with, is the fact that it will give the Company ample capital to handle their rapidly growing business, which has been a matter of considerable anxiety to many of the shareholders. I trust the shareholders will avail themselves of this rare opportunity to place the Company in a strong financial position. I have already intimated my intention to take stock as soon as your contracts are ready.

Yours very truly,

D. W. McCUAIG,  
Pres. Man. Grain Growers' Assn.

Winnipeg, Man., June 2nd, 1908.

Grain Growers' Grain Co.,  
City.

Dear Sir: In looking into the question of the Farmers in this Western country taking stock in the Home Bank of Canada, I think the idea is really a good one and that it will strengthen their position materially. Through time I believe that the farmers of this country can control this Bank and it will really be preferable to their starting a Bank for themselves.

I intend to avail myself of the opportunity of taking stock in the Bank, as I think it is a perfectly safe investment.

Yours truly,

R. A. BONNAR.

Winnipeg, June 1st., 1908.

To whom it may concern:

I advise every Western farmer to take stock in the Home Bank of Canada. The best proof of the sincerity of a man's advice is the fact that he follows it himself. I have this day become a shareholder.

E. A. PARTRIDGE.

Grain Growers' Grain Co.,  
Winnipeg, Man.

Dear Sirs: I have taken the opportunity to look carefully into the arrangement you have made with the Home Bank, and I congratulate you upon it. You are giving the farmers and others of the West, an opportunity to take advantage of an investment that is absolutely safe and producing good returns on the money invested. As soon as you are prepared to take applications, I will take some shares myself and advise as many farmers as I can reach to do the same.

A feature particularly pleasing to me is that your Company is attaching a strong Bank directly to it, which will place you in a position to meet all the demands of your rapidly increasing business.

Wishing you the success your public spirited enterprise deserves, I am,

Yours truly,

R. McKENZIE,  
Sec't. Man. G. G. Ass'n.

Winnipeg, Man., June 8th, 1908.

Grain Growers' Grain Co.,  
City.

Dear Sirs: I have read with much interest the prospectus that is being submitted to the farmers and others in Western Canada, advising the purchase of stock in the Home Bank of Canada, by which purchase a larger and greater accommodation will be provided for the Grain-growers and others in the West.

I heartily approve of the suggestion as anything that adds to the banking facilities of the West must be of advantage to the country as a whole. I trust that the efforts that are being made in this direction will be

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## MISCELLANY



### GROWTH OF THE CO-OPERATIVE MOVEMENT IN ENGLAND.

The social and economic movements that Mr. Owen was so largely instrumental in organizing in the England and America of his day are advancing with accelerated speed. Men are coming to see more and more clearly that democratic government means political emancipation, but so long as there is no industrial emancipation the freedom that was the dream of the fathers of the movement for equality of opportunities and of rights is impossible of realization. Hence they are calling for the complementing of political freedom by industrial freedom, or the abolition of privilege through which the few exploit and enslave the many.

#### THE DIFFERENCE

"I'd like to know why the Jones children are so different from the Blake children," said Mrs. Williams to one of her neighbors. "The Blake boys and girls are always polite and well behaved, and the Joneses—they are just horrid."

"If you knew the families as well as we do you would not be at a loss to account for the difference," was the reply.

Not long after that Mrs. Williams called on Mrs. Jones, on some errand. The boys and girls were engaged in a quarrel when she arrived. They quieted down for a moment, as she came in, but presently they went at it again. Mrs. Jones didn't seem to mind the disturbance much. Evidently she was used to it. But presently one of the boys struck his sister, who set up a howl that had more anger than hurt in it, and the mother felt called upon to do something. She did it. She administered a cuff to the boy, another to the girl, shook one of the smaller children till his teeth chattered, and sat the fourth one down so forcibly in a chair that her visitor couldn't help feeling concerned for both boy and chair-seat.

"I do think I've got a little the worst children any woman ever had," the mother said. "They worry the life out of me. I ought to have the patience of a saint to get along with them, but I haven't any—it's all worn out. John Jones, if you don't quit bothering your sister I'll tell your father when he comes home, and you know what you'll get if he takes you in hand. Angeline, shut up this instant! Arn't you ashamed to make such a fuss over nothing? John didn't hurt you, and you know it—you're just mad that's all. I never saw a girl with a worse temper. I wonder what Mrs. Williams will think of you? Angeline Jones, do you dare to make up a face at me? You little heathen—I'll learn you!"

Mrs. Jones seized Angeline by the arm and jerked her out of the room, and Mrs. Williams heard the sound of vigorous slaps in the hall, accompanied by dolorous wails from the girl. John heard them, too, with great delight.

"Ain't Angeline gettin' it though?" he chuckled. "I'm glad of it! I hope ma'll give her all she needs—the ugly little tyke!"

Mrs. Williams felt as if she had escaped from bedlam when the door of the house closed behind her. She did not wonder that the Jones children were saucy, and ill-mannered, from what she had seen of the training they were given by their mother.

Not long afterward she called on Mrs. Blake. The children were playing noisily when she went in, but at a word from

their mother, pleasantly spoken, they quieted down, and very little was heard from them for some time. Then a difference of opinion between them arose and they began to get excited over it. Their mother spoke to them in a quiet tone,—but there was a sound of authority in it—and instantly the incipient rebellion was ended. Several times after that she asked them to do something—bring wood, a glass of water, run upstairs after a pattern she wanted to show her visitor, and the like of that—and each request, accompanied with a "please," was complied with immediately and without a murmur. Mrs. Jones would have ordered things done and enforced her orders with a slap, very likely. Even then it is doubtful if she would have made her boys and girls do as she bade them without open warfare. But the Blake children performed the tasks delegated them cheerfully, and were rewarded with a "thank you" for what they had done. In short, they were treated like human beings, while Mrs. Jones viewed her family as "young heathens." Mrs. Williams no longer wonders at the difference between the two families. It isn't so much in the children as in their training—it's the difference between mothers.

#### A PLACE FOR EVERYTHING

"Where's the hammer? I've hunted high and low for it, and it can't be found. I do wish you'd put it back where it belongs when you use it." Thus scolded Mr. Town, one day recently.

"But I haven't used it," responded Mrs. Town.

"Oh, you always say that," growled Mr. Town. "I knew you'd say it this time. I don't suppose you remember the first thing about it, but I know just as well as I want to that it's laying around somewhere where you dropped it when you used it. Can't you think what you did with it? If I knew that I'd have some kind of an idea where to look for it. I get out of all patience every time I want to use a thing and it isn't to be found. If you'd put things where they belong"—

"If you'd tell me where that place is I might put things there," said Mrs. Town, "but I haven't any idea where that place is, and I don't believe you have. Where is it, my dear? Tell me, if you can," and Mrs. Town smiled upon her husband with very much the same air a woman puts on when she says "I told you so."

"It's where a thing can be found when it's wanted," answered back Mr. Town, crossly. Then an idea struck him. He remembered that only yesterday he had used the hammer in fixing up the gate to the barnyard, and he felt quite sure that he had left the hammer there, now that he came to think about it. But, mind you, he didn't say anything about it to his wife. He found, on his first trip to the barn, that the lost tool was just where he dropped it, after mending the gate, but rather than have his wife twit him of never remembering things and always blaming her for his own shortcomings, he put off using the hammer that day. He wasn't going to give himself away if he knew it. Which proves that Mr. Town was a consistent man.

Now, the above is a sort of scripture lesson with which I want to introduce a little sermon on having a place for things and the importance of keeping the things that belong there in it. I venture the prediction that nine

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## A BANK FOR THE PEOPLE

[Continued from Page 38]

crowned with success and that in future there will be ample banking facilities for all those who have legitimate business to justify the accommodation your proposition contemplates providing.

Yours truly,

R. P. ROBLIN.

Swan River, May 29th, 1908.

Grain Growers' Grain Co.,  
Winnipeg.

Dear Sirs: By taking stock in the Home Bank in sufficient quantity to make their influence felt, the Farmers of this country can directly and indirectly do a great work toward bettering many conditions which tend to be irksome today.

I intend to avail myself of the opportunity to take stock, and advise all farmers to do so.

Yours very truly,

J. W. ROBSON, M.P.P.,

Swan River.

Winnipeg, Man., June 20th, 1908.

Grain Growers' Grain Co., Ltd.,  
Winnipeg, Man.

Gentlemen: As the Executive of the Trades and Labor Council of Winnipeg, we heartily endorse the effort you are making to place Home Bank Stock among the Farmers and Working-men of the West. We have looked into the matter and sympathize with your efforts to make the Home Bank the Common Peoples' Bank. We believe that investment in this Stock is perfectly safe and will yield good dividends to those who invest in it, and we would advise all our working men, where possible, to buy some of it.

Yours truly,

Signed on behalf of Executive,

W. J. BARTLETT, President.

R. S. WARD, Secretary.

### *Extract from The Toronto Daily Star, June 26, 1907*

"To run a chartered bank having available funds to the amount of nearly six and a half million dollars, and to keep these funds actively invested for a period of two years, and conclude operations with less than \$400 doubtful debts on the books, is the achievement of the present management of the Home Bank of Canada. This, and other important figures, are contained in the annual statement of the Home Bank, the second annual meeting having been held yesterday afternoon at the head offices, 8 King Street West.

"The total assets of the Home Bank now amount to \$6,318,152.81. The deposits to nearly five millions. The sum of \$60,000 has been added to the Rest Account. A dividend of six per cent. has been paid."

### *Extract from The Globe, Toronto, June 26, 1907*

"It is a question whether any financial institution in Canada of the pretensions of the Home Bank of Canada has ever presented a statement itemizing the small sum of \$355.89 as a liability on account of overdue debts. While this figure indicates the extreme conservatism of the institution, it is to be noted that the assets of the bank have been steadily growing. The deposits now approach five million dollars, while the assets are touching six and a half million. These figures are contained in the annual statement handed out by General Manager James Mason yesterday afternoon at the conclusion of the second annual meeting held at the head offices, 8 King Street West."

