

THE

# GRAIN GROWERS GUIDE

WINNIPEG

Vol. 1 SEPT. 1908 No. 3

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.

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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 "

# 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.



MANUFACTURED BY THE

**Hero Manufacturing Co. Ltd**  
WINNIPEG, MAN.

OUR BOOKLET IS YOURS FOR  
THE ASKING

# Wall Plaster!

INSIST ON BEING SUPPLIED WITH  
RELIABLE WALL PLASTER

We Manufacture:

- "Empire" Wood Fibre Plaster
- "Empire" Cement Wall Plaster
- "Empire" Finish Plaster
- "Empire" Asbestos Hardwall Plaster
- "Gold Dust" Finish Plaster
- "Gilt Edge" Plaster of Paris
- And other Gypsum Products

Our Brands are Specified by All Leading  
Architects Throughout the West

**Manitoba Gypsum Co. Ltd.**

OFFICE AND MILL WINNIPEG, MAN.

**"Frost" Woven Fence**

## A Strong Team

**"Frost" Field Erected Fence**

Sixty years ago, if there was a piece of virgin sod to break, a stump to pull, or a boulder to draw, the old-fashioned ox team was indispensable, because always reliable when strength and real endurance was required. To-day the indispensable fence team is Frost Field Erected and Frost Woven Wire Fence, because the quality of material and superior construction produces fence incomparable for strength, real endurance, and reliable service.

The demand for Frost products is greater than for others because people have come to rely on Frost products when desiring sensible, practical and lasting goods. Now, if you would like to

**Become an Agent**

for Frost products, it's wisdom to write this very minute for available territory and our inducements. A permanent and profitable fence and gate trade comes readily with Frost products.

The Frost Field Erected Fence is built to look exceptionally attractive and give extra years of service. It is made

with No. 9 Hard Coiled Wire Laterals. The No. 7 Uprights are two sizes larger, doubly as strong and stiff as those in other fences. The wires are firmly secured by our unbeatable Galvanized Metal Binding.

Frost Woven Fence is not made to supplant Frost Field Erected Fence, but merely to supplement it where there is a demand for low-priced fence. Frost Woven Fence is something new, different and better than anything you've seen in a ready-made fence. It has a distinctive wire lock that securely fastens two No. 9 hard steel wires without damaging kinks. The wire used in this fence is the same grade as Frost Coiled Wire, which you'll find has a great reputation among the farmers. Cost of this vastly superior New Frost Fence is no more than for ordinary machine-made fence.

Frost agents are prepared to meet every fence and gate demand with goods of quality at favorable prices. An early application will likely insure you a prompt engagement.

**Frost Wire Fence Co., Limited**  
HAMILTON, ONT.  
**Manitoba Frost Wire Fence Co., Limited, WINNIPEG, MAN.**

# "Frost" Fence

# THE GRAIN GROWERS' GUIDE

A MONTHLY

NO. 3

WINNIPEG, SEPTEMBER, 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.

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NO. 3

SEPTEMBER 1908

VOL. 1

## ANNOUNCEMENT

The "Grain Growers' Guide" is published by the Grain Growers' Association, for purposes stated on the front page. Copies have been sent to all known members. Up to date, seven have advised us that they did not want the paper sent them. We will consider anyone who has received the "Guide" and who has not advised us to discontinue the paper before our next issue is mailed, as consenting to become a bona-fide subscriber.

The "Guide" belongs to the Grain Growers. You are part owner in it and interested in its success and reputation. Therefore interest yourself sufficiently to send us the annual subscription price and get others to do the same. You would also help to carry out the intention of the paper by sending us items of news of public interest, opinions on social and economic prob-

lems, and reports of what your Associations are doing.

We said in our first issue that as soon as it became self-supporting as a Monthly, it would be converted into a Semi-monthly, and after making good in that form would become a Weekly. The support already received warrants us in commencing to devise ways and means for making the first change.

## EDITORIAL

### TWEEDLEDUM AND TWEEDLEDEE

We are constrained to make the above observation by the latest move on the part of the aggregation in Winnipeg, which manipulates the prices of our grain product. As is well known to our readers, the Manitoba legislature, at its last session, amended the charter of the Winnipeg Grain and Produce Exchange, with the view of correcting abuses that crept in through a provision in the charter, empowering the members to pass bylaws, rules and regulations to govern the operations of the members. The threat, made by a section of the exchange, of dire calamity that would befall all and singular, if that sacred document were tampered with, is still fresh in the public mind.

Hardly had the echo of their bitter wail, when the legislature disregarded their threat, died away, than they began concocting schemes how to evade the restrictions placed on their operations by the legislature, and their fertile minds hit on the simple device of eliminating the words "And Produce" out of the definition of the term "Exchange."

It cost the farmers of Manitoba much time, and considerable expense to induce the legislature to amend that charter. These people attempt to circumvent the provisions of the amended charter by reprinting their old by-laws and leaving out two words. Now we have "The Winnipeg Grain Exchange in place of "The Winnipeg Grain and Produce Exchange"—Truly a distinction without a difference.

This adds another example of the futility of attempting to control corporate greed by legislation. Compare the experience of the United States Government in their attempt to enforce their own acts against the Standard Oil Company. Through a recent decision of the Privy Council of England in litigation affecting their Street Railway, Toronto has discovered how it is impossible by any use of the English language, to bind an enfranchised corporation to carry out an agreement. This knowledge has been gained by a costly experience and should teach the people, and more especially the people of the New Provinces, to look to other methods, than amending charters and passing legislation to provide a remedy for corporate abuses.

The "Guide" is willing to admit that a Grain Exchange has a useful function to perform as a means of

communication between buyer and seller, and were the Winnipeg Grain Exchange freed from the dominating influence of the Northwest Grain Dealers Association and the corrupting influences of the gambling element, fostered by the clearing house, it could be made to discharge the functions that properly belong to such an organization. We cannot conceive of the Grain Exchange being run upon the lines of an ideal church organization, but we can anticipate, if relieved of the dominance of the elevator interests and the gambling element, of its business being conducted with a minimum of sharp practice and a maximum of honesty.

To some it may appear that so far, the efforts of the Grain Growers' Association, to effect reforms in the marketing of grain, have met with failure. NOT SO. The purposes of those preliminary skirmishes being to expose the tactics of the manipulators—unmask the batteries of the enemy, so to speak, by throwing on the searchlight of public opinion; in this respect it was successful. We have now on record, as sworn evidence, facts that might otherwise be successfully denied. For instance, the Secretary of the Northwest Grain Dealers Association, on two or three different occasions stated in evidence that:—

He wires the price to be paid for street wheat to all the country buyers.

That every buyer was expected to stay by those prices.

That every buyer was expected to report any break in price.

That if a buyer was discovered breaking prices he would be disciplined.

That the prices sent out were arranged by consulting with any members of the Association who happened to be around the exchange.

That the prices agreed on were based on the closing cash price on the Winnipeg Grain Exchange, and

**THAT THE WINNIPEG GRAIN EXCHANGE FIXED THE PRICE BY THAT SAME GENTLEMAN STANDING UP ON THE FLOOR OF THE TRADING ROOM AND ASKING FOR CLOSING BIDS FROM THE IDENTICAL BUNCH OF TRADERS WHO GIVE HIM THE PRICE HE WIRES OUT TO COUNTRY BUYERS.**

That the 100,000 progressive farmers who raise wheat in the West, should submit tamely to such buffoonery, is one of the phenomena of the first decade of the 20th century.

To denounce these men is useless and a waste of time and energy. The remedy is in the peoples own hands. Take the storage facilities at country points out of the hands of the combination that now controls our elevators, and you immediately break the back of the grain combine. Our Provincial Government is only waiting an expression of public opinion sufficiently strong to justify them in undertaking the necessary expenditure to establish a system of public elevators.

We heartily commend the suggestion of our correspondent "Mossback", that farmers should take immediate steps to enlist the co-operation of their local members. The Grain Growers' Association is in duty bound to take the initiative in crystallizing public opinion. If every branch in Manitoba and Saskatchewan will avail itself of its opportunity in this respect and do it quickly we will have a Government system of elevators, in time to handle the crop of 1909.

## LETTERS TO THE EDITOR

North Battleford, Sept. 8, 1908.

To the Editor

The Grain Growers' Guide, Winnipeg.

Dear Sir:—The Guide for August duly to hand, and my opinion about same is, that I would like to see every Farmer in Western Canada to be a subscriber. I agree with you that other Farm papers have served a useful purpose in their own sphere. In fact some of them have

made themselves rather too useful at times, especially when they attempted to throw cold water on the enterprise of some of the farmers of Western Canada when they branched out in the new enterprises such as the Canadian Society of Equity and the Grain Growers' Grain Co., both enterprises however, are progressing notwithstanding. Re Canadian Society of Equity, we notice that a second attempt is being made for an amalgamation between the C. S. of E., and the Alberta Farmers' Association. That is about the best thing that could happen for the farmers of Alberta, and the difficulty which was raised two years ago by the then President of the A. F. A., when a similar attempt was made, no longer exists.

The new point is for the three provinces to get a move on and get the farmers lined up for battle a great deal faster in the future than in the past.

What is the matter with a Grain Growers 'Special' starting from Winnipeg along the Canadian Northern as far as Edmonton, then to Calgary and back to Winnipeg? If it would take too long to stop at every siding then let it be at every other stopping place. Without a doubt a branch of the Grain Growers' Association could be established at every shipping point in the West.

There are plenty of well-informed good speakers to be got for the purpose, no doubt. Mr. McKenzie and Mr. McCuaig of the Manitoba G. G. A. Mr. Crerar and Mr. Kennedy of the G. G. G. Co., Mr. E. A. Partridge and Mr. F. W. Green of the Saskatchewan G. G. A., and probably some able speakers from the Amalgamated Alberta Farmers (we hope to see amalgamation take place) and others whom we do not know could be got to take part in such a tour through the West.

The Government gave us the Seed and Dairy specials, but the dear Government (Eh! what?) have not yet been able (?) to send speakers through the country to teach us how to market our produce, and yet that is by far the most important branch of our industry to study, therefore let us club together and get some of our best men on the move. Surely the three Provinces could manage to put up enough funds for the purpose. Yours truly is willing to subscribe from 50 cents to \$5.00 if need be for the purpose. If the three associations could not put up sufficient, might not the G. G. G. Co., be called upon to do some? It surely would be far more beneficial for us if half the dividends of the company were used for such a purpose for a few years than to turn it over to us.

What have others to say about it any way? Let us get that ball rolling if possible?

The Socialists in the U. S. A., are getting up a Red Special for the purpose of getting new recruits. Surely we can get up a Grain Growers' Special for a like purpose?

G. Boerma.

To the Editor of the "Guide."

Dear Sir:—We have information from Old Country dealers that, on account of the shortage of wheat in the world's markets, we can dictate the price of wheat, as the most of the wheat must come from America. But when we look closely into the matter we find that we have an Elevator Monopoly that controls the price of our wheat and the producer has no voice as to what he will get for his wheat.

The large line elevators and the large mills have a monopoly of the storage and no one else can go into the market and buy wheat against them. They can buy wheat at from 8 to 10 cents less than what is paid for track so they can sell cheaper in the Old Country and make a profit. This reduced price is cabled back to Winnipeg and down goes the price accordingly. The mills in this way get their wheat cheap and then form a combine with the elevators to beat the farmer out of the price he ought to get for his wheat.

The present system works directly against the interests of the producer forcing him to sell at any price

the combine offers him, to swell the profits of the manipulators. Now give us an elevator system that will enable us to feed the world's market systematically, putting forward as much of our wheat as demand for it warrants, and not rushing it all into the market at once as soon as thrashing is finished. Then and only then will we have an even market and get the intrinsic value of our grain, cut out manipulation, speculation and monopolization of our storage facilities, which rightly belong to us. Who dares to say differently? when as a matter of fact we have paid for them over and over again by a tax on our grain, toll is taken out of our grain every year to pay for their running expenses, interest on capital and everything else about them; besides, we have to produce the article to keep those houses in business. Now in the name of common sense who should own those storage facilities if not the people who use and pay for them.

Some people say, "How are you to get the government to take over these elevators for the people?"

Let the farmers of every constituency in the three provinces have the representatives of their constituency in the local legislature, pledged to support our demand for government ownership of elevators, before next session. Do not wait until the session is called. The Grain Growers' Association should take the lead. Have meetings called as soon as thrashing is over and select delegates to a central meeting in each constituency. Invite every farmer to join them. Have their representative for each constituency there and let him know with no uncertain sound the stand you expect him to take on this question.

There is no reason why Liberals and Conservatives should not come together on this, the most important question ever before the people of this country, and show the government how strong public sentiment is. We can not expect our government to take a stand against the strong combination that controls the elevator and grain trade of this country unless they are backed up by a strong expression of public opinion. But if the great plain people, which comprise 80 per cent of the people of the West, will, in a systematic manner present their demands to the different governments, they will listen to them rather than to the few hundred grain speculators who are now robbing the people for their own benefits, and who, by their clever manipulation are able to make some of the legislators at least, believe they are a necessity to the moving of our grain crop. If we come together as grain growers, and present a united front, there is no fear but what we shall get our rights in this matter for our governments are ready to give a united people what they ask for. If we remain divided, we shall be made to take our medicine whether we like it or not.