### *Extract from The News, Toronto, June 26, 1907*

"Bank statements are usually more or less complex in their nature, but it requires no elaborate calculation to glean the facts contained in the second annual statement

of the Home Bank of Canada. The figure standing out most prominently is the small sum of \$355.89, for "overdue debts." This means, practically, that the doubtful debts on the books of the Home Bank of Canada today amount to less than four hundred dollars. As the assets approach six and a half million dollars, it follows that this sum has been invested and reinvested, and kept active during the two years since the bank's organization, with the creditable showing that practically no doubtful debts exist on the bank's books.

### *Extract from The Mail and Empire, Toronto, June 26, 1907*

"It will be necessary to remember in reading the annual report of the Home Bank of Canada, which is made public today, that this institution is older in the experience of its management than it is in the possession of its present name and charter. The General Manager, Lt.-Col. James Mason, has had long experience in the realms of finance in Toronto, and he is supported by the Directorate which guided the prosperous affairs of the Home Savings and Loan Company.

"The aim of the Home Bank appears to be to reduce banking to a safe and conservative basis. The fact that the annual statement features the small sum of something less than four hundred dollars as an amount sufficient to cover doubtful debts shows how conscientiously the management has lived up to its adopted policy. Yet the operations of the bank have in no way been curtailed, for the increase in general business has been good and the deposits have increased most favorably.

"The Home Bank's policy will tend to increase its credit among the saving community, and with the large clientele which carried their support into the institution at the time of its organization, the present showing should elevate it into one of the most popular banks operating in this section of Canada."

### *Extract from The Toronto World, June 26, 1907*

"After doing a general banking business for a full year and keeping funds to the extent of nearly six and a half million dollars actively invested, the management of the Home Bank of Canada is able to make the creditable statement that less than \$400 stands on its books for doubtful debts. The statements of the directors who attended the annual meeting of the bank yesterday show that the institution has adopted a very conservative policy. Yet this conservatism has not been followed so closely that it has interfered with the bank's steady progress is sufficiently evidenced in the increase in assets and deposits.

"The statement presented at the annual meeting shows that the Home Bank of Canada has now nearly five million dollars on deposit, while the assets have advanced to nearly six and a half million. The statement further shows that \$60,000 has been added to the rest account, and \$10,000 set aside for new branches, after which a six per cent. dividend has been paid.

*Farmers, this move merits your active support. Hurry in your applications that others may be moved by your example.*

"But why publish to the world at all our evils?" you say. This is not done in private business. No, it is not done in private business because private business is private business. But Government is a public business. It is your business, my business, our business. It is the business of every man and woman who helps to bear the burden. It is the people's right to know exactly what is going on in their Government; else how can wrongs be righted, or how can people vote intelligently? We say the banks and trust companies go wrong to-day because the directors do not direct. Yet we attempt to run our Government with the people as directors and then fail to give them the information necessary to intelligent action.



## MISCELLANY

(Continued from Page 39)

out of every ten men and women who read this have had a good deal of experience in hunting for a thing that couldn't be found at the time it was needed. They wanted them—that very minute—but the combined search of the family couldn't locate it. Some men—and some women—have had their tempers sorely tried because of these experiences, but they haven't undertaken to remedy matters by establishing a place in which to keep the things in almost daily use in every family, and insisting that these things shall be promptly returned to that place, after using, and furnishing an object lesson to the rest of the family by obliging themselves to practice what they preach. Every home should have a particular corner in which to hang a saw, and the hammer, with a box to hold nails, and tacks, and strings. The children should be taught to always replace these tools, and when nails or tacks are picked up about the premises they should be added to the family tool box, for future use. How many of us have needed a nail or a tack and not been able to find one anywhere about the house?

With a hammer and nails and a saw at hand, most women would soon learn to do little jobs of household tinkering for themselves. Why shouldn't they? But with the saw in one place, and the hammer somewhere else, and not a nail to be found, the job that needs doing goes undone, until such time as the man of the house gets at it—and that is generally after it is too late to do any good.

The argument that holds good in the case of saw and hammer, applies to nearly all departments of home life. Have a place for everything, and train up the boys and girls in the habit of keeping things where they belong. It will save a vast deal of annoyance, and often serious inconvenience, and sometimes a good deal of expense. For it's the "stitch in time that saves nine," you know!

## THE SECRET OF SUCCESS

Many people have a way of thinking of success as a sort of good luck or good fortune which happens to strike some people and miss others, and no thought could be more harmful or misleading than this. The fact is, every individual has the elements of success or failure within themselves, and the sooner we come to understand this great truth the sooner we shall come into our sure inheritance of all the good things which we desire, and which the world holds in trust for those who understand the great and universal law of true success and failure.

In the first place we must recognize the fact that thoughts are things, and that they make for success or failure in every effort or enterprise of life. As Mr. Trine says in his "In Tune with the Infinite," every thought of yours has a literal value to you in every possible way. The strength of body, the strength of mind, your success in business, in whatever mood you set your mind does your spirit receive the unseen substance in correspondence with that mood.

If we will only take the time and pains to notice how all our plans and enterprises work out in this world we will see that success comes to us only when we have faith that we will succeed, and where faith and works work together for success. Do we ever succeed in any undertaking into which we enter half-heartedly, allowing our doubts and fears to harass and impede our mental and physical faculties? Certainly we do not, as we will find if we only begin to take note of the infallible sequence of things. The law of attraction works universally in individual as well as natural forces, and we cannot hope for success in any undertaking in which we desire one thing and expect another. When we learn to resolutely expect what we desire, then we will begin to attract the forces which makes for success, and thoughts are our own private property, and we can soon learn to regulate them to suit ourselves.

It is a divine truth that the world is ours and the fullness thereof, and that the kingdom of heaven is within us, and it is only our own doubts and fears and misgivings which keep us out of our inheritance. Of course it must be understood that we must be in tune with the Infinite and that our ambitions and desires must be unselfish and worthy, and when this is the case there are forces within us which we may call to our aid and send forth into the world to return to us laden with whatsoever we desire.

But again, as Mr. Trine says, don't fold your hands and expect to see things drop into your lap, but set into operation the higher forces and then take hold of the first thing that offers itself. Do what you find to do and do it well, think health and prosperity and success persistently, and we will soon find that we have established within ourselves a center so strong that instead of running about in strange and unexplored places for the things we most desire, we can stay at home and work, and casting out all doubt and fear thoughts, and thinking persistently of success, we shall be able to draw to ourselves the conditions which we most desire. These thoughts are not new, but they are worthy the earnest consideration of every thoughtful person.

## SURFACE CULTURE.

We have a great deal of culture—so-called, nowadays, which makes me think of the veneering which we find on cheap pianos. It looks well, when not inspected closely, but seen at close range, you see how very thin it is, and you know it won't last long. It is made simply for show, and as it lends itself readily to deception, it answers the purpose for which it was made, but it doesn't deceive anyone after a little, for the checks and cracks and imperfections of it become so apparent that every one sees at a glance the sham and shabbiness of it.

The writer of this article believes in genuine culture—not the sham article. It need not be extensive to prove its genuineness. We are most of us busy men and women, and we haven't the time to devote to a thorough cultivation of our minds, but we can find time for some improvement along this line, and, so far as it goes, we can see that it is the real article. We can do this by not being content with a simple smattering of knowledge. Let what we undertake be thoroughly done. The result will be that, so far as we have gone, we have achieved a certain degree of culture which will stand inspection. But if we attempt to spread our cultivation out thinly enough to cover all phases of life the veneering will be so extremely thin that it might better be omitted altogether. The veneer that isn't thick enough to show the grain of the wood it is cut from isn't worth using—it won't last.

The trouble with most of us is, we don't give others proper credit for an ability to detect shams when they come across them, and we lack the energy which would take us out of the field of mere imitation and make us thorough in what we undertake along the line of improvements. We are satisfied with trying to fool other people into a belief in our thoroughness. In other words, we are satisfied with ourselves so long as we succeed in fooling people.

What we need is a desire to make the most of ourselves, so far as we can, for the sake of what the improvement will do for us. Leave other people out of the question. If we acquire culture—true culture—it will make itself felt on other lives than our own. Therefore it is not necessary to worry about that. Our motto should be—Culture for culture's sake. Not—Culture for the sake of a reputation for culture.

The writer has in mind a woman who paints what she calls pictures. Not because she has the least ability as an artist, but because she wants to be considered artistic. She can hardly feel proud of her achievements in this line, it seems to me, but she delights to exhibit them to those who know nothing about art, because she can, by so doing, impress them with the belief that she is "cultured" in this

[Continued on Page 43]

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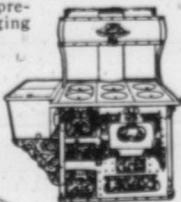
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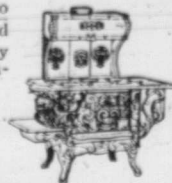
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## MISCELLANY

[Continued from Page 41]

direction. She isn't very different from a good many of us who would like to make other people believe that our thin veneer of culture is the genuine thing. It seldom occurs to us that we are guilty of deceit in our attempt to do this, because we see so many all about us attempting to do the same thing. Haven't we been deceived by others? Then why shouldn't we do as we have been done by?

The worst phase of the matter consists in the downright dishonesty which underlies it. We pretend to be what we are not. We practice deception in an effort to make others believe a lie. There can be no real culture on such a basis, for culture must be the outgrowth of truth. We must be honest with ourselves before we can make others believe in us. When we set out in the pursuit of culture in the right way, and from the right motive, and succeed in capturing it we won't have to proclaim the fact from the housetop. Everybody will know.

### HOME MAKING.

The subject of home building is one well worthy of the most intense thought, and application of ideas and experience of any one who has the good of their fellow creatures at heart. For the home is the foundation of our social system, and there the principles of that higher civilization which the progressive mind longs for are fostered. In the wholesome, healthy, intellectual atmosphere that used to emanate from the notes and comments of the late Mrs. Stephens one might get wide open views of humanity in its spiritual sense applied to right living; since it is our every day—every hour—acts, and not words and wishes, that prove our lives. Environment is such a potent factor for good or ill, in the lives of all, that the practical application of the advanced ideas of men, and women, too, in planning and perfecting the contemplated new home are needed.