Now let everybody get busy, both Liberal and Conservative, and let us get our meetings started as soon as possible. It is fortunate that we have both parties in power in the three provinces. Our opponent cannot work the party racket on us as we are after both parties. The party feeling has always been worked for all it was worth by the manipulators, to our discredit, but in getting after the local government in the West for government elevators, they cannot get their work in in this case.

Now can any one tell me why a man can get from 5 to 10 cents a bushel more for the same grade of wheat on the other side of the line, when the surplus of both countries is sold on the same Foreign market, and the grading of our wheat is higher on this side than on the American side? And at the same time the premium paid for Manitoba wheat is usually higher than Duluth wheat. Is it not because of the monopoly that the elevator owners have? Now if we can get government elevators they will loose that monopoly and we will be able to have a sample market where Old Country and Ontario millers could compete with the Ogilvie and Lake of the

Woods. We would then get the intrinsic value of our grain and would not have to sell it all under the present unfair grading system.

The farmer asks for no favor or special privilege, but he WILL have a square deal, and that AT NO LATE DATE.

Yours truly,

Mossback,

Radisson, Sask., Aug. 1st, 1908.

Editor, Grain Growers' Guide,

Winnipeg.

Dear Sir:—I herewith forward you one dollar for "The Grain Growers' Guide," and wish your new periodical all kinds of success. It is a paper that we farmers want.

I would like to ask you through your paper—How is it that all the Governments are against Government control of Elevators? The Dominion and Saskatchewan Governments tell us that they are the farmers' friend. What have they done re the wheat question? Talk to any business man and they will say that it is a shame the way the farmers are used re. the wheat question. The Saskatchewan Government has done nothing for us, and I don't think they will ever do anything for the farmers. Now they are talking "Hudson Bay Railway." I came to Canada in 1867 and that Railroad has been promised many times (close to election time.) I would like to know why the Saskatchewan Government is going in for telephones and not Elevators.

I should also like to ask through the "Guide," what protection we farmers have in getting our right grade for wheat? I know of wheat that was taken to an Elevator and the farmer got No. 4 N. when he should have got No. 2 N. You will say "ship," but you know every farmer cannot ship by car-lots.

If you wish, I will send a list of farmers' names in this district.

Wishing you again all kinds of success, I remain,

Yours truly,

T. L. Dawson.

Editor's Note: Our correspondent asks us two questions of public interest.

1st:—"Why is it that all the Governments are against Government control of elevators?"

Are all our Governments opposed to Government control of elevators? The "Guide" thinks they are not and are only waiting for a strong public opinion to express itself in favour of the several Governments concerned undertaking the expenditure necessary to establish a Government system of elevators.

It is true that the executives of the various G. G. Ass'ns. in the West made a request to their respective Governments, but unfortunately only a small percentage of our Grain growers are members of those organizations and it is an open question: how far the Governments are justified in interpreting the requests of the Grain Growers' Associations as being an expression of public opinion until a larger number of our farmers join the organization. We present this phase of the question that those of our readers who have not yet identified themselves with the associated farmers through the "don't make any difference whether I join or not" idea, may see how they are retarding the movement for reform in the system of handling our grain.

We repeat that the "Guide" is convinced that our Governments will give us Government owned elevators when the people make it plain that they want them.

2nd: Sec. 65 of the amended Grain Act provides:—that when there is a disagreement between the person delivering the grain at a country elevator or warehouse as to the proper grade or dockage, a proper sample of at least three quarts shall be taken and forwarded to the chief Grain Inspector accompanied by a request in writing by either or both of the parties, that the Chief Inspector examine the sample and report on the grade and dockage, in his opinion the said grain is entitled to.

Sec. 66 provides that the Inspector must examine such sample.

Sec. 67: That the Inspector shall, as soon as he adjudges the grade and dockage, send a statement of his judgment to each of the parties to the disagreement. The finding of the Chief Inspector shall be final.

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

The man who is afraid a woman won't be able to use the franchise with as much intelligence as a man ordinarily displays in its use, must regard her as being an awful chump.

Free 'Bus' From All Trains

# Seymour Hotel

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.

JOHN BAIRD, Prop.

## HUDSON'S BAY COMPANY WINNIPEG

# OCTOBER SPECIAL IN TEA

Do you love good Tea? We offer you an opportunity to get an extra good quality at a big saving.

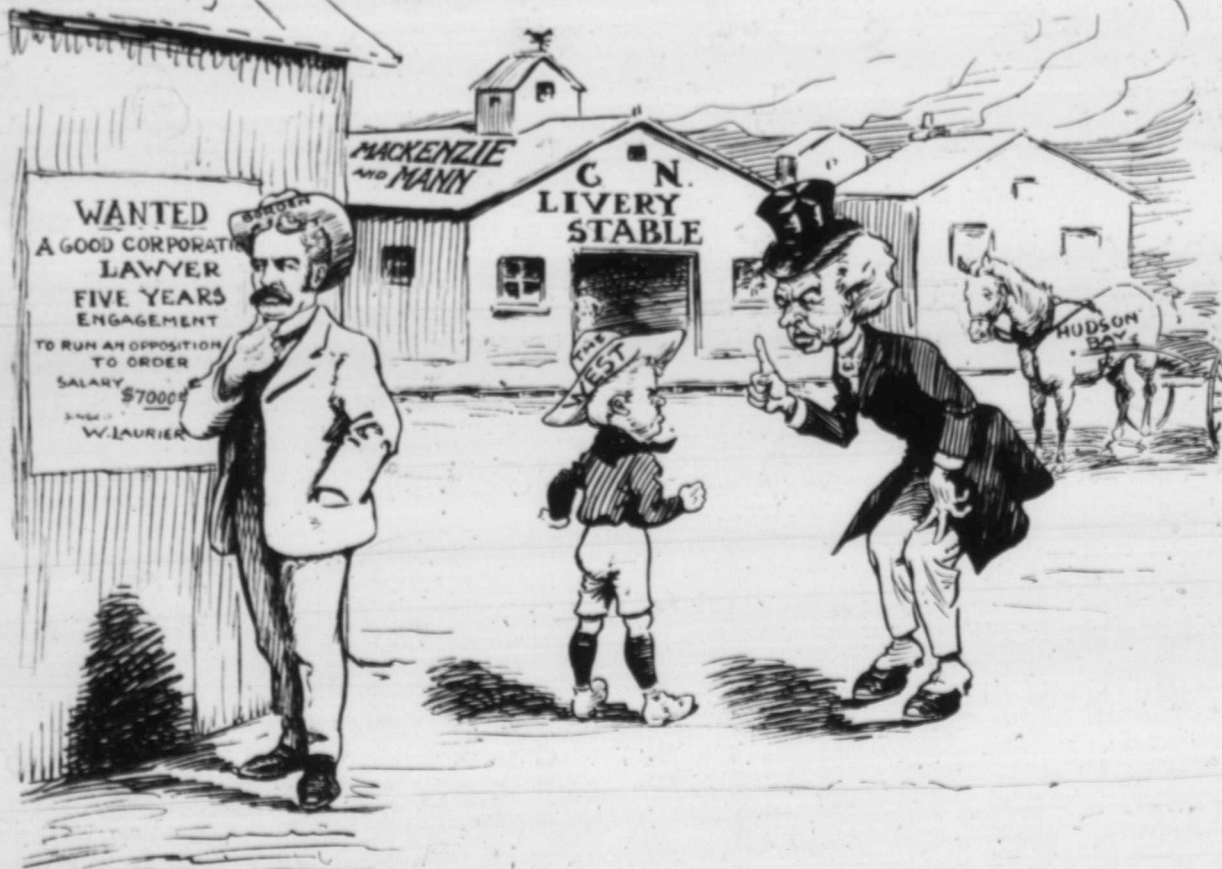
For October, 1908, Only, our world renowned Luxury Blend India and Ceylon Tea retailed regularly at 50c. per lb. will be offered to everybody at the wholesale price, 30c. per lb. in 25 lb. caddies.

**\$12.50 Worth of Fine Tea  
For \$7.50**

In addition we give free with each order one 3 lb. tin of Otter Select Brand Coffee. (Remember this special offer is for October, 1908, only.)

The above is one of the many most attractive offers in our New Annual Catalogue (just off the press). If you haven't received this catalogue, be sure to write for it NOW. A one cent post card will bring it to you post paid.

HUDSON'S BAY COMPANY  
WINNIPEG



Executor L—r: "There's a little money coming to you, my boy, in lieu of some land to which you are supposed to have a right, though it is only a sentimental one. Tell ye what I'll do; I'll buy a horse from the livery man across the way from whom you can hire it."

Young West: "I don't like it; I'll speak to the other Executor"

Executor L—r: "It will do no good. He's too busy with other matters. Besides, what do I pay him seven thousand a year for? You must also remember that his friends, as well as mine are interested in the disposition of the West."

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Bassa  
Bassw  
Bawlf  
Beaus  
Beddit  
Bede  
Belbec  
Belle  
Bender  
Beresf  
Bergen  
Bernei  
Bethur  
Beverl  
Biefai  
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Boharn  
Boissev  
Bowden  
Bowell  
Bow Is  
Bradwa  
Brandor  
Bredenb  
Bridgef

# FREIGHT RATES TO LAKE FRONT

## CANADIAN PACIFIC RAILWAY

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

	Per 100 Lbs.	Wheat Per Bushel	Oats	Barley	Flax		Per 100 Lbs.	Wheat Per Bushel	Oats	Barley	Flax
Anernethy	S 17	10.20	5.78	8.16	10.08	Broadview	S 16	9.60	5.44	7.68	9.52
Adanac	S —					Brocket	A 25	15.00	8.50	12.00	14.56
Aikins	S 20	12.00	6.80	9.60	11.76	Brookdale	M 13	7.80	4.42	6.24	7.84
Aiktow	S —					Brooks	A 23	13.80	7.82	11.04	13.44
Airdrie	A 25	15.00	8.50	12.00	14.56	Brownlee	S 20	12.00	6.80	9.60	11.76
Airdale	M 12	7.20	4.08	5.76	7.28	Broomhill	M 15	9.00	5.10	7.20	8.96
Alameda	S 16	9.60	5.44	7.68	9.52	Bryant	S 18	10.80	6.12	8.64	10.64
Aldersyde	A 25	15.00	8.50	12.00	14.56	Bull's Head	A 22	13.20	7.48	10.56	12.88
Alexander	M 14	8.40	4.76	6.72	8.40	Bucleuch	S —				
Alex	A 26	15.60	8.84	12.48	15.12	Bulyea	S 18	10.80	6.12	8.64	10.64
Altona	M 12	7.20	4.08	5.76	7.28	Burdett	A 22	13.20	7.48	10.56	12.88
Amisk	S —					Burnside	M 12	7.20	4.08	5.76	7.28
Antelope	S 21	12.60	7.14	10.08	12.32	Burrows	S 16	9.60	5.44	7.68	9.52
Antler	S 16	9.60	5.44	7.68	9.52						
Arcola	S 16	9.60	5.44	7.68	9.52						
Arden	M 13	7.80	4.42	6.24	7.84	Cadogan	S —				
Arnaud	M 12	7.20	4.08	5.76	7.28	Calgary	A 24	14.40	8.16	11.52	14.00
Arrow River	M 15	9.00	5.10	7.20	8.96	Cameron	M 15	9.00	5.10	7.20	8.96
Austin	M 13	7.80	4.42	6.24	7.84	Cairns	S —				
Asquith	S 23	13.80	7.82	11.04	13.44	Camrose	A 26	15.60	8.84	12.48	15.12
Aylesbury	S 20	12.00	6.80	9.60	11.77	Candahar	S —				
						Carberry	M 13	7.80	4.42	6.24	7.84
Bagot	M 13	7.80	4.42	6.24	7.84	Cardell	S 21	12.60	7.14	10.08	12.32
Baker	M 15	9.00	5.10	9.80	8.96	Carey	M 12	7.20	4.08	5.76	7.28
Balcarres	S 18	10.80	6.12	8.64	10.64	Cardston	A 30	18.00	10.20	14.40	17.36
Balgonie	S 18	10.80	6.12	8.64	10.64	Carievale	S 16	9.60	5.44	7.68	9.52
Balmoral	M 13	7.80	4.42	6.24	7.84	Carlyle	S 16	9.60	5.44	7.68	9.52
Banting	M 13	7.80	4.42	6.24	7.84	Carman	M 12	7.20	4.08	5.76	7.28
Bantry	A 23	13.80	7.82	11.04	13.44	Carmicheal	S 21	12.60	7.14	10.08	12.32
Barnsley	M 12	7.20	4.08	5.76	7.28	Carnduff	S 16	9.60	5.44	7.68	9.52
Bassano	A 23	13.80	7.82	11.04	13.44	Carnegie	M 14	8.40	4.76	6.72	8.40
Basswood	M 14	8.40	4.76	6.72	8.40	Caron	S 19	11.40	6.46	9.12	11.20
Bawlf	A 27	16.20	9.18	12.96	15.68	Carroll	M 13	7.80	4.42	6.24	7.84
Beausejour	M 10	6.00	3.40	4.80	6.72	Carstairs	A 25	15.00	8.50	12.00	14.56
Beddington	A 25	15.00	8.50	12.00	14.56	Cartwright	M 13	7.80	4.42	6.24	7.84
Bede	M 15	9.00	5.10	7.20	8.96	Cassils	A 23	13.80	7.82	11.04	13.44
Belbeck	S 19	11.40	6.46	9.12	11.20	Castlewood	S 23	13.80	7.82	11.04	13.44
Belle Plaine	S 18	10.80	6.12	8.64	10.64	Cayley	A 25	15.00	8.50	12.00	14.56
Bender	S 17	10.20	5.78	8.16	10.08	Chamberlain	S 20	12.00	6.80	9.60	11.76
Beresford	M 14	8.40	4.76	6.72	8.40	Chaplin	S 20	12.00	6.80	9.60	11.76
Bergen	M 11	6.60	3.74	5.28	7.28	Chaucer	M 13	7.80	4.42	6.24	7.84
Berneice	M 15	9.00	5.10	9.80	8.96	Chater	M 13	7.80	4.42	6.24	7.84
Bethune	S 20	12.00	6.80	9.60	11.76	Cheadle	A 24	14.40	8.16	11.52	14.00
Beverley	S 21	12.60	7.14	10.08	12.32	Chigwell	A 26	15.60	8.84	12.48	15.12
Bienfait	S 17	10.20	5.78	8.16	10.08	Cheviot	S 22	13.20	7.48	10.56	12.88
Binscarth	M 16	9.60	5.44	7.68	9.52	Chin	A 23	13.80	7.82	11.04	13.44
Birds Hill	M 10	6.00	3.40	4.80	6.72	Chokip	A 25	15.00	8.50	12.00	14.56
Birtle	M 16	9.60	5.44	7.68	9.52	Christie	M 12	7.20	4.08	5.76	7.28
Bittern Lake	A 26	15.60	8.84	12.48	15.12	Churchbridge	S 16	9.60	5.44	7.68	9.52
Blackfalds	A 25	15.00	8.50	12.00	14.56	Clandeboye	M 13	7.80	4.42	6.24	7.84
Blucher	S 22	13.20	7.48	10.56	12.88	Claresholme	A 25	15.00	8.50	12.00	14.56
Boharm	S 19	11.40	6.46	9.12	11.20	Clearwater	M 13	7.80	4.42	6.24	7.84
Boissevain	M 13	7.80	4.42	6.24	7.84	Cluny	A 23	13.80	7.82	11.04	13.44
Bowden	A 25	15.00	8.50	12.00	14.56	Coaldale	A 23	13.80	7.82	11.04	13.44
Bowell	A 22	13.20	7.48	10.56	12.88	Coleridge	A 22	13.20	7.48	10.56	12.88
Bow Island	A 22	13.20	7.48	10.56	12.88	Colonsay	S 22	13.20	7.48	10.56	12.88
Bradwardine	M 15	9.00	5.10	7.20	8.96	Colley	S 21	12.60	7.14	10.08	12.32
Brandon	M 13	7.80	4.42	6.24	7.84	Condie	S 19	11.40	6.46	9.12	11.20
Bredenbury	S 16	9.60	5.44	7.68	9.52	Cory	S 23	13.80	7.82	11.04	13.44
Bridgeford	S —										

# THE MARKETS AT HOME AND ABROAD

## LIVERPOOL: SPOT CASH PRICES

### Wheat Per 100 lbs. 25th August

Australian .....	8/
Californian .....	7/10
Blue Stem .....	7/8
Walla Walla .....	7/6
1 Nor. Duluth .....	8/3
1 Nor. Man. ....	8/8
2 Nor. Man. ....	—
5 Nor. Man. ....	8/3½
4 Nor. Man. ....	7/11½
2 Mixed Canadian .....	7/3
2 Red Winter .....	7/6
2 Red Winter (new) .....	7/4
Rosario .....	7/11
Barusso .....	7/10
White Chilian .....	7/2
Red Chilian .....	7/5
Hard Chilian .....	7/6
Feed Wheat .....	5/6

NOTE:—Spot cash, 1 Nor. Man. was worth \$1.24 4-5 per bushel. The same day parcels of Man. 1 Nor. were sold in Liverpool at 35-9 per quarter, Oct.—Nov. Delivery, equal to \$1.07½ cents per bushel. To bring about that condition in the market, the following cables appeared in the Liverpool "Corn Trade News," of August 25th.

Aug. 19. Winnipeg wires this afternoon that 50 per cent of the entire Northwest crop has been harvested to date. The balance is ripe and ready for the binders. No frost damage possible. Weather conditions perfect. Threshing returns show yields above expectations and quality is excellent. Ogilvie Flour Milling Company of Montreal.

A Reuter's telegram from Montreal dated Aug. 19, also says the sensational and unwarranted reports regarding frost in the Canadian Northwest are again being circulated at Chicago and other American centres. Most reliable authorities state that these reports are untrue. Canadian crop is fully matured and nearly 50 per cent. is already harvested. Cutting will be completed within a few days and no amount of frost could now do any harm. Threshing returns show yields above expectations, and quality is excellent. Weather continues perfect for harvesting.

Winnipeg, Aug. 20: Ideal harvesting weather continues, and thrashing is now general in Southern Manitoba. Grain dealers, who have made an excursion through the grain growing districts, after covering sixteen hundred miles, report that the crop is made, and estimate it at from 110 to 115 million bushels. The quality is described as excellent. All cutting will be completed in a few days. There will be a general movement of grain to market next week. Wheat, barley and oats are likely to keep the railways employed for the next nine months. The temperature throughout the North West this afternoon varied from 75 to 90 degrees, curing the crops splendidly.—Reuter.

The Standard's correspondent at Regina, Sask., yesterday, says the weather has been ideal for the ripening of a bumper wheat crop, and successful harvesting is assured. The general average yield of wheat is estimated at from 17 to 20 bushels per acre, but the heavy lands in the Regina district may be relied on to yield from 22 to 25 bushels. There has been some slight damage in isolated districts from frost and hailstorms, but, on the whole, the crop is excellent.

The Ogilvie Flour Milling Co., of Montreal, cables us as follows:—"Winnipeg wires that it is impossible any

frost can now reduce the yields below the estimates of 115 million bushels. Crop all made. Threshing will be general next week. Weather cool and favorable. Oats yield estimated at 120 million bushel, Barley at 30 million bushels.

A Reuter's cable from Montreal, dated Aug. 21 also says that telegrams from Winnipeg state that all leading authorities agree that Canadian North West crop is made, and no amount of frost could now possibly reduce the quantity of milling wheat by a single bushel. Threshing progressing under favorable conditions, and inside of a few days country deliveries will be large. Crop is now assured fact. The Government Warehouse Commissioner says: Northwest of Canada will yield 115 million bushels of wheat, 135 million bushels of oats, and 35 million bushels of barley.

Montreal, Aug. 22: With a practically assured crop in the Canadian Northwest, amounting to between 275 and 285 million bushels of Wheat, Oats and Barley, to say nothing of a large increase in cattle, railway officials here calculate that even with a daily outward movement of one million bushels of grain, the lines will be busy with grain shipments alone, well into next summer. The grain crops in Ontario are also very large. The Canadian Banks are unusually well prepared this autumn for financing big crops, of which a larger proportion than usual, owing to the early harvest, can be shipped out of the country before the close of navigation.—Reuter.

The Ogilvie Flour Milling Company of Montreal cables us as follows:—Weather very favorable for harvesting. Threshing general this week. Large movement expected in ten days with average weather. Manitoba will ship six or seven million quarters the next three months.

Ottawa, Aug. 23: Mr. Castle, the Chief Warehouse Commissioner, in the Dominion, and one of the best authorities on conditions in Western Canada, estimates the wheat crop in the three Prairie provinces at 110 million bushels, Oats 135 million bushels, and Barley 30 million bushels, a total of 275 million bushels, or an increase of 55 million bushels over last year, with grain vastly superior in character. The action of the Government in lending seed grain early in the spring to compensate for the bad harvest in certain sections last year, has had a most beneficial result; 1,320,000 bushels were distributed to 32,000 settlers. Nearly all the seed oats were purchased in England, and were of very superior character.

### AN EXCEPTION.

Canada: Most favorable reports and high estimates of outturn continue, generally, to be the order of the day; but there is an exception, for the Secretary of the Manitoba Grain Growers' Association, stoutly maintains that yields have been reduced by drought, and predicts that there will be no increase in the quantity available for export, compared with recent years. The quality is reported to be high, but much is still in the fields.

"What is one among so many?"

## OUTLOOK IN THE STATES

Mr. George Broomhall.

Sir:—The Government Report issued to-day shows the condition of Wheat 80.7, against 89.4 a month ago and is decidedly bullish, as has been anticipated the past ten days. It is safe to say that while the conditions show a radical decline during the month, it does not overstate the situation if the facts are as come to us through many commercial sources, though some are not as bad as others from the same section. The yield of Winter Wheat

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(Continued from Page 7.)