Planning and building a new house, like selecting a wife, is an undertaking which should never be consummated in haste. And the sensible man will study the matter with his wife, get all the plans and ideas possible from every available source and then—do as she thinks best. For be it known, the man spends but little more than half his time in the house, and a good share of that time he is oblivious to his surroundings, fast asleep. The services of a broad-minded architect will, in most cases, be amply repaid in the matter of economy in construction, comfort and convenience which his skill or art will give.

### THE CELLAR

Without any pretense to an architect's skill, one may give a few ideas on this subject, and will begin with the cellar. Next to being frost-proof a cellar should be dry, and where there is not sufficient natural drainage through a gravelly subsoil, under drainage by means of tile is essential. Having decided that tile drainage is required, it will be found advisable to dig and fill the cellar drain before ground is broken for excavating the cellar. This will not only save digging through the soil thrown out, but it is safe to count on a big rain when this job is underway; and to bail out a big hole-in-the-ground is not a desirable undertaking. The ready-made drain obviates this.

To free the cellar from water is not all that drain tile will do. After the proposed cellar has been excavated, dig a trench one foot deep under the proposed walls, lay tile in this and fill the trench with gravel. This will keep the water out of the cellar and conduct it to the main outlet. Now, in order to have all these drains harmonize and work properly, the main, or outside, drain must be low enough to provide a free outlet for the water in the tile below the cellar wall, and is a bit of engineering which must be properly done or all the time and material will be wasted. The depth to which the cellar shall be excavated must be governed by the facility with which an outlet for the drain may be provided. A board of uniform width held on edge along the

line of the proposed drain and an ordinary spirit level will indicate the rate of decline in the surface. In most cases, it will be advantageous to excavate less and grade up about the cellar wall; which in any event should extend above ground enough to permit the use of good sized glass windows on all sides if possible. The outlet to the drain should be protected in a careful manner and kept so. The extreme outlet tile should be capped with, say, a tin can punched full of holes. This is to prevent a rat or other rodent from going there with suicidal attempt, and the drain being put out of commission.

In this climate it is difficult to keep the frost out of a cellar unless it is thoroughly constructed—especially if the house stands in a bleak or exposed situation. The disagreeable necessity of banking up a cellar with stable litter, or other material, may be avoided by making the upper half or one-third of the wall double with an air space between. If the main wall is of rock then the extra wall beginning at the offset may be of brick and completed after the floor joists are in place.

A cellar should be divided by a supporting wall, so that the apartments may be satisfactorily used for the purposes desired. A cool cellar or a warm cellar is thus possible. Cement floor and plastered walls and ceiling are items of comfort and sanitary precaution too important to be overlooked.

### FOR WOMEN'S CONVENIENCE.

In the arrangement of the living rooms but few suggestions will be offered. The good wife, whose days, months and years are spent here, has ideas of her own which no fair-minded man will over-ride. The saving of steps from pantry to kitchen stove and dining and living rooms should be closely studied. Of vast importance is the idea of having all floors on a common level. To be obliged to take a step up, or down, in going from one room to another is a species of cruelty which must be avoided—like a funeral.

Ask a woman's opinion on the rainwater question, and one may successfully wager a cookie that she would rather have a capacious cistern, with pump and sink attached, than the right to vote at a municipal election. The first cost of a cistern will soon be saved in the one item of soap. Yet how many farmers' wives have to depend on a board and a barrel for their supply of soft water.

A woman was overheard to remark: "I'd rather have a woodshed than a parlor!" And as there may be other women who have an equally exalted idea of a wood-storage house, it would be well for the "guid man" to get the entire confidence of his wife on the subject, since some of the dear creatures are exceedingly retiring in the matter of expressing their desire to possess such luxuries. A closet opening into each bedroom, and a store-room for heirlooms and such bric-a-brac will be amply appreciated by most women. In this last described room the farmer may, if he'll be real good, store his "old seed corn"; and—mice.

Well, if anything has been said that may suggest a hint in home building, forgiveness is humbly craved.

### GOOD WORK FOR THE BOYS

The good work which is being done for the friendless and unfortunate boys of this generation certainly should bear fruit in lessening the future crop of tramps, criminals and degenerates, who make their living off from the decent laboring classes at the present time. Everywhere, in small towns as well as in our larger cities, men and women have become alive to the fact that the way to make good boys out of bad ones is simply to get them out of the way of temptation while they are weak and young, and to surround them with wholesome influences and give them plenty of hard work and responsibility as well as plenty of time for healthful play and innocent amusement. Idleness and vicious surroundings and associates will make a bad boy out of a comparatively good one, but in the worst of boys there is that inherent manliness which, under right conditions and

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# BANK STOCK

## IMPORTANT ANNOUNCEMENT

**WE** WISH to inform Western Farmers, Workingmen and Merchants that we have been appointed by THE HOME BANK OF CANADA, sole agents for selling their stock in Western Canada. At present almost all the stock of our Banks is owned in the East. We want to give Western men a chance. The great bulk of the business of our Banks is done on the money deposited in them. The common people, farmers and workingmen, contribute the greater bulk of these deposits.

**OUR PURPOSE**—To make THE HOME BANK OF CANADA **The Great Common People's Bank.**

**OUR PLAN** is simple. 1st: To get every farmer and workingman in the West, who can afford it, **to buy as much Home Bank Stock as he can,** and 2nd: To get every farmer and workingman wherever possible **to put his money when he has any to deposit, in The Home Bank.**

**THE RESULT**—The strongest Bank in the West, which will have regard for the interests of the common people and no particular class, and a Bank also that will pay good dividends upon its stock. Bank stocks are profitable investments. See our Prospectus, page 34 of this issue, for fuller information. Get busy. Use your head and think this out. Then turn that money you have deposited in your bank into Home Bank Stock where it will earn you good money. Read our Prospectus, and write us for information.

## Grain Growers' Grain Co.

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## MISCELLANY

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with a little help and encouragement, make the American citizen for which no apologies need be offered.

And this is the practical help which is now being given to the rising generation of friendless and unfortunate boys. From the time when Judge Lindsay instituted his humane juvenile court in Denver, those who have to do with making good boys out of bad ones have been learning valuable lessons concerning the result of personal friendship and wholesome influence on the character of the very worst boys of the city slums. These lessons are bearing fruit in more humane and intelligent treatment of the bad boy, wherever he may be found. Young boys are no longer snatched up on our streets and handed before some hard-hearted judge to be put away in confinement with hardened criminals, there to continue their lessons in vice. In or near nearly all of our large cities there are now institutions and retreats to which bad boys may be transferred from the unwholesome environment of the city streets. Allendale, fifty miles out of Chicago, is such a retreat. It is a farm where the work is done by the boys under the direction of a director who comes into close personal relation with each young citizen of the little republic. At this farm there are work and play hours, a time for study, chapel service, a military drill, and, best of all, the real, happy, wholesome home life which hardly ever fails to bring out all the good there is in the very worst of bad boys. The plan is to take boys to Allendale while they are young enough to be influenced, keep them till they are 18, and then they usually go back to the city to work, or find work elsewhere, where they grow into good and dependable citizens.

In New York city the "Big Brothers" Association is doing a splendid work for the unfortunate "little brothers." Each member of this association of business men has pledged himself to take charge of some one friendless boy, and help him up to where he can help himself, and it is said that in that city may now be found scores of young men who owe their present prosperity to the help of some "Big Brother."

Just at present a movement is on foot to find places for the homeless, friendless city boys on farms. Thoughtful people everywhere are coming to understand that the farm is a fine place on which to raise boys to useful and wholesome manhood. Perhaps it is because the cities have had the opportunity to see and know some of the "boys" now filling places of trust and responsibility who were raised on farms, that they have come to appreciate the advantages of farm life to boys in need of the home life and training which makes good men out of bad boys.

Science, too, of late has been holding out a helping hand to unfortunate children. In many cases it has been shown that some personal or physical infirmity causes children to be bad. Then medical science comes to the rescue and, presto, the bad child is transformed into a good one by some simple surgical operation. And here is an important matter for parents to consider. Physicians and surgeons are urging parents to watch their children carefully for any signs of defective eyesight or hearing; to see to it that all their physical organs are in a normal and healthful condition, and that they have the care and food and schooling and training in habits of industry which makes for the highest and best physical, mental and spiritual development.

Many other things than we have space to mention is being done for the boys and girls of the rising generation to bring out the best there is in them, and promote a healthful, wholesome and intelligent manhood and womanhood. It is to be hoped that parents everywhere will help carry on the good work by giving their own children a chance for the best of everything in the way of health and educational privileges, and the training which makes for industry and morality.

It is alike your interests and mine and all men's, however long we may have dwelt in lies, to now live in truth.

## THE HOME SCHOOL

Probably not one in ten girls brought up in farm houses will ever go to college, but it is very probable that nine out of ten of these girls will eventually go into homes of their own to become homemakers and mothers. And while it is true that the college education which fits a girl for the practical things of life and gives her a working knowledge of housekeeping, and high ideals of the duties of a homemaker is a good thing and a great thing, it is also true that a girl, with only a common school education and the training which she may receive in her own home, may become a competent housekeeper and an ideal mother and homemaker.

There is no school better than the home for training girls for the womanly duties of life, and no teacher like a capable and patient mother, who has the best interest of her girls at heart, and is willing to give them of her knowledge and experience, in fitting them to preside efficiently over their own homes. When the little girl begins to make her doll's clothes she may take her first lessons in sewing, and never realize that she is annexing one of the most useful womanly accomplishments.

The mother can assist her in cutting and fitting the tiny garments, show her how to place the stitches, and by praising her neatness and kindly showing her the little mistakes, lead her gently along the way to proficiency in plain sewing.

Then when the little girl learns to make her own bed and sweep and dust her own room neatly she has scored one point toward becoming a good housekeeper. A girl who takes pride in keeping her own room and girlish belongings in perfect order will not be likely to be a slack housewife, and this is one thing which a mother should kindly and firmly insist on each of her daughters doing. Girls will sometimes neglect such duties for other things, but when the habit of neatness and daintiness of personal belongings is once established there is not much danger of a lapse to untidiness and disorder.