Coutts	A	30	18.00	10.20	14.40	17.36	Fort Garry	M	12	7.20	4.08	5.76	7.28
Coulter	M	15	9.00	5.10	7.20	8.96	Fort Whyte	M	12	7.20	4.08	5.76	7.28
Conan	S	—					Foxwarren	M	16	9.60	5.44	7.68	9.52
Cowley	A	25	15.00	8.50	12.00	14.56	Francis	S	17	10.20	5.78	8.16	10.08
Craik	S	21	12.60	7.14	10.08	12.32	Franklin	M	13	7.80	4.42	6.24	7.84
Crandall	M	15	9.00	5.10	7.20	8.96	Frobisher	S	16	9.60	5.44	7.68	9.52
Crane Lake	S	21	12.60	7.14	10.08	12.32	Froude	S	18	10.80	6.12	8.64	10.64
Craven	S	19	11.40	6.46	9.12	11.20	Gainsborough	S	16	9.60	5.44	7.68	9.52
Creelman	S	17	10.20	5.78	8.16	10.08	Garson	M	10	6.00	3.40	4.80	7.28
Crossfield	A	25	15.00	8.50	12.00	14.56	Gautier Jet.	M	14	8.40	4.76	6.72	8.40
Crowfoot	A	23	13.80	7.82	11.04	13.44	Genest	M	12	7.20	4.08	6.24	6.72
Crystal City	M	13	7.80	4.42	6.24	7.84	Gibbs	S	18	10.80	6.12	8.64	10.64
Culross	M	12	7.20	4.08	5.76	7.84	Gimli	M	13	7.80	4.42	6.24	7.84
Cummings	S	22	13.20	7.48	10.56	12.88	Girvin	S	21	13.60	7.44	10.08	12.32
Cupar	S	18	10.80	6.12	8.64	10.64	Gladstone	M	13	7.80	4.42	6.24	7.84
Cypress River	M	13	7.80	4.42	6.24	7.84	Gleichen	A	23	13.80	7.82	11.04	13.44
Czar	S	—					Glenboro	M	13	7.80	4.42	6.24	7.84
Dafoe	S	—					Glen Ewen	S	16	9.60	5.44	7.68	9.52
Dalry	M	15	9.00	5.10	7.20	8.96	Gonor	M	10	6.00	3.40	4.80	6.72
Darlingford	M	13	7.80	4.42	6.24	7.84	Goodlands	M	15	9.00	5.10	7.20	8.96
Daysland	A	27	16.20	9.18	12.96	15.68	Govan	S	20	12.00	6.80	9.60	11.76
De Goat's	M	12	7.20	4.08	5.76	6.72	Grand Coulee	S	18	10.80	6.12	8.64	10.64
Deleau	M	15	9.00	5.10	7.20	8.96	Grande Pointe	M	11	6.60	3.74	5.28	6.72
De,oraine	M	15	9.00	5.10	7.20	8.96	Grassy Lake	A	23	13.80	7.82	11.04	13.44
De Wet	M	12	7.20	4.08	5.76	7.28	Granum	A	25	15.00	8.50	12.00	14.56
De Winton	A	25	15.00	8.50	12.00	14.56	Grayson	S	17	10.20	5.78	8.16	10.08
Didsbury	A	25	15.00	8.50	12.00	14.56	Grenfell	S	17	10.20	5.78	8.16	10.08
Dingley	S	17	10.20	5.78	8.16	10.08	Gretna	M	12	7.20	4.08	5.76	7.28
Disley	S	19	11.40	6.46	9.12	11.20	Griffin	S	18	10.80	6.12	8.64	10.64
Dominion City	M	12	7.20	4.08	5.76	7.28	Griswold	M	14	8.40	4.76	6.72	8.40
Douglas	M	13	7.80	4.42	6.24	7.84	Gull Lake	S	21	12.60	7.14	10.08	12.32
Drake	S	22	13.20	7.48	10.56	12.88	Gunspur	M	12	7.20	4.08	5.76	7.28
Drinkwater	S	18	10.80	6.12	8.64	10.64	Gunton	M	13	7.80	4.42	6.24	7.84
Debuc	S	17	10.20	5.78	8.16	10.08	Gwynne	A	26	15.60	8.84	12.48	15.12
Dufrost	M	12	7.20	4.08	5.76	7.28	Guernsey	S	22	13.20	7.48	10.56	12.88
Dumas	S	16	9.60	5.44	7.68	9.52	Haanel	M	15	9.00	5.10	7.20	8.96
Dunfermline	S	23	13.80	7.82	11.04	13.44	Halbrite	S	18	10.80	6.12	8.64	10.64
Dunmore Jet.	A	22	13.20	7.48	10.56	12.88	Hamiota	M	15	9.00	5.10	7.20	8.96
Duval	S	20	12.60	6.80	9.60	11.76	Harbor	M	13	7.80	4.42	6.24	7.84
Dysart	S	18	10.80	6.12	8.64	10.64	Harding	M	15	9.00	5.10	7.20	8.96
Earl Gray	S	18	10.80	6.12	8.64	10.08	Hardisty	A	29	17.40	9.86	13.82	16.80
East Summit	M	13	7.80	4.42	6.24	7.84	Hargrave	M	15	9.00	5.10	7.20	8.96
Ebor	M	16	9.60	5.44	7.68	9.52	Harris	A	25	15.00	8.50	12.00	14.56
Edrans	M	13	7.80	4.42	6.24	7.84	Harrowby	M	16	9.60	5.44	7.68	9.52
Elbow	S	—					Hawarden	S	—				
Elfros	S	—					Hartney	M	15	9.00	8.10	7.20	8.96
Elkhorn	M	15	9.00	5.10	7.20	8.96	Hatfield	S	21	12.60	7.14	10.08	12.32
Ellerslie	A	25	15.00	8.50	12.00	14.56	Hayter	A	—				
Elm Creek	M	12	7.20	4.08	5.76	7.28	Hajwood	M	12	7.20	4.08	5.77	7.28
Elstow	S	22	13.20	7.48	10.56	12.88	Hazelcliffe	S	16	9.60	5.44	7.68	9.52
Elva	M	15	9.00	5.10	7.20	8.96	Hazelridge	M	10	6.00	3.40	4.80	6.72
Emerson	M	12	7.20	4.08	5.76	7.28	Headingly	M	12	7.20	4.08	5.76	7.28
End of Track	S	19	11.40	6.46	9.12	11.20	Herbert	S	20	12.00	6.80	9.60	11.76
Ernfold	S	20	12.00	6.80	9.60	11.76	Heward	S	17	10.20	5.78	8.16	10.08
Esk	S	—					High Bluff	M	12	7.20	4.08	5.76	7.28
Erskine	A	27	16.20	9.18	12.96	16.58	High River	A	25	15.00	8.50	12.00	14.56
Esterhazy	S	16	9.60	5.44	7.68	9.52	Hirsch	S	17	10.20	5.78	8.16	10.08
Estevan	S	17	10.20	5.78	8.16	10.08	Hitchcock	S	18	10.70	6.12	8.64	10.64
Evesham	S	—					Hobbema	A	25	15.00	8.50	12.00	14.56
Eyebrow	S	21	12.00	7.14	10.08	12.32	Holland	M	13	7.80	4.42	6.24	7.84
Fairlight	S	16	9.60	5.44	7.68	9.52	Holmfield	M	13	7.80	4.42	6.24	7.84
Fannystelle	M	12	7.20	4.08	5.76	7.28	Hughenden	A	—				
Fillmore	S	17	10.20	5.78	8.16	10.08	Hugo	M	13	7.80	4.42	6.24	7.84
Findlay	M	15	9.00	5.10	7.20	8.96	Hume	S	18	10.80	6.12	8.64	10.64
Findlater	S	20	12.00	6.80	9.60	11.76	Huntspur	M	13	7.80	4.42	6.24	7.84
Fleming	S	16	9.60	5.44	7.68	9.52	Indian Head	S	17	10.20	5.78	8.16	10.08
Floral	S	22	13.20	7.48	10.56	12.88	Innisfail	A	25	15.00	8.50	12.00	14.56
Foam Lake	S	21	12.60	7.14	10.08	12.32	Insinger	S	19	11.40	6.46	9.12	11.20
Forget	S	17	10.20	5.78	8.16	10.08	Irvine	A	22	13.20	7.48	10.56	12.88
Forres	S	22	13.20	7.48	10.56	12.88	Johnson	M	16	9.60	5.44	7.68	69.52
Forrest	M	14	8.40	4.76	6.72	7.84	Jansen	S	—				

(Continued on Page 11.)

is given as 426,000,000 bushels, and Spring 253,000,000 bushels, a total crop of 679,000,000 bushels.

In ordinary years this would be regarded as a fair supply and warranting moderate prices, but in the present instance it comes when reserves are at the minimum, the visible being the lowest in some years, which, taken in connection with similar conditions in Europe, points to a season when even moderate prices may not be warranted. We have had an advance of quite 7c per bushel the past fortnight in this market which is not as great as the advance in the West and is partly due to the indifferent foreign markets.

The nearby crop has been largely marketed and receipts from now on from this source will grow smaller and this is very early in the season.

#### CANADIAN CROPS.

Mr. George Bromhall.

Sir,—Since writing you on the 30th ult. dry weather continues over the prairie provinces, with the exception of a few local showers, with a consequent shrinkage in the probable grain output. Wheat cutting is commenced at many points and will be general in a couple of days. The information we receive points to a crop of ten per cent. below the average in quantity. Quality will be high. We do not expect there will be any increase in the quantity available for export over recent years.—Yours etc.,

R. McKenzie,

Sec. Manitoba Grain Growers' Association, Winnipeg,  
Aug. 12, 1908.

#### UNITED STATES REPORT

New York, Sept. 8.—The government issued its crop report to-day giving the condition of spring wheat, corn and oats on September 1. When harvested the condition of spring was 80.7, which compares with 77.1 at the time of harvest in 1907 and a ten year average of 77.9. Although this means a yield of 35,000,000 bushels more than last year, the available supply on July 1 was 60,000,000 bushels less than the previous year. Thus while the crop this year is larger than last year's amount the spring wheat in the country is now about 25,000,000 bushels less than a year ago, owing to the decrease in that left over. On Sept. 1 the condition of corn was 79.4, as compared with 82.5 a month ago, and 80.2 a year ago. This indicates a yield of 2,595,597,000 bushels, or about 125,000,000 less than last year.

#### "THE MILLER"

##### On the Wheat Market

The following extracts are taken from Aug. 3rd, issue of "The Miller," a paper that may be regarded as the official organ of the British Millers, and in a position to speak authoritatively on matters that affect wheat prices. We specially draw attention to three specific statements that have a special bearing on the situation that obtain in the West at the present juncture.

"IT IS NOT THE ACTUAL AS MUCH AS THE PROSPECTIVE SUPPLY THAT GOVERNS OUR TRANSACTION."

"HARVESTING IN THE UNITED STATES AND CANADA IS THE PIVOT ON WHICH THE TRADE IS RESTING."

"ONCE THE RUSH IS OVER, THE MEN WHO HOLD THE WHEAT IN THE VARIOUS ELEVATORS, WILL PULL THEMSELVES TOGETHER AND REGULATE THE SUPPLY TO SUIT THEIR OWN POCKETS."

##### THE FORWARD MARKET

For the first time in many weeks there is no distinct all found advance in prices to chronicle, and in this connection it must be remembered that throughout that period of advancing prices, THE MILLER has urgently

cautioned its readers against committing themselves to all.

Those who follow us consistently have yet a little wheat to come in on the right price side, and they will now, no doubt, understand and appreciate the attitude we took when we practically stood alone.

We are once more on the threshold of a change, but it may not come with a rush.

It will be noticed that the nearness of harvest was the signal for an increased quantity of native wheat to be put in motion, and so the bull sentiment was checked, and the good reports from the United States and Canada did the rest.

It is not, as we again venture to point out, the actual as much as the prospective supply which governs our transactions, and it is about to be proved once more. Within a very short time we shall know how much wheat the Northwest as a whole will have to spare, and although the bulk may not be here for months, markets will respond at once.

Briefly the time is very near for laying in another supply of raw material, and it appears to us as if the first big estimates will depress values somewhat, and then the market will recover again, on small arrivals, and there should be a very steady and profitable period if millers will have it so.

Finally, to still further clinch the argument, the forward market is on the trade fence, but it will have to make a jump before very long, and we ask for a keen observation on the part of all.

AMERICA:—In explaining the position still further we again repeat that harvesting in the United States and in Canada is the pivot on which the trade is resting, and whatever is reported from that part of the world during the next few days, will have full effect on the future of the wheat trade on this side of the Atlantic.

Winter-sown wheat, according to the early reports just to hand, are fully up to the anticipations of growers, and thrashing is very general throughout the States which grow that variety.

Spring wheat is said to be just about ready for the sickle, and here also, the promise is about all that could be desired, so that we rather pride ourselves on our confidence in holding millers back by bearing the market against rather heavy odds during recent weeks.

We quite recognize that America will have an active home demand at the outset, seeing that the visible supply is very very small and the mills are working at their maximum productive capacity.

American millers are unable to meet us in the matter of price in flour, and so we are just a little bit in the front, grade for grade.

CANADA:— Still again emphasizing our main point, the Dominion may be said to be in the thick of the greatest wheat harvest in its history, and it will help to tell the same story we have just recorded twice.

We will once more ask our friends to notice that September—October shipments of Manitoba wheat is much cheaper than near arrivals, and this is another of the trade straws.

SUMMARY:— After what we have already written, a summary is almost unnecessary, because we can only, in fact, begin to labour the various salient points alluded to. We will, therefore content ourselves with advising our friends to study them very closely, and form their own deductions.

English millers may not have much wheat bought at the moment, and we consider that it is in their favour.

On the other hand, they may have more flour on hand than they desire but here again the more or less artificial rise in wheat has favoured them in flour values, and they have been able to hold their end up.

It is true that neither India, Australia nor Argentine has anything more to send us in bulk as it were, but the

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United States, Canada and even Russia will soon have the wherewithal, and they all want money rather badly hence our idea of the slight setback which should give our friends their opportunity.

Once the rush is over, the men who will hold the wheat in the various elevators, will pull themselves together and regulate the supply to suit their own pockets; that, at least, being our reading of the signs of the times.

### EPITAPHS IN THE CEMETERY OF FAILURE

He lacked stamina.  
 He couldn't decide.  
 He was almost a success.  
 He clung to his prejudices.  
 He was strangled by selfishness.  
 He failed to digest his education.  
 He did everything "just for now."  
 He died of an overdose of advice.  
 He did not keep up with the times.  
 He lacked the fire that kindles power.  
 He was a clerk who hated the yardstick.  
 He never learned to let go the rubbish.  
 He was crushed by an avalanche of details.  
 He became sidetracked by salary and comfort.  
 He was not a man before he became a lawyer.  
 He ruined his own judgment by not trusting it.  
 He could not put grit in the place of education.  
 He couldn't see the man at the other end of the bargain.  
 He was too much wrapped up in himself to appreciate others.

### A MENACE TO CIVILIZATION

Mr. Hiram Percy Maxim's terrifying invention of a noiseless rifle is no joke. It has been exhibited as a solemn reality. Mr. Maxim tested his weapon before the managers of the Society for the Prevention of Cruelty to Animals on June 11 and sent a 32-calibre bullet from a Winchester rifle through six inches of City Directory with no more noise than would have been caused by dropping a nail on the floor. The interest of the anti-cruelty people in the device lay in their desire to have some way of slaughtering animals without racking the nerves of the victims waiting their turns. The army is interested in the subject from another point of view, and Mr. Maxim has arranged with the military authorities for a test of a rifle which is to make the "roar of battle" join the vanished smoke. He is required to furnish at least 90 per cent of the present velocity without increasing the length of the barrel, and he is confident that he can do it.

The noiseless rifle offers new facilities to the already murderous activity of the sportsman, and it may bring speedy extinction to several important species of game animals. But its most disquieting possibilities are in relation to crime. Some experts in criminology see in this direction a real danger to civilization. They say that when any crook can pop over a policeman from behind a window-shutter without betraying his own whereabouts, the uniform will simply make its wearer a target, and the criminal classes will be more powerful than the State. The burglar, too, will be even more ready than he is now to use his revolver on the interfering householder when there is no longer a sound to attract the attention of outsiders. Kings and emperors, of course, will find the ordinary risks of their trade enormously increased and they may decide that their jobs have ceased to be worth holding.

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## SYNOPSIS OF CANADIAN NORTH-WEST HOMESTEAD REGULATIONS

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

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

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

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

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

W. W. CORY,

Deputy of the Minister of the Interior.

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

Continued from Page 11.)

Plum Coulee	M	12	7.20	4.08	5.76	7.28	Stoughton	S	17	10.20	5.78	8.16	10.08
Plunkett	S	22	13.20	7.48	10.56	12.88	Strassburg	S	19	11.40	6.46	9.12	11.20
Ponemah	M	13	7.80	4.42	6.24	7.84	Strathclair	M	15	9.00	5.10	7.20	8.96
Poplar Point	M	12	7.20	4.08	5.76	7.28	Strathcona	A	25	15.00	8.50	12.00	14.56
P. la Prairie	M	12	7.20	4.08	5.76	7.28	Strathmore	A	24	14.40	8.16	11.52	14.00
Provest	S	—					Strome	A	28	16.80	9.52	13.44	16.24
Purves	M	13	7.80	4.42	6.24	7.84	Suffield	A	22	13.20	7.48	10.56	12.88
Qu' Appelle	S	17	10.20	5.78	8.16	10.08	Summerberry	S	17	10.20	5.78	8.16	10.08
Ralph	S	18	10.80	6.12	8.64	10.64	Sutherland	S	22	13.20	7.28	10.56	12.88
Riverdale	M	14	8.40	4.76	6.62	8.40	Swift Current	S	20	12.00	6.80	9.60	11.76
Rapid City	M	14	8.40	4.76	6.72	8.40	Swinbourne	S	—				
Rathwell	M	13	7.80	4.42	6.24	7.84	Taber	A	23	13.80	7.82	11.04	13.44
Raymond	A	29	17.40	9.86	13.92	16.80	Tantallon	S	16	9.60	5.44	7.68	9.52
Rayley	A	30	18.00	10.20	14.40	17.36	Teulon	M	13	7.80	4.42	6.24	7.84
Reaburn	M	12	7.20	4.08	5.76	7.28	Theodore	S	19	11.40	6.46	9.12	11.20
Red Jacket	S	16	9.60	5.44	7.68	9.52	Thornhill	M	12	7.20	4.08	5.76	7.28
Redvers	S	16	9.60	5.44	7.68	9.52	Tilley	A	23	13.80	7.82	11.04	13.44
Regina	S	18	10.80	6.12	8.64	10.64	Tilson	M	16	9.60	5.44	7.68	9.52
Reston	M	15	9.00	5.10	7.20	8.96	Tompkins	S	21	12.60	7.14	10.08	12.32
Rhyl	S	23	13.80	7.82	11.04	13.44	Traynor	S	23	13.80	7.82	11.04	13.44
Richardson	S	18	10.80	6.12	8.64	10.64	Teesbank	M	13	7.80	4.42	6.24	7.84
Riordan	M	12	7.20	4.08	5.76	7.28	Treherne	M	13	7.80	4.42	6.24	7.84
Riverdale	M	14	8.40	4.76	6.72	8.40	Tugaske	S	21	12.60	7.14	10.08	12.32
Robinson's Spur	M	13	7.80	4.42	6.24	7.84	Tufnell	S	21	12.60	7.14	10.08	12.32
Rocanville	S	16	9.60	5.44	7.68	9.52	Turner	A	25	15.00	8.50	12.00	14.56
Roche Percee	S	18	10.80	6.12	8.64	10.64	Tuxford	S	19	11.40	6.46	9.12	11.20
Rockspur	M	13	7.80	4.42	6.24	7.84	Tyndall	M	10	6.00	3.40	4.80	6.72
Rokeyby	S	17	10.20	5.78	8.16	10.08	Tyrrell's Lake	A	30	18.00	10.20	14.40	19.36
Rosenfeld	M	12	7.20	4.08	5.76	7.28	Tyvan	S	17	10.20	5.78	8.16	10.08
Rosser	M	12	7.20	4.08	5.76	7.28	Vance	S	23	13.80	7.82	11.04	13.44
Rassyth	S	—					Varcoe	M	14	8.40	4.76	6.72	8.40
Rouleau	S	18	10.80	6.12	8.64	10.64	Victoria Park	M	12	7.20	4.08	5.76	7.28
Routledge	M	15	9.00	5.10	7.20	8.96	Vista Spur	M	14	8.40	4.76	6.72	8.40
Rudyard	M	13	7.80	4.42	6.24	7.84	Viriden	M	15	9.00	5.10	7.20	8.96
Russell	M	16	9.60	5.44	7.68	9.52	Viscount	S	22	13.20	7.48	10.56	12.88
Rutland	S	—					Waldeck	S	20	12.00	6.80	9.60	11.76
St. Alphage	S	—					Walpole	S	16	9.60	5.44	7.68	9.52
St. Boniface Transfer.	M	10	6.00	3.40	4.80	6.72	Walsh	S	22	13.20	7.48	10.56	12.88
St. Cloud	M	12	7.20	4.08	5.76	7.28	Wapella	S	16	9.60	5.44	7.68	9.52
Saltcoats	S	16	9.60	5.44	7.68	9.52	Warner	A	30	10.00	10.20	14.30	17.36
Sandstone	A	25	15.00	8.50	12.00	14.56	Waskada	M	15	9.00	5.10	7.20	8.96
Saskatoon	S	22	13.20	7.48	10.56	12.88	Wauchope	S	16	9.60	5.44	7.68	9.52
Schwitzer Jctf	M	15	9.00	5.10	7.20	8.96	Wawota	M	16	9.60	5.44	7.68	9.52
Sedgewick	A	28	16.80	9.52	13.44	16.24	Webb	S	21	12.60	7.14	10.08	12.32
Sedley	S	18	18.80	6.12	8.64	10.64	Wellwood	M	13	7.80	4.42	6.24	7.84
Senlac	S	—					Welwyn	S	16	9.60	5.44	7.68	9.52
Seward	S	21	12.60	7.14	10.08	12.32	Westbourne	M	13	7.80	4.42	6.24	7.84
Sewell	M	13	9.00	5.10	7.20	8.96	W. Selkirk	M	14	8.40	4.76	6.72	8.40
Shalawan	M	12	7.20	4.08	5.76	7.28	Wetsakiwin	A	25	15.00	8.50	12.00	14.50
Shand	S	18	10.80	6.12	8.64	10.64	Wetmore	A	23	13.80	7.82	11.04	13.44
Sheho	S	19	11.40	6.46	9.12	11.20	Weyburn	S	18	10.80	6.12	8.64	10.64
Shoal Lake	M	15	9.00	5.10	7.20	8.96	Wheatland	M	15	9.00	5.10	7.20	8.96
Sidney	M	13	7.80	4.42	6.24	7.84	Whitewater	M	14	8.40	4.76	6.72	8.40
Silton	S	18	10.80	6.12	8.64	10.64	Whitewood	S	16	9.60	5.44	7.68	9.52
Sinclair	M	15	9.00	5.10	7.20	8.96	Whitla	A	22	13.20	7.48	10.56	12.88
Sintaluta	S	17	10.20	5.78	8.16	10.08	Whytefold	M	13	7.80	4.42	6.24	7.84
Six Mile Spur	M	13	7.80	4.42	6.24	7.84	Wilcox	S	18	10.80	6.12	8.64	10.64
Snowflake	M	13	7.80	4.42	6.24	7.84	Wilke	S	—				
Soisgirth	M	15	9.00	5.10	7.20	8.96	Windthorst	S	17	10.20	5.78	8.16	10.08
Souris	M	14	8.40	4.76	6.72	8.40	Winkler	M	12	7.20	4.08	5.76	7.28
Southey	S	18	10.80	6.12	8.64	10.64	Winnifred	A	22	13.20	7.48	10.56	12.88
Spring Coulee	A	30	18.00	10.20	14.40	17.36	Winnipeg	M	10	6.00	3.40	4.80	6.72
Springside	S	18	10.80	6.12	8.64	10.64	Winnipeg	M	13	7.80	4.42	6.24	7.84
Springstein	M	12	7.20	4.08	5.66	7.28	Wolseley	S	17	10.20	5.78	8.16	10.08
Starbuck	M	12	7.20	4.08	5.76	7.28	Wolfe	S	24	14.40	8.16	11.52	14.00
Stavely	A	25	15.00	8.50	12.00	14.56	Wood Bay	M	13	7.80	4.42	6.24	7.84
Stettler	A	27	16.20	9.18	12.96	15.68	Woodside	M	13	7.80	4.42	6.24	7.84
Stirling	A	29	17.40	9.86	13.92	16.80	Wynyard	S	—				
Stobart	A	24	14.40	8.16	11.52	14.00	Yellow Grass	S	18	10.80	6.12	8.64	10.64
Stockholm	S	17	10.20	5.78	8.16	10.08	Yorkton	S	17	10.20	5.78	8.16	10.08
Stockton	M	13	7.80	4.42	6.24	7.84							
Stonewall	M	12	7.20	4.08	5.76	7.28							
Stony Mtn.	M	12	7.20	4.08	5.76	7.28							

The rates for points on other railways will be found in next month's issue.

# WORTH THINKING ABOUT

The farmer does not care to be coddled or molly-coddled. He doesn't want to be nursed or treated like a very large deserving baby. He wants plain justice and he WANTS a few of the gentlemen who run our Government and who spend our Government's money, TO STOP DISCRIMINATING AGAINST HIM.

If our Government would run the country as though the real idea was to benefit ALL the people, instead of running it as it is now run to benefit a few corporations, that Farmer problem, which now worries our STATESMEN, would be largely solved.

Give the Farmer a PARCEL POST and RURAL MAIL DELIVERY to begin with. Let him send his dozen eggs or his pair of chickens direct to the man who wants to eat them, or at least to the retail merchant. CUT OUT THE COMMISSION MERCHANT AND THE WHOLESALE, AND A FEW OF THE OTHER TOWN AND CITY PARASITES WHO LIVE ON THE FARMER. Cut out the shameful charges of the refrigerator car system of the Express Company and the others that make the Farmer helpless. THAT COMPEL HIM TO ACCEPT PRICES THAT DO NOT PAY HIM FOR HIS LABOR. Let the rural mail carrier bring to the Farmer the packages that he needs and take away the packages that the Farmer wants to send. Don't compel the Farmer to hitch up and drive five or ten miles to do some little errand that could be done by the Mail Carrier, passing the Farmer's door and PAID BY HIM. Give the Farmer GOVERNMENT TELEGRAPHS and TELEPHONES. Let him talk to his neighbor at the lowest rates.

Let him receive at nominal rates telegrams from his customers ordering what they require and let the parcel

post of the Government deliver the small orders daily. The rural mail carrier would also be the rural carrier of telegram. The cheap telephone would bring him his cheap telegraph messages by telephone from town if he chose. GIVE THE FARMER A GOVERNMENT TELEGRAPH, TELEPHONE AND PARCEL POST THAT WILL ENABLE HIM TO MAKE ANY ONE OF THE SIX MILLION CANADIANS HIS INDIVIDUAL CUSTOMER FOR HIS PRODUCTS. Give the Farmer a place where he can put his money and know he can get the use of it when he wants it. Free him from the Banking institutions that refuse him advances on his products but lend his deposits to the corporations that "squeeze" him.

Then organize your tariff AS THOUGH YOU THOUGHT THE FARMER REALLY AMOUNTED TO SOMETHING. Realize that the Farmer pays the tariff on everything being benefited by the tariff. Europe fixes the price on the Farmer's wheat, beef, bacon, butter. He competes with the world on a Free Trade basis.

Watch your combines in Agricultural implements. They charge the Prairie Farmer twice what they charge his competitor in Russia or the Argentine. Watch your Railroads that figure up just how much the farmer's pocket will stand and then charge him as much as he can pay without actually driving him off the farm. Give the Farmer a fair access to the modern highway. The highway of the body and of goods is the Railway. The highway of thought is the telegraph and telephone wire. Cut out the modern Feudal Baron who takes toll on all the highways. Let the inventions of today become great blessings to ALL of the people instead of merely great sources of profit for a few of the people, and the Farmer will look after the rest of his affairs.

## SHIP YOUR OWN GRAIN

The following is fac simile of a shipping bill of grain consigned by James Brown of Brandon. If you wish to ship your own grain, simply fill in the Railway Company's form as in the written part of this document using, of course, your own name, number of your car and whom to advise.

### Canadian Pacific Railway Company

#### GRAIN CONSIGNMENT NOTE

Brandon Station Sept 1 1908

THE CANADIAN PACIFIC RAILWAY COMPANY, herein called the Company, will please receive the undermentioned property loaded in Car No. 74360 addressed to Order of James Brown to be sent to Fort William subject to the tariff of the Company and to the payment of all tolls and charges thereby, and under the conditions and contract stated on this and the other side.

A charge of not less than one dollar (\$1.00) per car per day or part thereof, is to be paid to the Company for delay beyond 24 hours in loading or unloading.