Little by little the mother may teach lessons in cooking. Let the little girl make a pie in a saucer and attend to the baking, and when it is neatly done praise her work and next time let her make a pie for the family dinner. Never mind if she does "mess around" let her help mother with the cooking, for in no other way can she learn to be a good cook. I have heard mothers say they would rather do the work themselves than to bother to teach their girls, but this is both selfish and unwise, for the least that a mother can do for her own daughters is to help them to gain a working knowledge of what will most likely be their profession in life.

The daughter who carefully and patiently helps the mother in the care of the younger children is learning one of the most valuable lessons a woman can know. Taking care of children and nursing the sick is certainly a womanly duty, and one which every girl may learn in her own home. Not every girl can take a kindergarten course, but even the poorest may take advantage of the opportunity of taking care of her younger brothers and sisters to learn one of the most essential duties of womanhood. And so I say again, there is no school like the home, and fortunate is the girl who can take her training of a wise and capable mother.

## STRIKING FOR BETTER THINGS

The other day a letter came to me from a young man, telling me about his farm work. He had recently gone on the place, and things which needed doing seemed to loom up before him pretty big. But one thing in the letter made me feel his rate. It was this:

"I do long to bulid some fence that will be right."

That has the true ring about it. Any man, young or old, who is not satisfied with his present attainments and wants to get up to better things will find everything working for him. These are the men who make this old world of ours a better place to live in.

A few years ago a man and his wife moved into a

[Continued on Page 47]

OUR LINE

# Grain Cleaning Machinery

WIND STACKERS, &c.

**W**ILL be manufactured better than ever in the new factory. Do not fail to see us when in Winnipeg at the Industrial Exhibition.

## Royal Manufacturing Co. Limited

774 Dufferin Avenue Winnipeg, Canada

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LIMITED

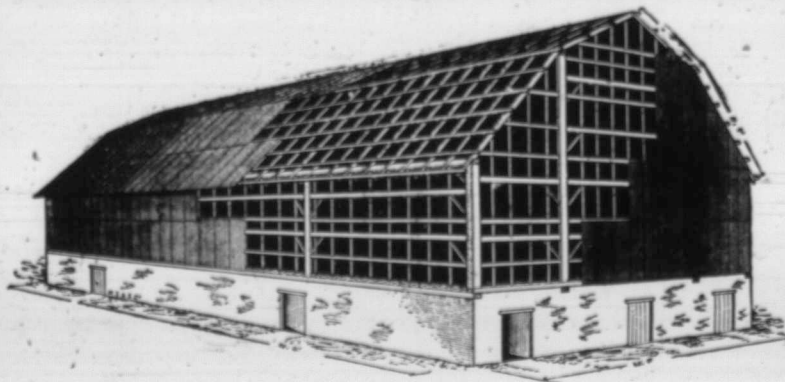
Capacity 6,500 Barrels Daily.

We Solicit Consignments of All Grain.

Wheat consigned to  
our mill at Kenora is  
Government weighed  
and inspected. . . . .

MILLS AT

Kenora, St. Catharines, Thorold



This cut shows an up-to-date Barn Construction, 40 feet x 70 feet, and the method of covering with Corrugated Sheets. The frame work is light, as the corrugated sheets, when nailed in place, make the building very rigid. This drawing is made from actual plans, and the barn has been built many times with splendid results.

The saving of wood sheeting, as compared with the ordinary barn construction, will cover the difference in cost between wooden shingles and our "Acorn Quality" Corrugated Galvanized Sheets.

This galvanized covering protects your building from lightning, prevents fires from the outside, is easily and cheaply applied, and OUTLASTS A GENERATION.

Do not make a mistake and put up an old style barn, when you can secure a better and more durable construction for less money.

See the page of barn illustrations in our new catalogue, and write for our book of testimonials with list of users.

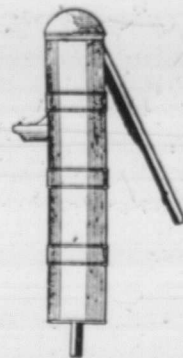
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Artesian Well Driller and Pump  
Manufacturer.

Wood Pump Heads fitted  
for 1 1/4 in. and 1 1/2 in. **\$5.00**  
Iron Pipe, each . . .

Our Own Patent Frost-proof Force Pump will go into a 5 inch well. Packing box below frost. We fit these pumps to any depth of well. Our pumps are well known to be the best and are made in Winnipeg



## MISCELLANY

[Continued from Page 45]

neighborhood where farming was at a rather low ebb. The land was good. It was not very far from good markets. Opportunities were promising. The farm had been rather neglected, so that the barn needed rigging up and the fences renovating. He went at it with a will, and it was not long before things began to take on a new look. Buildings better, fences better, crops better. You would scarcely have known the old place. It was all fine.

But the most encouraging thing about it all was the inspiration this man's course put into the hearts of other farmers of the locality. It did not take long for them to catch the longing to fix up their own farms. In every direction one might hear the sound of hammers as old houses were made over, with a porch here and a comfortable addition there; and out in the fields the same upward drift was apparent.

There are hundreds of nice farm localities in this country that have been simply made over through the example of one or two good, enterprising farmers. The thing is to get the ideal before one. Then the rest is easy. Drifting along is easy. Ruts are made by wagon wheels that naturally run into the same track. It takes work to get up on the level, but how much better the world goes after that!

Folks used to live in a pretty poor sort of way. Most anything would do for a house. A hole in the ground or a cave was good enough. Things that we of to-day would not look at were all right to eat. Just to get enough to fill up on and then to lie down and sleep was all men cared for.

Then somebody had a dream of a house that should be built above ground. There should be windows in it, though these came very slowly. Brighter and brighter the vision became, until now the man who is satisfied to live in a cave is almost unknown.

This is the way all good things have come. Some one has longed to build a better fence or grow a better crop. Blessings on the man who has that dream! Or some one thought out a machine that would beat anything ever known before. Toward these ideals these men have worked; and you and I are enjoying the result. But there are still improvements to be made. We may all of us reach up toward better things than we have done yet. Better buildings, better fences, better crops, better homes and better manhood. These are things well worth striking for.

And when our young men have in their hearts the hope of a day when they shall do better things than they or their fathers have done, there is not much danger that we are on the downward track

E. L. VINCENT.

## A Co-operating Family

In the suburbs of Indianapolis there is a family of nine brothers and sisters who form a sort of co-operative colony among themselves. When their father, Nicholas Jose, died nine years ago, leaving them a small tract of land on the outskirts of Indianapolis, they decided to divide it among themselves, and each one of them built a cottage, the grounds being laid out with special regard to the general effect. A year or so later one of the women of the little colony persuaded the others to try running a dining-hall and kitchen co-operatively. A large dining-room and kitchen, with quarters above for the servants, was built in the central portion of the lot, and here the whole family with children of all ages gather daily for their three meals.

The plan is conducted on strict business principles and there is a president and secretary to look after the financial interests. Each member of the household is charged with so much per capita, and guests are charged to the family who invites them. Absence does not permit a rebate except when it amounts to three times running.

Each family has its own dining table, so that their living co-operatively in no way interferes with the separate home-life of the various members. The managing and the marketing is divided among the women of the family, and

each in turn a month at a time has charge of that department.

The friendly rivalry that exists between the women to see which one shall be the best manager brings into the dining-room the best that the markets affords, and the rivalry between the men shows in their endeavor to keep the surrounding lawns beautiful.

## FARMERS' ELEVATORS

## Charles City, Iowa.

The Farmers' Co-operative Elevator Company of Charles City, Iowa, has been trying since May 15, 1907, to get a site on the Illinois Central Railroad for their coal sheds. For some time the railroad advanced plausible excuses for their delay in granting the land requested, but on July 7th they refused outright to make the grant. The Elevator Company applied to the Iowa Board of Railroad Commissioners, and on October 5th they handed down their decision instructing the railroad to comply with the request of the Farmers' Elevator Company, and designating the land to be given them, but as yet the manager of the Elevator Company cannot get the railroad to get the land ready for their sheds.

## Richards, Iowa.

The Farmers' Elevator Company at Richards, Iowa, has been organized a little over a year, and since its start it has been very successful. It has 102 stockholders among the best farmers of the country. The elevator was completed at a cost of \$3,700 and ready to receive grain on December 5, 1906. A corn crib and coal house were built later. The grain, coal and twine handled to July 1, 1907, were as follows: 48,413 bushels of corn handled at a profit of \$811, 50,000 bushels of oats handled at a profit of \$6,630, and 9,900 pounds of twine handled at a profit of \$85.85.

## Emerson The Optimist

Emerson was an optimist. He always prayed with the windows open to the Sunrise, and to him the East was all aglow. "I have not yet seen a man," he says, but he hints that a man will yet be evolved.

Humanity is one. The Oversoul is all and over all. He built on Plato and Socrates. He knew that eternal change was the Law and that evolution means elimination.

"Why don't you keep your business the nice size it is now?" we have been asked. Why don't you keep your child the size it is now? Only the dead remains stationary.

Life expands. Humanity advances, reaching towards the perfect.

"Let us come into port grandly, or sail the seas with God."

**Men Wanted!** To work for Public Ownership of Telephones, Telegraphs, Elevators, Stock Yards, Abattoirs and Railways.

Free 'Bus From All Trains

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Farmers from the Three Provinces make it their headquarters when visiting the city

Every street car passes the City Hall, which is only a stone's throw from the hotel entrance

Rates: \$1.50 Per Day.

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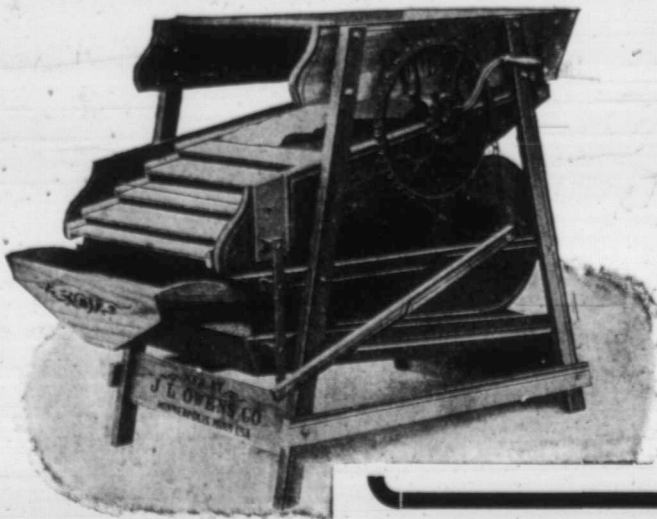
The Rat Portage Lumber Co. Limited

WINNIPEG, MAN.

### A SNAP FOR YOU

There is nothing a farmer buys for the farm wherein he gets the same real value for his money, as when he puts his money in good harness or collars, and we advise all purchasers of harness to ask the dealer for the celebrated **Horse Shoe Brand** harness and collars, and see that the Lucky Horse Shoe is actually stamped in the trace and elsewhere on the harness. This is the best you can get for money. Be sure you ask for it when next in the market and save at least 25 per cent. in real value by doing so, so this will be a snap for you.

Be Sure You Purchase The **HORSE SHOE BRAND**  
and Go Home as Happy as Clams



### Kootenay District, B.C.

240 acres near to Slocan City, B.C., and quite close to railway; for the price you have been accustomed to pay for thirty acres of similar land.

This is good land, suitable for successful fruit growing when cleared; there are from 75 to 100 railway ties per acre, and a good quantity of cedar and tamarac posts.

The net profit on the railway ties alone will more than pay for the land, and give you the necessary cash for the first year or two, which is an important item.

It is a business proposition all over for any one interested. Write me at once for full particulars as this advertisement will not appear again. I am authorized to sell the property "en bloc" or in two lots of 120 acres each at

\$15.00 per acre,  $\frac{1}{4}$  cash and balance in 3 years at 6%.

Walter C. Vincent

217 Kennedy Block (Opp. Eaton's)  
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### The New Superior


Will be on exhibition showing exactly what it will do, at Calgary, Regina and Winnipeg fairs. We want you while there to be sure and call and see us, and substantiate our claims.

We guarantee the New Superior to be the king of wild oats separators; to be the best made and strongest built; to be the fastest mill on any kind of separation on the market. If you don't go to the fair, write us for further particulars and prices. Dept. G.

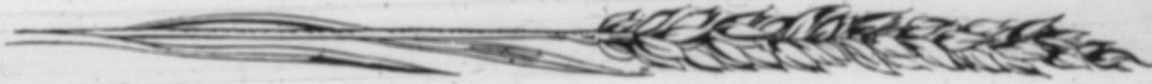
The Harmer Implement Co.

WINNIPEG, MAN.





## HIGH FINANCE



### The proposed Tax on Wall Street Gambling.

Representative Hepburn, chairman of the Committee on Interstate Commerce of the National House of Representatives, advocates a law to so tax Wall Street gambling as to discourage the mania that is imperiling the business interests of the nation. He says:

"I regard it as most desirable that the taxing power of the Government should be used to prevent gambling in railroad stocks by taxing all sales where delivery is not made within such reasonable time as to indicate that the transaction was bona fide and not for speculation.

"So long as there is buying and selling on margins and without the intention of actual delivery of the stock, speculation will absorb the resources of the banks and take money from legitimate enterprises which need it. Stock speculators pay high rates for money, and their efforts are so attractive to the city banks that the banks are induced to make loans outside the channels of legitimate business. This not only tends to involve the banks in speculation but it withdraws the money from legitimate enterprises."

Wall-street gambling is, we believe, one of the most morally demoralizing curses in the nation to-day. It is one of the chief factors in making the American people a nation of gamblers and in filling the minds of the young men with dreams of wealth by acquisition instead of by honest toil, that is sweeping every year vast multitudes along a current that leads to ruin. Wall street is the home or citadel of an army of respectable, moral criminals who make money without any value behind it, or who make money out of the taxing power which monopoly and corrupt influence in politics enable the few to exercise over the millions. The stock-watering iniquity, one of the gravest moral crimes permitted in any nation, has its throne and center among the gamblers and predatory chiefs of Wall street.

### Great Gamblers Who Play With Stacked Cards

Wall street, moreover, is the center of the most iniquitous and immoral practices known even to the gamblers' world. Here for years a few men have at intervals systematically played with loaded dice. They have arranged a bull or bear market weeks and even months ahead, carefully getting the stock they intend to gamble with into the exact condition they desire. They have systematically deceived the people by misleading rumors, articles and published statements, and they have on occasion used the great banking interests in such a way as to further their diabolical plans. The last great raid made by the late Jay Gould on Wall street, no less than the story of Black Friday, furnishes a typical example of what has time and again transpired in the street, where a few masterful men have entered the street to play a game in which the element of uncertainty was practically eliminated in so far as they were concerned. In the instance to which we allude it was stated that Mr. Gould emerged from the raid with over three million more dollars than he had when he precipitated it. It was also stated that for months prior to this event Mr. Gould had been actively preparing for his premeditated incursion. He placed a number of valuable securities in various banks. He began a systematic newspaper campaign for the purpose of deceiving the unwary and exciting the cupidity of the victims that should be lured into his trap. He provided against

defeat in every direction. He, so to speak, stacked the cards. Then he made his raid, and at the moment when he wished to make the bottom drop out he suddenly withdrew his securities from the banks, so that the financial institutions were almost thrown into a panic and were afraid to extend credit. What mattered it to the man who was the master-spirit in the great crime that marked Black Friday that suicides and failures followed in the wake of this incursion as in a far greater degree they followed Black Friday? He had acquired millions of unearned dollars much of which was destined to be squandered by a degenerate rouse of Paris. This exploit is typical of what has been going on for years in Wall street.

### The Nation-Wide Blight of America's Monte Carlo

But these iniquities are by no means all the evils that flow from the America Monte Carlo. One has only to call to mind the amazing revelations made in the insurance investigation to see how the savings of the millions, paid often only after great personal privations that loved ones might be provided for at the death of those who were the support of the home, were made the plaything of the most reckless and irresponsible set of gamblers and financial buccaneers who disgrace present-day civilization, notwithstanding they hold high seats in the church and on occasion preach integrity and morality and indulge in religious cant. It is an undeniable fact that since the rise of Wall street gambling and the feudalism of privileged wealth to the position of a dominating influence in the worlds of business and politics there has been a rapid decline in the moral idealism of the people. A vicious shallow opportunism has taken the place of fidelity to the fundamental principles of morality and the question, "Will it pay?" meaning, "Will it be of material advantage?" is often heard where in olden days the question was, "Is it just, fair or for the best interests of the people?"

### Wall Street Gambling Worse Than That of the Louisiana Lottery

A few years ago a general outcry was raised against the Louisiana lottery, in which great New York dailies, that could not be induced to open a fearless and aggressive battle against Wall street gambling, not only joined, but led the attack. Through the action of the Government, the press and public opinion, the lottery evil was driven from the land; and yet the Louisiana lottery was nothing in its evil influence compared with Wall street. In the first place, the lottery was conducted fairly. There was no stacking cards or loaded dice. In the second place it did not imperil the great legitimate business of the land, as does Wall street, in a manner fearful to contemplate.

### How Wall Street Imperils the Legitimate Business of the Nation

Of late years Wall street gamblers have become one of the greatest, if not indeed the greatest menace to the legitimate business of the nation. They have been steadily drawing the banks into the demoralizing vortex of the street in such a way that they have been able to carry forward their wild-cat and frenzied financial program by securing money from banks that should have kept their funds at home for legitimate purposes. An example of this will

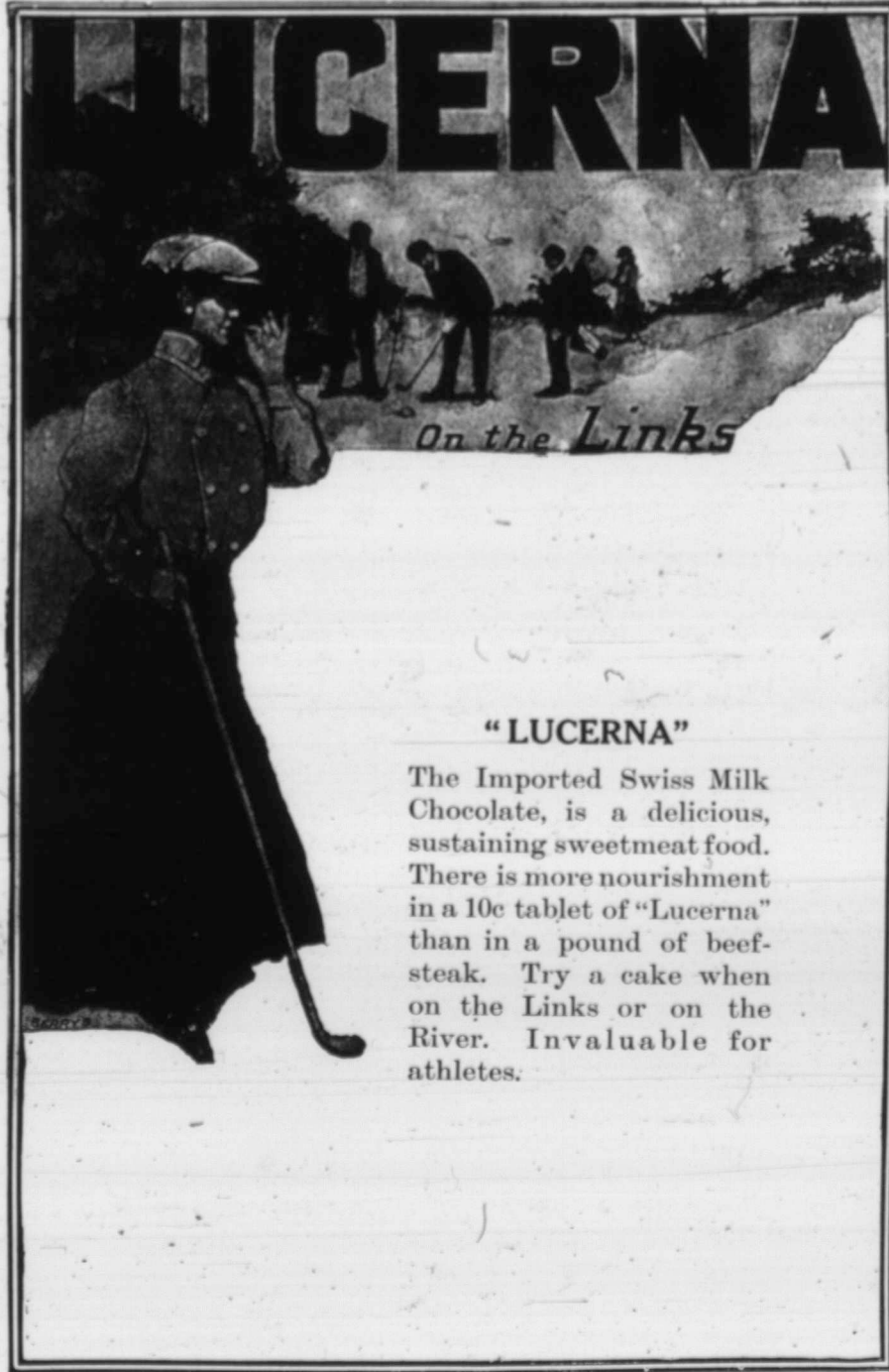
[Continued on Page 53]