CONSIGNOR	DESCRIPTION OF PROPERTY	SAID TO WEIGH
James Brown	Wheat	66.000
	(advise Grain Growers Grain Co. Winnipeg)	

James Brown Consignor.

### Canadian Pacific Railway Company

#### GRAIN SHIPPING RECEIPT

Brandon Station Sept 1 1908

RECEIVED in bulk loaded in Car No. 74360 on and subject to the tariff of the CANADIAN PACIFIC RAILWAY COMPANY, herein called the Company, and to the payment of all tolls and charges thereby, and under the terms and contract mentioned on this and the other side (and which are on and form the terms of the Consignor's request to ship)

from James Brown (CONSIGNOR) 11.00 bushels, (more or less,) of Wheat said to weigh 66.000 lbs.

consigned to Order of James Brown at Fort William (advise Grain Growers Grain Co. Winnipeg)

A charge of not less than one dollar (\$1.00) per car per day or part thereof, is to be paid to the Company for delay beyond 24 hours in loading or unloading.

Agent C. P. R.

## FINANCING THE CROP

Among those who appeared the first day of the Conference held in the office of the Minister of Trade and Commerce, to consider the recommendations of the Royal Grain Commission to oppose the requests of the Grain Growers' Association, was Mr. J. T. P. Knight, Sec. Canadian Bankers' Association. The purpose of the Bankers' Association in appearing at the Conference was to use their influence with the Grain Trade to destroy the usefulness of the distribution clause in the Grain Act, to the farmer. Either, the Bankers, thought Mr. Knight did not present their views strongly enough or the interests feared the Grain Growers' representatives were making out too strong a case, for Mr. Burn, Vice-President of their Association appeared on the scene on the fourth morning of the Conference. This Session was intended by Sir Richard Cartwright to afford the representatives of the Grain Growers' Association an opportunity to present their case more fully than they were able to do the first days.

Like many other men who attempt specious pleading, Messrs. Burn and Knight were led to make statements that some men would prefer not to have made public.

Mr. Geo. Burn, General Manager, Bank of Ottawa:—I may say, Sir Richard, that I appear here as one of the Vice-Presidents of the Canadian Bankers' Association. I desire, in the first place to emphasize the remarks that the secretary of the Association on Tuesday made to say that the banks desire, as far as possible, to refrain from interference in matters in dispute. We recognize that we have a valuable charter from the people of Canada, that that charter is only rendered valuable by the fact that the people themselves make it valuable by doing business with us; we draw our business from all classes of the people, and, therefore, we desire, in so far as possible, to hold aloof from discussions in which there is a wide divergence of opinion.

Sir Richard Cartwright:—Were you a resident in the Northwest for any considerable time?

Mr. Burn:—No, but I am familiar with the conditions there. I have been visiting the Northwest for the last twenty years and we have branches there.

Sir Richard Cartwright:—But you do not personally carry on business there?

Mr. Burn:—I do not.

Sir Richard Cartwright:—Just proceed with your statement.

Mr. Burn:—I have been asked by some members of the Bankers' Association to appear at the meeting and to represent that in so far as the banks are concerned we feel that, to a very considerable extent those who own elevators in the Northwest are handicapped by the present arrangement in regard to car distribution. I find in looking over the report of the Royal Commission, that Mr. Goldie, one of the Commissioners, alludes to this evil in the following words:—

"Sections 88 to 99 inclusive, of the Man. Grain Act, corrected this evil, but at the same time this correction has proved an injustice to a certain group of producers and to elevator owners."

It is manifest to anyone who considers the subject at all that if, for instance, \$5,000, to take that as an illustration, is invested in grain, if that grain is put into a country elevator and if it is allowed to remain there for two or three months, the money value of that grain cannot be used for any other purpose; whereas, if that grain is shipped out as speedily as is consistent with circumstances, that money can be turned over and the same amount of advance from the bank will buy a very much larger quantity of the commodity. The loss to the country is serious in that way. Banks at a distance have de-

sired me to call the attention of the Minister and the meetings to the fact that the present arrangement with regard to the distribution of cars handicaps the elevators to such an extent that banks are exceedingly reluctant to advance the money to those companies which purchase grain unless they can get a reasonable assurance that if they do advance the money the grain bought with that money is likely to be shipped within a reasonable time. They desire me to express the sincere hope that some amicable arrangement will be arrived at between the government, the elevator men, the grain growers and the railway companies by which a distribution can be made of the cars, proportionate to the amount that each shipper has to send out. Reference was made at one of the meetings to the variation in the price of grain last autumn. In my opinion that variation was caused by absolutely abnormal conditions and one of the conditions which helped to that end was the fact that the difference between 60 days sterling exchange and demand exchange or cables was very great. That difference is usually regulated by the Bank of England rate, which was then about 7 per cent, but I found from experience and from actual transactions that we could buy a 60 days sterling exchange bill, drawn by one bank on another, at a price which, if we had to sell cable exchange, would mean a difference of 12 per cent. These things had all to be taken into consideration in fixing the price of the commodity, which was shipped to the other side. I will not detain you any further. I have delivered my message.

Sir Richard Cartwright:—From what you have said on behalf of the banks I understand that a much larger amount of capital will be required to handle the grain unless it is brought forward promptly?

Mr. Burn:—Undoubtedly. It is manifest to everyone who considers the subject.

Sir Richard Cartwright:—You are not in the Northwest you say.

Mr. Burn:—I am not located there. I am general manager of the Bank of Ottawa but we have a number of branches there.

Sir Richard Cartwright:—It is an incidental matter, and I was not going to waste much time upon it, but are you aware of your own knowledge whether there was any great interference with the purchase of grain owing to the scarcity of currency which prevailed in the Northwest during the months of November and part of December?

Mr. Burn:—I shall explain, Sir Richard, that while in former years as some of our friends know—Mr. Bawlf and others—we were very considerably interested in the grain business; of late years we have been unable to be so on account of the expansion of other business whose accounts we carry. We are not so deeply interested in the grain business at the present time as so many other banks may be. In regard to the actual scarcity of currency or cash—

Sir Richard Cartwright:—Cash or currency. Are you aware that a number of the banks were quite up to their limit, that they had gone as far as the law permitted them in issuing their notes?

Mr. Burn:—Oh, yes, I understand that. In connection with that question I should like to say that, while some of the banks were up close to their limit there were others had large margins. The secretary of the association tells me that the general margin was about \$12,000,000.

Sir Richard Cartwright:—If the banks in the East were not up to their limit, the banks that were doing business in the West were up to their limit, were they not?

Mr. Burn:—I do not think that difficulty prevailed as

greatly last autumn as it had on previous occasions. WE HAVE FREQUENTLY BEEN VERY MUCH NEARER THE TOTAL LIMIT THAN WE WERE LAST AUTUMN.

Mr. Knight:—AS A MATTER OF FACT THE BANKS WERE VERY MUCH NEARER IN 1903. There is nothing to prevent a bank requiring currency from using the surplus currency of another bank.

Sir Richard Cartwright:—But as a rule they do not do it?

Mr. Knight:—One bank with a surplus lends to another. It is quite common.

Sir Richard Cartwright:—Of course, you can do so if you like.

Mr. Burn:—We are continually doing so.

Sir Richard Cartwright:—I do not think you did it last autumn.

Mr. Knight:—THE BANKS DO IT WITH CHARMING REGULARITY.

Mr. Burn:—I would like to disabuse your mind of any impression of that sort, because the banks are continually buying and paying for currency from each other during a period when the crops are being marketed. We are continually doing it ourselves. We are largely interested in the cheese business, our currency runs out and we procure currency from other banks.

Senator Watson:—Can you tell us the reason of the shrinkage in the amount of money available last fall as compared with previous years for the handling of the Western wheat crop?

Mr. Burn:—Was there a shrinkage?

Sen. Watson:—I am satisfied there was. Of course, it was disputed.

Mr. Burn:—I do not think that a comparison of the aggregate loans of the banks will show that. Of course the banks are not divided up with reference to the different provinces in the government return. I know that at either the end of November or December, while the Canadian deposits in the banks had fallen \$37,000,000 as compared with the previous year, the loans to borrowers in Canada has increased by \$8,000,000.

Sen. Watson:—My information is that about the middle of November the grain dealers of the West did not have more than half the line of credit they had in previous years.

Mr. Knight:—That is wrong.

Mr. Burn:—As I have explained to Sir Richard Cartwright, we are not very extensively in the grain business, and I am not able to speak of individual transactions, but, I ONLY HEARD OF ONE CASE IN WHICH A GRAIN DEALER'S LINE OF CREDIT WAS CUT DOWN.

Mr. Crawford:—The statement was made here that that was one reason for the spread in the price of wheat.

Mr. Burn:—I think the spread in the price is accounted for to some extent by the enormous price at which sterling exchange could only be sold.

Senator Watson:—You have no knowledge that the credit of the grain dealers of the West was curtailed as compared with the previous years?

Mr. Burn:—I heard of one man whose line of credit had been cut down one half.

Sir Richard Cartwright:—Just go on Mr. Burn.

Mr. Burn:—I would like to emphasize the fact that the banks feel that the dealers are so handicapped by the delays in transportation that they want some assurance when the grain is likely to be sent out before they make advances, and for that reason they desire to press upon those interested, that some amicable arrangement should be arrived at in regard to car distribution in proportion to the quantity to be shipped.

Mr. Fleming:—Take wheat at a dollar a bushel, what would be the difference in the rate of exchange represented

under normal conditions? How much per bushel would it represent?

Mr. Burn:—I gave a quotation from an actual occurrence that came to my notice.

Mr. Fleming:—Would you state it approximately in cents.

Mr. Burn:—I cannot tell you at the moment. It meant that a man who was selling 60 day exchange would pay interest, as compared with a cable transfer, at the rate of nearly 12 per cent.

Mr. Partridge:—That is per annum?

Mr. Burn:—Yes, to bring the money over to this side.

Mr. Partridge:—That would be 2 per cent on a two months advance? Therefore, 2c a bushel would be the difference it would make in the price of grain in the west if it were dollar grain.

Mr. Turriff:—It would not make that much difference; because that is the total cost, and in an ordinary year it would cost probably half of that.

Mr. Partridge:—I am giving them the benefit of the outside figure. Sir Richard, I would like you to note that point.

Sir Richard Cartwright:—I have noted the matter. I am not altogether ignorant of the difference between 6 per cent and 12 per cent. Now the Secretary of the Grain Growers' Association, as I understand, wanted to make a statement this morning and we are ready to receive it.

Senator Watson:—One of the questions that has been discussed is the spread between the track and the street prices. That is one of the great complaints in the west. I asked Mr. Burn a question in regard to that point which he did not answer and which he is probably not in a position to answer. Last fall, I believe, and I think the western people believe that on account of the condition of the money market there was this spread and that it was due to that fact that a number of elevators were closed up. I would like to ask this gentleman whether, in his estimation that was the cause or not. I know that when Mr. Fielding's announcement was made that the Government was going to come to the relief of the financial situation, wheat went up 6 or 7c per bushel next day. It would be very interesting to hear from this gentleman if he is anxious to answer that question.

Sir Richard Cartwright:—I hope it will not take long, because I agree that our friends of the Grain Growers' Association should have an opportunity of making a further statement.

Mr. Knight:—The only interest the bankers have in this question is to see that the crops are moved with as great expedition as possible. I do not know that any expert knowledge you could get from us would relieve the situation that was so very unusual last fall. No more unusual condition in the monetary sense, has ever prevailed than that with which we were confronted last fall. In regard to the advances made by the Government to relieve the situation, while it was stipulated that they should be made to the amount of \$10,000,000 only \$5,000,000 of that amount was used, and the sums given to the different banks was taken by them most reluctantly.

Sen. Watson:—Are you aware of the fact that the credit of the grain dealers of the west last fall was only 50 per cent of what it was before?

Mr. Knight:—I AM ABSOLUTELY CERTAIN OF WHAT I DO KNOW, AND I KNOW IT WAS NOT.

Sen. Watson:—Are you aware that the credit given by the banks for the handling of the grain was cut in two?

Mr. Knight:—I know it was not. Give me an individual instance and I will tell you the reason why.

Sen. Watson:—Practically every grain dealer in the Grain Exchange and in Winnipeg assured me that his credit was cut in two and when the assurance came from the Finance Minister that the Government would come to the relief of the situation, the price of wheat went from 70c, at which figure contracts were made when the deal-



ers were told that their line of credit would only be half of what it was before, to one dollar a bushel.

Sir Richard Cartwright:—The position which Senator Watson was leading up to was this,—and we had evidence of it brought before some of us—that at a very large number of purchasing points throughout the Northwest for a short time it was impossible to obtain money enough to buy the farmer's grain. You are not in a position to deny that statement are you?

Mr. Knight:—No. Last September when I was in Winnipeg, I was asked as a representative of our Association, about the situation that was then becoming a little acute, and I remember making this remark, that if any one would stop to think he should not get angry over this situation.

Sen. Watson:—Nobody is getting angry.

Mr. Knight:—Some things have been said which might make a practical banker angry, but I am not myself a banker, and consequently I will not complain.

Sen. Watson:—But the gentleman will not admit anything.

Mr. Knight:—You do not suppose that I will admit the truth of your statement. That is our particular business and a banker knows what he is about.

Sen. Watson:—That is what the bankers were doing last fall. They would not supply money to move the wheat.

Sir Richard Cartwright:—We are perfectly aware of that and we have been taking measures to lessen the difficulty arising from the scarcity of currency. I am speaking of currency as distinct from capital; the currency supply may be rather limited. You may require more currency and you will get more currency if the present measure is allowed to go through. You will be allowed to extend your circulation whenever special conditions prevail, such as the moving of the crop. Now I shall be pleased to hear from you gentlemen, with respect to the grain growers.

Sen. Watson:—Before we leave this matter, there are several gentlemen in this room, who gave myself and Senator Young the information which I have just stated in connection with the grain trade. I would like to ask some of these grain men to make a statement here as to the conditions prevailing in Winnipeg.

Sen. Young:—To show whether your statement is right or wrong.

Mr. McWilliams:—The statement made by Senator Watson is quite correct. Quite a number of grain dealers were given at the start, the same line of credit they had the year before, but when they had used about 50 per cent, of it the banks called them over and said: "We cannot give you any more money, or we can only lend you money to buy whatever wheat you can get shipped out, and we cannot lend you money to buy grain in store in the country. Consequently when the dealers had used up about half the line of credit they had the year before, they could not get any more unless they could get cars to ship the grain out. It is customary, at the close of navigation, to fill the country elevators and then borrow the money to carry that grain till May. Last year the banks refused to advance the money necessary to carry that grain.

Mr. Turriff:—May I ask this gentleman if the statement that was made last year by some of the grain men that they could not get money from the banks to take the wheat out of Ft. William to Montreal, is true?

Mr. McWilliams:—That statement is perfectly true. They could not get sufficient money to move the grain from Ft. William on account of the cost of exchange, as explained by Mr. Burn. Both the exporter and the country elevator man were hampered on account of funds and that is responsible for the wide spread between the street and track prices of wheat in the country and is also responsible for the large profit there was in the exporting of grain for a short period. The difference was wide be-

cause they could not get money to buy wheat and ship it.

Sir Richard Cartwright:—Do I understand you to say that of your own knowledge, for a considerable period, the grain was locked up at Ft. William and transportation was practically suspended?

Mr. McWilliams:—Yes Sir. There was a short period when you could not sell wheat at Ft. William. You could sell it in a limited way, but at one time there was anywhere from 5 to 10 cents profit in exporting wheat. There was only a limited amount of money to be had to buy wheat with, and, as Senator Watson stated, just as soon as it became known that the Government was going to come to the assistance of the grain dealers, grain advanced 5 to 6 cents a bushel, so that that wide profit was taken up at once.

The above statements, established on the evidence of men who are supposed to know what they are talking about, show:

1st—That the grain crop of 1907 was held up at Ft. William before the close of navigation for want of funds to forward it for export.

2nd—That the banks did not at that time reach within \$12,000,000 of their limit.

3rd—That they had not reached as near their limit as in former years—notably in 1903.

4th—That some grain firms had all the money they needed from the banks while others had their line of credit reduced by half—

5th—That the Bankers' Association, who manifest such solicitude for the grain to pass out of the farmers' hands without delay, created conditions that held up the wheat at Ft. William—

6th—That the conditions thus artificially created enabled the favored grain firms to make enormous profits—

The only explanation advanced by Mr. Burn for the extraordinary hold up of wheat at Ft. William at a time when every consideration should be given for converting that wheat into cash, was the excessive cost of 60 day sterling exchange. When cross-questioned he was forced to admit that that only accounted for about 1c per bushel of the 8 or 10 cents spread between the export value of wheat on what the favored dealers had to pay for it at Fort William, and any other explanation that has been attempted only makes it more apparent to the man on the street that he has to look elsewhere to discover the true inwardness of the situations that obtain in the wheat trade of Canada.

An examination of the published lists of the managers and board of directors of the grain banks and the favored grain firms, might afford a clue. The appearance of the names of the same men as being bank managers and directors of grain firms, and vice versa, in the face of such facts as are revealed above, is liable to create suspicion. What, for instance, is more natural to expect than that E. S. Clouston, President of the Canadian Bankers' Association, and Vice-President and General Manager of the Bank of Montreal, should endeavor to create conditions that would enable E. S. Clouston, Director of the Ogilvie Milling Company to make large profits out of the grain handled by his firm. Add to that the further fact that the corporate form of management makes it possible to place an income bearing certificate in the hands of a person not actually connected with a given business, and you have a possible explanation that was not forthcoming at the Ottawa Conference.

Were it possible to scrutinize the dividend paying sheets of the "Interests" employed in placing our grain on the consuming market, we anticipate the actual explanation would be discovered of why the bankers and railroad officials are so concerned in depriving the farmer of the privilege of shipping his own grain and forcing all the grain into the hands of the Northwest Grain Dealers' Association.

The following explanation by Mr. Burn of why the banks would not supply money to move the wheat, is ingenious in its way but weak and incomplete.

"I think," said Mr. Burn, "perhaps the fact has been lost sight of that the banks are middlemen, that the banks receive deposits where money is greater than enterprise and they lend that money at points where enterprise is greater than money. You have seen the deposits increasing from year to year but, when instead of an increase there is actual decrease in the Canadian deposits of \$37,000,000, it is manifest that the banks have not that money to loan and therefore if any great hardship has occurred, it is not altogether the fault of the banks but the people who have withdrawn their money for investment in stocks, bonds and other securities which were yielding to them a greater return. The banks are merely in the position of middlemen; they receive the money, lend it again, and if the money does not come in they have not got it to lend."

Exactly: whatever hardships were endured by the people were the result of the peoples own actions in withdrawing their earnings from the bank. It is an admission that it's the peoples own money that the banks use to finance the crop.

The monthly bank statements indicate that they carry current loans of about 600 million dollars on paid up capital of around 95 million dollars. That is to say, of every dollar of their own money they lend five of other peoples' money. Business men, as a rule, do not carry much money on deposit as they can use their funds more profitably. So that the currency available for loans by the banks is largely the earnings of farmers and wage earners. In recent years the capitalistic interests displayed unusual activity in spreading out tentacles in the form of branch banks to gather in deposits until the number of branch banks in Canada increased in 1907 to Thirteen Hundred and Fifty-three. **THE EARNINGS OF THE MANY ARE THUS BUNCHED TOGETHER BY A FEW MEN, AND USED FOR THE BENEFIT OF THE FEW.** We place in the hands of THOSE FEW, the money that enables them to raise or lower the price of farm products, and control the price of the product of labor at their own sweet will.

#### WHAT ARE YOU GOING TO DO ABOUT IT?

It is estimated that there are between 30 and 40 million dollars deposited in the banks in the three Prairie Provinces, mostly by farmers and wage earners. The "Guide" is not in a position to verify that statement, but assuming that each of the 457 bank branches in the West had an average of \$60,000 on deposit, (which is a small estimate), it would foot up to nearly 30 million dollars.

Had we half that amount bunched together under experienced management, with the country elevators owned and operated by the Provincial Governments, we would be able to finance our own crop, independent of the SYSTEM, and beat the exploiters at their own game, with absolute certainty,

#### CAN WE DO IT?

We recommend careful consideration of the proposition and we will be glad to have the opinion of practical men, for our next issue.

### HARD WORK

There is no real success in any pursuit in life without hard work. "I find," said Livingstone, the great missionary explorer, when addressing the spinners of Glasgow, "that all eminent men work hard. Eminent geologists, mineralogists, men of science, work hard, and that both early and late." It matters not what position a man may occupy, as a general thing, his labour will constitute the measure of his success. Eminence in any profession or calling is only attained by toil. There is hard, earnest, persistent work somewhere before this end is reached. It is not luck, but toil; not chance, but well-directed labour, that makes life a success.

## GOVERNMENT OWNERSHIP OF ELEVATORS

The next great agitation in the Canadian grain trade is likely to be for Government ownership of elevators. There is a movement to this end on foot which is growing in extent and momentum. The farmers are behind it, as they have been behind all recent changes in the organization of the Canadian grain trade.

It is estimated that there are in the Canadian West some 2,000 grain elevators with a capacity of 37,000,000 bushels and worth in the neighborhood of 15,000,000 dols. This is exclusive of the large terminal elevators at the head of the lakes, where there is storage for another 18,600,000 bushels. Some of the farmers want the Dominion Government to buy these elevators from their various owners and conduct them as public utilities.

So far as the discussion has gone to this date, there does not appear to be any serious objection on the part of the present owners of the elevators or of the grain trade to the carrying out of this scheme. There may be a question as to its wisdom as a matter of public policy and doubts as to its feasibility, but if the Government should decide to go on with the purchase it would probably find the elevator owners willing to sell at fair prices.

Were the elevator system of the Western provinces to be made a Government institution some decided advantages would follow. The present dual system of loading grain would disappear, and the ease and rapidity of grain transportation be greatly increased. Track loading by farmers, as it exists at present, is a serious drag upon the grain trade, and has been estimated by experts to lessen the efficiency of the railways by at least 25 per cent.

Under Government ownership of elevators, track loading would disappear, leaving the elevators, with their superior speed and accuracy, in possession of the field. It may be supposed that with the Government managing the elevators there would be a much greater degree of co-operation between the railways and the elevators, and a closer community of interest in the whole business of handling the grain.

If there are any reasons to be advanced in favour of this latest move in the Canadian grain trade, these are probably the chief ones. Opponents of the scheme will have no trouble in advancing plenty of arguments against it, and their objections will have to be carefully weighed before anything is done. It is understood that the railway companies are willing to turn over all terminal elevators to the Government should they be asked to do so, but it is not so clear that they would favour Government ownership of interior houses as well.

Probably the prospect of getting rid of the present track loading privilege with a resulting increase of 25 per cent, in the capacity of their carrying facilities would have a tendency to make them favourable; but, on the other hand, there is a general feeling in railway circles over all this continent at present that there is already much more than enough Government interference with matters of trade and commerce, which feeling would undoubtedly make the Canadian roads somewhat cautious about agreeing to a change that would have the effect of increasing the interest of the Government in the business of moving freight.—The Miller, London, Eng.

### ETHICS OF GIVING

If we wait until we have more than we want before beginning to give, we shall die without giving; but, if we give out of our scanty portion to those whose need is greater than ours, we shall live as givers, and shall enjoy living. The man who gives only from his surplus never knows the real joy of giving.

## HOW THE MILLERS BUY CHEAP WHEAT

The following dispatch, taken from the columns of the Liverpool "Corn Trade News" indicates the efforts that are being made to depress the price of Manitoba wheat on the Liverpool market by the Ogilvie Milling Company. It will be noticed that in the early part of the season when there were bright prospects of a bumper crop, the Ogilvie people were not sending any reports, the first ones in June being rather bullish. They were at that time sellers of wheat and wheat products. Later they wanted to prepare the market for getting cheap wheat when the new wheat was offered.

"Montreal, May 26th. (by cable):—The Ogilvie Milling Company cable us this evening that their latest reports indicate that the winter wheat crop in Indiana, Illinois, and Ohio will only equal last year at best."

Montreal, June 3. The Ogilvie Milling Co., cable this evening that continual wet weather is causing deterioration to the American winter wheat crop."

Montreal, June 13. Canadian crops from the Canadian North West are excellent and a fine promise is maintained." Ogilvie Milling Co.

"June 23. The Ogilvie Flour Milling Co. of Montreal cables us as follows:—'Reports from all over Canada are very favorable and crops of all kinds are showing marvellously healthy progress. Yields promise to be large and harvest early.'"

"June 25. The Northwest continues to show fine crop promise and prospects point to a large yield of all grains. An early harvest is considered assured.—Ogilvie Milling Co."

"June 26. The Ogilvie Milling Co., of Montreal cables us as follows:—Our report from the Northwest today, advises extremely favorable forcing weather, assuring large yields. Harvest will be a month earlier than last year."

"July 9. The Ogilvie Flour Milling Co., cables us as follows:—Northwest crops all doing well. Weather favorable and forcing."

"July 12. The Ogilvie Milling Co., of Montreal cables us as follows:—Our Winnipeg Manager wires us that telegrams today indicate that Chicago is trying to make out that our crop is seriously damaged by heat. This is perfectly absurd. Weather and conditions are most favorable and ideal for crops, which are progressing rapidly. Samples of headed wheat show length of heads above the average indicating large yields."

"The Ogilvie Flour Milling Co., Montreal cables us as follows under date 13th, July. Crop conditions in the Canadian North West continue favorable. One of our elevator men who made a three hundred mile automobile trip Sunday and Monday through North Dakota, wiring today from Fargo, says, 'There is no material damage anywhere on account of dry weather except occasional high sandy ridges.' He considers the general condition in the Red River valley very good."