# "LUCERNA"

MADE IN

## SWITZERLAND

We were awarded both the Gold Medal and Diploma of Honor against all competitors at Grand International Exhibition, Milano (Italy), 1906, Paris (France), and Rome, 1908



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The Imported Swiss Milk Chocolate, is a delicious, sustaining sweetmeat food. There is more nourishment in a 10c tablet of "Lucerna" than in a pound of beefsteak. Try a cake when on the Links or on the River. Invaluable for athletes.

Our Swiss Chocolates, Bon Bons and Cocoas are the finest and most nutritious sweetmeat food on earth. Send for free samples and price list to

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Sold by all High-Class Druggists, Confectioners and Grocers the World Over





## FOR THE YOUNG MEN



(CONTRIBUTED)

**SELF-CONQUEST****How a Young Man May Overcome His One Deadly Foe.**

"The government of one's self is the only true freedom for the individual."—Frederick Perthes.

Self-control is at the root of all the virtues. Let a young man give the reins to his impulses and passions, and from that moment he yields up his moral freedom. He is carried along the current of life, and becomes the slave of his strongest desire for the time being.

Self-control is only courage under another form. It may almost be regarded as the primary essence of character. It is in virtue of this quality that Shakespeare defines man as a being "looking before and after." It forms the chief distinction between man and the mere animal; and, indeed, there can be no true manhood without it. Another great thinker has defined man as "A being who makes his flesh obey his spirit, and his spirit obey God."

To be morally free—to be more than an animal—man must be able to resist instinctive impulse, and this can only be done by the exercise of self-control. Thus it is this power which constitutes the real distinction between a physical and a moral life, and that forms the primary basis of individual character.

In the Bible, praise is given, not to the man who "taketh a city, but to the stronger man who "ruleth his own spirit." This stronger man is he who, by discipline exercises a constant control over his thoughts, his speech and his acts. Nine-tenths of the vicious desires that degrade society, and which, when indulged, swell into the crimes which disgrace it would shrink into insignificance before the advance of valiant self-discipline, self-respect and self-control. By the watchful exercise of these virtues, purity of heart and mind become habitual, and the character is built up in chastity, virtue and temperance.

The best support of character will always be found in habit, which, according as the will is directed rightly or wrongly, as the case may be, will prove either a benignant ruler or a cruel despot. We may be its willing subject on the one hand, its servile slave on the other. It may help us on the road to good, or it may hurry us on the road to ruin.

Habit is formed by careful training, and it is astonishing how much can be accomplished by systematic discipline and drill. See how, for instance, out of the most unpromising materials—such as roughs picked up in the streets, or raw unkempt country lads taken from the plough—steady discipline and drill will bring out the unsuspected qualities of courage, endurance, and self-sacrifice; and how, in the field of battle, or even on the more trying occasions of perils by sea—such as the burning of the *Sarah Sands*, or the wreck of the *Birkenhead*—such men, carefully disciplined, will exhibit the unmistakable characteristics of true bravery and heroism!

Now is moral discipline and drill less influential in the formation of character. Without it, there will be no proper system and order in the regulation of the life. Upon it depends the cultivation of the sense of self-respect, the education of the habit of obedience, the development of the idea of duty. The most self-reliant, self-governing man is always under discipline; and the more perfect the discipline, the higher will be his moral condition. He has to drill his

desires, and keep them in subjection to the higher powers of his nature. They must obey the word of command of the internal monitor, the conscience—otherwise they will be but the mere slaves of their inclinations, the sport of feeling and impulse.

"In the supremacy of self-control," says Herbert Spencer, "consists one of the perfections of the ideal man. Not to be impulsive—not to be spurred hither and thither by each desire that in turn comes uppermost—but to be self-restrained, self-balanced, governed by the joint decision of the feelings in council assembled, before whom every action shall have been fully debated and calmly determined—that it is which education, moral education, at least, strives to produce."

The first seminary of moral discipline and the best is the home; next comes the school, and after that the world, the great school of practical life. Each is preparatory to the other, and what the man or woman becomes, depends for the most part on what has gone before. If they have enjoyed the advantage of neither the home nor the school, but have been allowed to grow up untrained, untaught and undisciplined, then woe to themselves—woe to the society of which they form a part!

The best regulated home is always that in which the discipline is the most perfect, and yet where it is the least felt. Moral discipline acts with the force of a law of nature. Those subject to it yield themselves to it unconsciously, and though it shapes and forms the whole character, until the life becomes crystallized in habit, the influence thus exercised is for the most part unseen and almost unfelt.

Although the moral character depends in a great degree on temperament and on physical health, as well as on domestic and early training and the example of companions, it is also in the power of each individual to regulate, to restrain, and to discipline it by watchful and persevering self-control. A competent teacher has said of the propensities and habits, that they are as teachable as Latin and Greek, while they are much more essential to happiness.

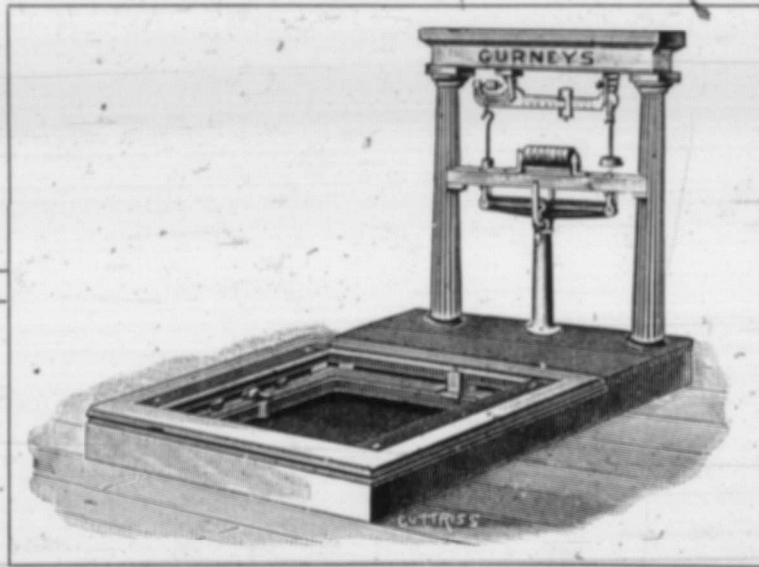
Dr. Johnson, though himself constitutionally prone to melancholy, and afflicted by it as few have been from his earliest years, said that "a man's being in a good or bad humor very much depends upon his will." We may train ourselves in a habit of contentment and patience on the one hand, or of grumbling and discontent on the other. We may accustom ourselves to exaggerate small evils, and to under-estimate great blessings. We may even become the victim of petty miseries by giving way to them. Thus, we may educate ourselves in a happy disposition, as well as in a morbid one. Indeed, the habit of viewing things cheerfully and of thinking about life hopefully, may be made to grow up in us like any other habit. It was not an exaggerated estimate of Dr. Johnson to say, that the habit of looking at the best side of any event, is worth far more than a thousand pounds a year to any man.

The religious man's life is pervaded by rigid self-discipline and self-restraint. He is to be sober and vigilant, to eschew evil and do good, to walk in the spirit, to be obedient unto death, to withstand in the evil day, and having done all, to stand; to wrestle against spiritual wickedness,

[Continued on Page 53]

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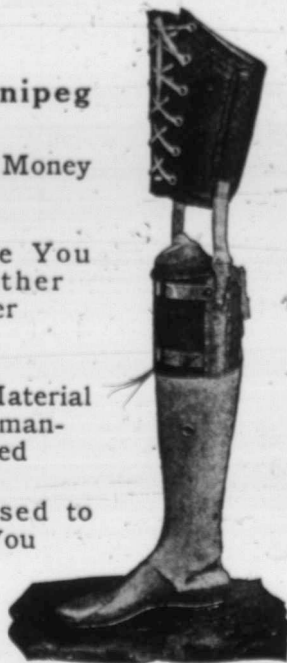
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294 SMITH STREET, WINNIPEG



## FOR THE YOUNG MEN

[Continued from Page 51]

and against the rulers of the darkness of this world; to be rooted and built up in faith, and not to be weary of well-doing; for in due season he shall reap if he faint not.

The man of business, the man who earns his bread by producing something—the farmer, also must needs be subject to strict rules and system. "Business, like life, is managed by moral leverage; success in both depending in no small degree upon that regulation of temper and careful self-discipline which give a wise man not only a command over himself, but over others. Forbearance and self-control smooth the road of life, and open many ways which would otherwise remain closed. And so does self-respect; for as men respect themselves, so will they usually respect the personality of others.

If a man have not self-control, he will lack patience, be wanting in tact, and have neither the power of governing himself nor of managing others. When the quality most needed in a prime minister was the subject of conversation in the presence of Mr. Pitt, one of the speakers said it was "eloquence," another said it was "knowledge," and a third said it was "toil." "No," said Pitt, "it is patience!" And patience means self-control, a quality in which he, himself was superb.

The heroic princes of the house of Nassau were all distinguished for the same qualities of self-control, self-denial and determination of purpose. William the Silent was so called, not because he was a taciturn man—for he was an eloquent and powerful speaker where eloquence was necessary—but because he was a man who could hold his tongue when it was wisdom not to speak, and because he carefully kept his own counsel when to have revealed it might have been dangerous to the liberties of his country.

No one knew the value of self-control better than the poet Burns, and no one could teach it more eloquently to others; but when it came to practice, Burns was as weak as the weakest. He could not deny himself the pleasure of uttering a harsh and clever sarcasm at another's expense. One of his biographers observes of him that it was no extravagant arithmetic to say that for every ten jokes, he made himself a hundred enemies. But this was not all. Poor Burns exercised no control over his appetites, but freely gave them the rein.

"Thus thoughtless follies laid him low  
And stained his name."

Nor had he the self-denial to resist giving publicity to compositions originally intended for the delight of the tap-room, but which continue secretly to sow pollution broadcast in the minds of youth. One of his finest poems, however, written in his twenty-eighth year is entitled "A Bard's Epitaph" and is a description by anticipation of his own life. It contains the gist of the whole matter we are writing about. Wordsworth has said of it: "Here is a sincere and solemn avowal; a public declaration from his own will; a confession at once devout, poetical and human; a history in the shape of a prophecy," concluding, as it does, with these lines:

"Reader attend—whether thy soul  
Soars fancy's flights beyond the pole,  
Or darkling grubs this earthly hole  
In low pursuit;  
Know—prudent, cautious self-control,  
Is wisdom's root."

## HIGH FINANCE

[Continued from Page 49]

illustrate what we have in mind. A few months ago we were in conversation with some gentlemen, one of whom as a prominent business man of Boston, and in the course of our discussion the influence of Wall street high finance on legitimate trade was touched upon, when the gentleman of large business transactions stated that one Boston bank kept some millions of dollars at interest in Wall street, because the financiers of Wall street would pay three or four times the interest that legitimate business could give for the use of the money. Thus, he said, when men needing credit for the proper development of their legitimate business go to the bank, they are denied the loan they need on the ground that the bank is too short of funds to accommodate them. They are short of funds for legitimate business only because the money is being used by the Wall street gamblers who pay an enormous interest for it.

Now the result of this evil condition must impress every honest and thoughtful business man. It serves to paralyze the great current of legitimate trade, and it places the money of the banks in jeopardy, so that when there is a gamblers' panic, as was the recent Wall street panic, the banks in the metropolis and in other large centers of wealth, and the tributary banks of the great New York City banking firms are instantly struck in a vital way, and business from the Atlantic to the Pacific suffers. And with the business suffering comes, as is always the case, increased suffering on the part of the wealth-creating millions of the land.

## The New York World on Taxing the Gamblers

The New York World of November 19th, in commenting on Congressman Hepburn's remarks quoted above, said: "For three weeks and more legitimate business has been bled white in order that ready cash could be provided to keep the Wall street gambling game in operation. Yesterday, after the United States Treasury had again taken decisive steps to increase the volume of currency, one of the earliest proofs of the 'new restoration of confidence' came in the announcement that Stock Exchange brokers 'took off restrictions as to margin trading.'

## AN IDEAL

I desire to radiate health, cheerfulness, sincerity, calm courage and good will. I wish to live without hate, whim, jealousy, envy or fear. I wish to be simple, honest, natural, frank, clean in mind and clean in body, unaffected and ready to say "I do not know" if so it be, to meet all men on an absolute equality, to face any obstacle and meet every difficulty unafraid and unabashed. I wish others to live their lives, too, up to their highest, fullest and best. To that end I pray that I may never meddle, dictate, interfere, give advice that is not wanted, nor assist when my services are not needed. If I can help people I'll do it by giving them a chance to help themselves; and if I can uplift or inspire let it be by example, inference and suggestion rather than by injunction and dictation. That is to say, I desire to be radiant—to radiate life.—Elbert Hubbard.

The Guide do you hear,  
Is a dollar a year,  
Don't wait for a dun,  
Just send us the mun.

What we have we'll hold and what we haven't  
got we'll go after.—M. C. Hamilton.

"We think our fathers fools, so wise we grow;  
Our wiser sons no doubt will think us so."

—Pope

## Atlantic Steamship Agency

### NEW YORK TO LIVERPOOL

White Star .....	Baltic .....	Aug. 6
White Star .....	Cedric .....	Aug. 13
Cunard .....	Mauretania .....	Aug. 12
Cunard .....	Umbria .....	Aug. 15

### MONTREAL AND QUEBEC TO LIVERPOOL

Allan .....	Tunisian .....	Aug. 7
Allan .....	Victorian .....	Aug. 14
Canadian Pacific Railway ..	Empress of Britain .....	Aug. 7
Canadian Pacific Railway ..	Lake Manitoba .....	Aug. 15
Dominion .....	Southwark .....	Aug. 8
Dominion .....	Dominion .....	Aug. 15

### NEW YORK TO ANTWERP

Red Star .....	Kronland .....	Aug. 1
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### NEW YORK TO SOUTHAMPTON

American .....	St. Paul .....	Aug. 8
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### NEW YORK TO LONDON

Atlantic Transport .....	Minnetonka .....	Aug. 8
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### NEW YORK TO HAVRE

French .....	La Savoie .....	Aug. 6
French .....	Bretagne .....	Aug. 13

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W. A. MACHAFFIE, Manager





## CO-OPERATIVE NEWS



(SELECTED)

**Maryland Produce Exchange**

The Maryland Produce Exchange has twenty-five local shipping points along the lines of the New York, Philadelphia and Norfolk, and the Baltimore, Chesapeake and Atlantic railroads. At each of these stations is an agent who inspects and brands the grade of produce and reports to the head office which is at Olney, Maryland, the amounts and grades of fruit received. The manager, who keeps in constant touch with the markets, then directs to what points the fruit shall be shipped. The Exchange spends more than \$10,000 annually in telegrams regarding crops, markets and prices.

The capital stock of the Exchange was reported in 1905 at \$31,000. This was owned by the 2,500 farmers who sell through the Exchange. In 1905 a dividend of seven per cent. was declared and in 1906 a ten per cent. dividend. In addition to this a surplus was laid by for emergencies. The Exchange forwards annually thousands of cars of both sweet and Irish potatoes in addition to other truck and fruit. It is reported as doing an annual business of about \$2,000,000.

**Minnesota Farmers Organize**

The first annual meeting of the Farmers' Grain Dealer's Association of Minnesota was held on the 17th of December in Minneapolis. Delegates were present from the various farmers' elevators in the state, and what is hoped will prove to be a permanent union was formed between the elevators. The beginnings of this movement originated in Minneapolis during State Fair Week in September, when representatives from among the farmers met and decided to call the larger convention in the hope that some such organization might be formed as already exists in Iowa, and which has been able to exert such powerful influence in controlling rates, terminals, insurance rates, and the grading and weighing of grain, and has extended timely aid to individual elevators in times of trouble.

There are now about 200 co-operative elevator companies in Minnesota while new ones are being organized every week. The president of the new organization is Burr D. Alton of Ceylon, Minnesota, who is also president of a farmers' telephone company, vice-president of the Ceylon Co-operative Creamery, and treasurer of the Ceylon Farmers' Elevator Company.

**Hartford, South Dakota.**

A farmers' elevator company has been doing business for five years at Hartford, South Dakota, and is in a most thriving condition. During the last year they handled nearly 250,000 bushels of grain, though their storage capacity in only 20,000 bushels, and they paid out \$7,000 in dividends. Incidentally the company saved the farmers of the surrounding country more than \$8,000 in cash, by forcing prices upwards, and compelling the line elevator people, who have two elevators in this city to maintain a higher scale of prices, in their endeavor to drive the co-operative company out of business, although in nearby towns where there is no co-operative elevator their scale of prices is several cents per bushel lower. The elevator company also handled 1,500 tons of coal, which was sold below monopoly prices. They are planning to enlarge the capacity of the elevator so that it will hold 50,000 bushels, and it is predicted that the com-

pany will handle 400,000 bushels of grain in the present year, and save approximately \$30,000 for its patrons.

Shares in the company, par value of which is \$25, are now held at \$135, and some of them are sold at that price.

**Aurelia, Iowa.**

The Farmers' Elevator Company at Aurelia, Iowa, is one of the best equipped in the state, and it is getting three-fourths of all the grain shipped from this point although there are over 250 farmers who market their grain at Aurelia, and but one hundred and thirty members belong to this company.

During the winter of 1906 the farmers began to ship their grain individually because of the unsatisfactory treatment they were receiving at the hands of the line elevator people. They found this to be more profitable to them, even allowing for the extra expense incurred in making individual shipments. Finally in the latter part of January, 1907, a call to organize a co-operative elevator company was sent out to the neighboring farmers. About 100 farmers responded and \$5,000 was subscribed at the first meeting, which was raised to \$7,000 before the week was over. After organizing they tried to purchase one of the local elevators already established at that town, but none of them were willing to sell, so application was made to the Illinois Central Railroad for a site upon which to build an elevator and after waiting two months for an answer they appealed to the State Board of Railway Commissioners. After a delay of another month they sent a committee to Des Moines to ascertain the cause of such procrastination, and they soon learned that certain members of the Board of Railroad Commissioners cared more for the interests of the three members of the Iowa Grain Dealers' Association who were doing business in Aurelia than for the interests of the 150 farmers who were interested in the Farmers' Elevator Company. After obtaining the aid of a Commissioner who was favorable to the co-operative movement, the Attorney-General, the State Binder and Governor Cummins, they succeeded in securing a site for the elevator, which has a capacity of 40,000 bushels and has been handling grain since the 16th of July.

**Bryce, Illinois.**

The Farmers' Grain Company of Bryce, Illinois, was organized in October with 80 stockholders, holding 170 shares. The report for the year showed the total amount of grain bought to be 140,700 bushels which was sold at a gain of \$3,248.15. Coal to the amount of \$1,904 was sold with a gain of \$3,248.15. Coal to the amount of \$1,904 was sold with a gain of \$162. The net gain for the year, after all expenses were paid, was \$1,449. A dividend of .5 per cent. was paid on the stock.

No matter how "scarce" times are there are a few folks who are never laid off, nor are their wages cut down. These are the boys that make the wheels go round."—The Fra.

If you feel that the Guide  
Is just what we require,  
Don't forget it takes fuel  
To keep up the fire.

# The Wm. Gray & Sons Co. Limited

CHATHAM, ONT.

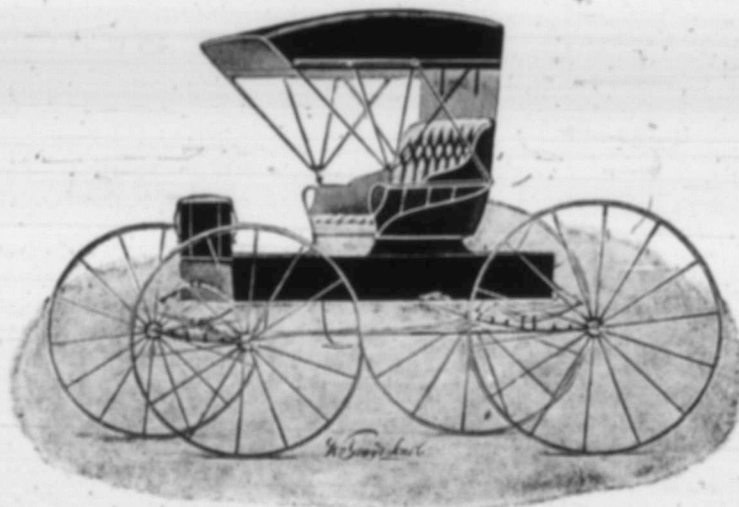
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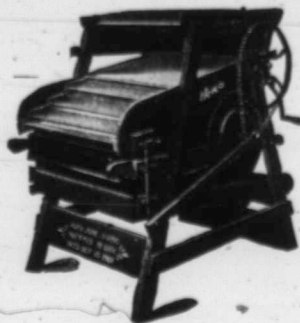
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# HERO GRAIN SEPARATORS

**Fanning Mills** are becoming the most necessary article on your farm. **Seed Wheat** the most particular. **Wild Oats** the most dreaded. **The Hero**, the friend of the farmer, will separate your **wheat** from **wild oats**, and causes every one who uses them to rejoice. Order one from your dealer at the nearest town. Buy nothing but the best. Insist on getting the **HERO**. It has no equal, under any name or form. Sold by a dealer in every town.



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 10 3/4 CENTS POUND
 

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Last season our twine was good, but this season it is better. We have contracted with the largest factory in Canada for a tremendous quantity of the highest grade Pure Manilla Twine, and will supply it to the Farmer direct.

Our Twine is guaranteed Government Standart 550 feet to the pound.

We guarantee to take back any that may be left over from harvest as a result of frost or hail.

Our price is 10 $\frac{3}{4}$ c. per pound.

Estimate your requirements and place your order early so as to secure this high-grade twine at factory price.

Samples can be supplied if so desired. Write to-day.

**McTAGGART-WRIGHT CO.**

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207 Fort Street

WINNIPEG, MAN.





## PUBLIC OWNERSHIP NEWS



(SELECTED)

**Union of Canadian Municipalities**

The Union of Canadian Municipalities at a recent meeting placed its attitude on Municipal Ownership on record in the following resolution:

"That in the opinion of this convention, as public utilities are so constituted that it is impossible for them to be operated by competition they should either be controlled and regulated by the government or should be operated by the public, and that they should not, in any event, be left to do as they please."

**TORONTO GAS PLANT**

Less complaints and better service than ever before, an increase in wages of employees of 10 to 12 per cent., a saving to the city of \$20 a night (over \$7,000 per year) is the record of Toronto's first year of municipal ownership of its plant.

**MUNICIPAL MARKETS**

It is generally admitted that the cost of living is higher in American cities than it is in Continental cities, largely as a result of our non-interference with respect to the necessities of life, that is, our lack of market regulation. A few of our cities have taken up the question of municipal markets, but with only slight interest. Boston, Baltimore, New Orleans and a number of smaller cities have each established a market system, but none of them has developed it very far.

In Boston the market is in charge of a public official, paid by the fees collected from the marketmen. There is, however, no attempt to regulate or to standardize prices, or to gather statistical data, so that there is now no real advantage to the consumers from the public control of the market. In Baltimore the system is very much the same. Except for the regulation of the prices of stalls the control is also ineffective. Chicago has no market buildings, simply a market place. It is, however, the closest market in the country. One can buy almost all products of the soil for less money than anywhere else in America. The city is the fruit market for the world, due chiefly to its railway facilities. New Orleans furnishes the best example of a municipal market. The city operates four markets of its own, which yield \$10,000 a year, and also leases rights for \$186,000. In this instance the city enterprises which exist are under the right of reversion to the city.

All these efforts, however slight, have resulted in good financial gains. Boston nets a profit of \$60,000 a year; Baltimore, about \$50,000; New Orleans, nearly \$79,000. Yet only a very small proportion of our cities have turned to this matter at all, and those that have, have made no adequate provision.

In contrast with this, practically all the municipalities of continental Europe have monopolized the market rights, and the markets are subject to public control; the cities also reserving the right to originate new markets. The cit-

ies there are doing what the commission merchant does here. We are constantly threatened with a monopoly of the necessities of life. The object of municipal markets, says E. Thomas, in an article on "Paris Stock Markets," is to get the price of provisions down to the minimum. Continental cities realize that the establishment of a market price is as important as the question of the tariff. The object of the markets is also to insure an established relationship between the city and the country, thereby making direct access to the city more easy for the farming communities.

Paris has by far the best markets in the world. The "Halles Centrales" is the greatest-distributing point for the whole city. There are ten halls of which three whole pavilions and three half-pavilions are devoted to wholesale, the rest to retail trade. The outside space is given to fruits and vegetables. The management of the halls is under the control of the Department of the Seine, but is really under the immediate supervision of the Police. The sales are conducted by persons called representatives of the shippers, appointed by the Police, the middleman's commission being thus avoided. These representatives receive a certain per cent., fixed by law, for their services in conducting the sales, which are usually by auction. The books and records of sale are always subject to inspection by the proper authorities. Sanitary conditions are also carefully supervised—in fact every detail is carefully watched, made to produce revenue where possible, or kept from doing harm, where necessary.

Direct dealing between producer and consumer is general. The wholesale dealer sets his price according to that of the market, which is law. The price set in Paris is the price for the surrounding country, and special agents are engaged in reporting the prices to Belgium, Spain, parts of Germany, and other neighboring district. Some of these agents are working for themselves, the others are appointed by the Board of Trade and must give security for faithful reports, and agree to engage in no other business while in office. They note and report the general business done, and it is from their figure that the price is compiled.

The Paris market is extremely easy of access (more particularly the Paris market price) since all business can be done through one of the representatives. The results from the system are regularity of standards of price and quality, direct exchange for cash, and guaranteed sanitary goods.

In Belgium, Germany and Italy, markets are also either owned or controlled by the cities. London has no central market place. In Convent Garden, however, prices are regulated by parliament. There is much to be done in the way of markets in our American cities, though the work must proceed cautiously. The market is, from the standpoint of economics and society, a necessity, and the time is near when we will realize this fact. The alternative is a corner in the necessities of life.

**Men Wanted!** To work for Public Ownership of Telephones, Telegraphs, Elevators, Stock Yards, Abattoirs and Railways. "What we have we'll hold and what we haven't got we'll go after."—M. C. Hamilton.

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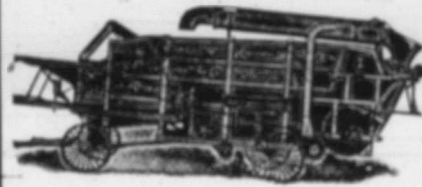
## COOPER GORDAGE CO.

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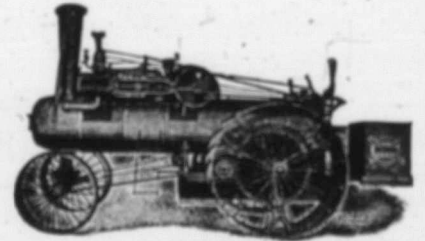
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Loss Claims Paid Last Year \$107,748.81

Loss Paid Last Four Years \$272,713.35

Average Rate of Assessment Last Five Years  
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If you have not already sent us your order for Twine it is well to do so at once. We wish to make the transportation charges as low as possible. To accomplish this we will endeavor to make up a carload to your station if you do not live at any of the three points mentioned below. Our guarantee this year is decidedly more liberal than last year's; and protects you entirely.

*If the Twine is unsatisfactory for any reason, or if your crop is destroyed by frost, hail, or excessive rain, return the Twine to us at our expense and we will not only refund your money but refund any charges you may have paid on it.*

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OUR PRICES ARE:	At WINNIPEG	BRANDON	REGINA	CALGARY
Diamond "E" Golden Manila . . .	10 3-4c	10 7-8c	11 1-12c	11 2-5c
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We have made arrangements to handle oils specially put up for ourselves which will carry our own trade mark "E". There are no better oils on the market, and we do not hesitate to place our guarantee on them, as on all the goods we carry.

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Diamond "E" Amber Cylinder Oil . . . . .	65c gal	70c gal	\$3.75	Diamond "E" Castor Machine Oil . . . . .	29c gal	30c gal	2.00
" " Dark Cylinder Oil . . . . .	46c gal	50c gal	2.85	" " Black Machine Oil . . . . .	25c gal	30c gal	1.85
" " Gas Engine Cylinder Oil . . . . .	55c gal	60c gal	3.25	" " Neatsfoot Oil . . . . .	80c gal	85c gal	4.50
" " Engine Oil . . . . .	33c gal	37c gal	2.15	" " Dark Axle Grease . . . . .	25 lbs.		1.50
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" " Harvester Oil . . . . .	40c gal	45c gal	2.65				

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use all over the  
country. Our  
catalogues tell  
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it; also about  
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Grinders, Saws,  
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