Montreal, July 17: "In the Canadian Northwest the weather is perfect, recent rains having improved good conditions. Splendid rains have fallen today all over the American Northwest. Our reports indicate very little previous damage.—Ogilvie Milling Co.

Montreal July 18: "Considerable interest is attached in business circles here to advice received from Mr. Black, Manager of the Ogilvie Flour Mills, who has just reached Winnipeg after making a trip of 1,700 miles along the Canadian Pacific Railway. He reports that the crops generally are in a very forward condition and the prospects are good for a better than average yield. The rains during the present week have materially improved the outlook. While it is early to forecast any figures for the total yield, Mr. Black expects that with a continuation of the present conditions there will be a yield of 120,000,-

000 bushels. Harvesting will start in some districts at the end of the first week in August." Reuter.

July 20: The Ogilvie Milling Co., cables us from Montreal that the recent rains in the Canadian and American Northwest have caused a marked improvement in conditions. The weather is perfect for filling what.

"July 22. Weather continues ideal. Wheat filling perfect. Exceptionally large yields assured. Ogilvie Milling Co."

"July 25. The Ogilvie Milling Co., cable today that weather conditions in the Canadian North West continue perfect and the wheat crop is improving daily."

"July 27. The Ogilvie Milling Co., of Montreal cables us as follows:—Telegrams from independent experts covering North Dakota confirm our Inspector's report and advise of great improvement in the crops since recent rains. Conditions above average. Weather: Our Northwest ideal. Position growing better daily. Harvesting of winter wheat reported in Southern Alberta Saturday last. We look for continued large increase in visible supply in the future.

"Montreal Aug. 2. Most searching investigation by experienced crop experts of wheat lands west of Winnipeg, reveals the fact that rust appears in isolated cases as it does every year, but crop is too far advanced for it to cause any reductions in yield. So that estimates of a hundred and twenty million bushels are still considered conservative. Experts from Winnipeg have also visited North Dakota and state that the same conditions prevail there. Rust has appeared too late to effect the yield appreciably.

"The Managing Director of the Ogilvie Flour Milling Company, cables us from Montreal as follows:—In conjunction with our chemist I personally have made microscopic examinations of over one hundred samples of wheat from widely separated districts in the Northwest, and could find only isolated traces of rust. In every instance the grain was too far advanced to be affected by subsequent developments. This examination confirms our inspectors report. Am personally satisfied that report of rust damage is greatly exaggerated. Weather is perfect, and harvesting will be general next week. I see no reason to reduce former estimates of yield."

"Winnipeg, July 29. Favorable growing weather continues with showers followed by warm weather. The spring wheat harvest will begin next week and be general Aug. 10th, to 15th. A farmer at Estevan has a yield of 42 bushels per acre on a ten acre field. It looks as if there might be a crop of a hundred and twenty-five to a hundred and thirty million bushels of wheat alone." Reuter.

Montreal Aug. 7. A telegram from Winnipeg states that weather conditions are perfect. First samples of new crop wheat received today were graded No. 1 and of finest milling quality. Cutting is progressing and harvesting will be in full swing next week all over Manitoba. Best crop in the Canadian North West is now practically assured. Estimates of yields vary from one hundred million to one hundred and twenty million bushels, and they may be greater as wheat acreage has been underestimated.—Reuter.

Montreal Aug. 7. The first sample of new crop wheat was received at Winnipeg yesterday from Roathwell, Man., and graded No. 1 Nor. The weather is ideal in the American Northwest.—Ogilvie Milling Co.

Montreal Aug. 8: The Ontario wheat crop is turning out better than expected, a conservative estimate is 22,000,000 bushels for the combined Winter and Spring crop.—Ogilvie Milling Co. (For the last few years Ontario's wheat crop has averaged about 21,000,000 bushels.)

New York Aug. 10: Mr. Inglis estimates the three

Spring States will produce 165 million bushels, and the other Spring States 60 million bushels.

Messrs. Ogilvie cable the following: Conservative Minneapolis house wires us today that crop experts are rapidly changing their opinions regarding Spring wheat yields, some raising estimates for Minnesota and the Dakotas to 200 million bushels, being an increase of 25 million on their estimates of a fortnight ago.

That the Ogilvies and other large milling firms should practice all the known methods of reducing the price of wheat to the grower, and lay awake at night devising new ones, is only what might be expected from large milling concerns conducted on modern business principles and operated according to the usually accepted modern business ethics. Unfortunately for the good of the country, other interests co-operate with them in the carrying out of their schemes.

It is quite apparent that there is in Winnipeg a bunch of grain speculators who are exercising all their ingenuity to break the price of the new crop on the British market, by grossly exaggerating the yield, and to demonstrate their faith by their work, they are offering parcels of Manitoba new wheat away below market value. About July 10th, 1 Nor. Man. wheat, Sept. and Oct. delivery was sold in Liverpool from 12c to 13c below July and August. Two weeks ago parcels of 1 Nor. Man. (new) Oct. and Nov. was sold in Liverpool 3½c less than No. 4 Manitoba, August delivery. The same week a cargo of Australian wheat loading was sold two shillings a quarter higher than Man. 1 Nor. Oct. and Nov. delivery. It usually takes 55 days for stock cargoes from Australia to reach Liverpool. Cables this week indicate that importers are not buying our wheat freely as they expect to get cheaper yet. The crop estimates just issued by the Secretary of the Northwest Grain Dealers Association bears on the face of it that it is intended to serve a purpose. He could not, in face of all reports to the contrary, increase his yield estimate, so he conveniently discovers that in all his previous reports he was 5 per cent. too low in his acreage.

The magnets who control the destiny of the C. P. R. in order to boost the price of their stock have joined the combination, since the account of Mr. White's noted trip through the wheat fields and his estimated yield of 120 million bushels flashed over the wires to every importing country in Europe. C. P. R. stock is up 16 to 18 points, and these money kings who bought the stock around 145 in March last can dispose of it now at from 176 to 178.

Not only is the general market for grain reduced by these methods, but Manitoba wheat loses the premium that is usually paid for it by the British miller.

Sometime previous to the break caused by the boosters in 1906 our 1 Nor. sold in Liverpool at from 2 to 3 cents a bushel above any wheat offered there. In December of that year it fell to fifth place as indicated below.

Liverpool, spot cash, per 100 lbs. Dec. 29, 1906.

Australian	65
Blue stem	65
Russian	65½
1 Nor. Duluth	64
1 Nor. Man.	64
2 Nor. Man.	62
River Plate	63½

"Corn Trade News" Aug. 11th, 1908, report spot cash wheat for 100 lbs. that day.

Australian	8/
California	7/11
Red Walla Walla	7/6
1 Nor. Duluth	8/4
1 Nor. Man.)	
2 Nor. Man.) None.	
3 Nor. Man.)	
4 Man.	8/
Rosario new	7/9½
Barusso old	7/4

Danubian	86
Feed Wheat	57

Note that No. 4 Man. is on an even keel with Australian, yet in the face of that sales of our 1 Nor. were made 6c a bushel less than Australian wheat for Oct. and Nov. delivery.

Last year, owing to partial failure the crop could not be boosted, but the gambling element in the trade accomplished their purpose by cutting off the supply of currency to handle the crop in certain places. Notably the moving of grain from Ft. William for export in Oct. and Nov. Now we find the methods that proved so successful in 1906 being attempted with the crop of 1908. In order to succeed they must not only convince importing countries that we have an abnormally large surplus available for export, (which apparently they have done), but they must deliver large quantities in Sept. and Oct. and the very people whom they are fleecing are unconsciously doing the very thing they need to enable them to do that.

Every business man, from the millionaire banker down to the village blacksmith is advising, coaxing, conjoining and compelling the farmer to rush his wheat to the market as soon as he thrashes, thus creating the condition that every one wishes to avoid. If it were possible to curtail the delivery of wheat by farmers to a normal quantity in Sept., these gamblers would be beaten at their own game and the millers would have to pay the price the world's markets warrant.

The estimated loss to the country last year through shrinkage of value of farm products is placed at from 10 to 15 millions. The people had that much less for liquidating liabilities, necessitating paying interest on debts that should have been wiped out. If these interests succeed in breaking the price of our wheat from 10 to 12c (which can easily be done if the market is glutted in the fall), the loss to the general trade of the country will be enormous and we will again be carrying forward millions of liabilities that should have been wiped out.

An analysis of the situation clearly indicates that the same forces that operated last year under cover of the "Money Stringency", to control our wheat product to their own advantage, and that boosted the crop of 1906, are again monkeying with the crop of this year.

Outside of the grain speculator and the money king, all other business interests in the country suffer in common with the grain grower. The unfortunate feature of the situation is that all these business men are unconsciously helping the speculator and the money king in carrying out their purpose.

#### LIST OF DATES OF ALBERTA FAIRS

Olds	Sept. 15, 16.
Didsbury	Sept. 17.
Raymond	Sept. 15, 16.
Magrath	Sept. 17, 18.
Irvine	Sept. 22.
Medicine Hat	Sept. 22, 23, 24.
Cardston	Sept. 24, 25.
High River	Sept. 28, 29.
Pincher Creek	Sept. 30.
St. Albert	Sept. 30, Oct. 1.
Stettler	Oct. 1, 2.
Daysland	Oct. 1, 2.
Nanton	Oct. 1, 2.
Vegreville	Oct. 6, 7.
Lacombe	Oct. 6, 7.
Ponoka	Oct. 7, 8.
Edmonton	Oct. 6, 7, 8.
Vermillion	Oct. 8, 9.
Innisfail	Oct. 8, 9.
Innisfree	Oct. 8, 9.
Viking	Oct. 13, 14.
Mannville	Oct. 14, 15.
Priddis	Oct. 16.

# HUDSON'S BAY RAILWAY

Among the many millions of dollars voted by Parliament for Railway subsidies and bonuses towards the close of the session just ended, appear the very modest sum of \$100,000 for preliminary surveys of a railroad from some point in Saskatchewan or Manitoba to Fort Churchill. The Minister of Railways and Canals announced when this item of the estimates was under discussion, that the surveys would be commenced at once, and that it was the intention of the Government to have the railway built without delay. This announcement on the part of the Government is very satisfactory to the Western farmer as far as it goes, but their failure to give any indication as to whether the road would be built and operated under direct control of the Government or by giving a subsidy to one of the Railway Companies is inclined to create a feeling of uneasiness in the minds of the people as to the ultimate disposal to be made of this outlet for the product of the prairie farms.

The opposition to the building of this road that formerly existed in Eastern Canada is fast disappearing, but there yet remains a very strong sentiment among the people there against the Government building and operating it; and one could not be long around the corridors of the House of Commons during the last session of the House without discovering that among the Eastern members there is a strong sentiment hostile to building and operating the road as a Government enterprise. Their experience with the Inter-Colonial is invariably and persistently held up as a bogey.

A section of the public press has some time ago announced that the Government had entered into an arrangement with the promoters of the Canadian Northern Railway granting them a large cash subsidy for building the road—this statement, however, has since been officially denied. Towards the close of the session the Toronto Globe and the Star, both of which is reputed to have the ear of the present administration, each had an editorial at the same time, which had the ear marks of being inspired, dealing with the alternative methods proposed to build and operate the Railway, and openly advocated the Government building and controlling the road and its terminal as being in the best interest of the people of Canada.

The "Guide" is in a position to know that when the question was under consideration the Western members united in representing to the Government that it would be a suicidal policy to subsidize a Company to build the road, and that it would be nothing short of criminal negligence to allow the terminal elevators there to fall into the hands of private concerns as was allowed to occur at Fort William and Port Arthur.

There is grave danger that our farmers in concentrating their efforts on the more immediate need of freedom from the exactions of the Elevator monopoly may lose sight of the importance of crystallizing Canadian public sentiment in favor of maintaining the Hudson Bay route from corporation control. Situated as we are, in the centre of a Continent depending on our livelihood on the product of the soil which has to run the gauntlet of competition with the products of other Countries on the world's market, with all the avenues of transportation which is available, run for gain and on the principle of what the "traffic will stand," the importance of keeping this proposed route for exporting our product free from the domination of corporation greed and run on the principle of what it "cost" to carry the traffic, cannot be over-estimated.

We candidly believe that every Federal member from Manitoba, Saskatchewan, and Alberta, both Conservative and Liberal, holds the same view as we do to the neces-

sity of the immediate construction of the railroad to Hudson Bay, and the principle on which it should be operated, and that they have used their influence with a degree of success at the last session of Parliament in persuading the Government and the Eastern members in taking the same view. While we do not regard it as at all probable that any candidate seeking Parliamentary honors in any of the three prairie Provinces at the approaching election will fail to support our views, we think it would be wise on the part of the electorate of the West, in order to give the question due prominence, and help to crystallize Canadian public sentiment, to take the necessary steps to have every candidate give a public pledge to support the principle of the Dominion Government constructing the road as a Government enterprise and operate it in the public interest free from all appearance of corporation control.

*Note—Since the above was in press, survey parties have been sent out with the intention of reporting to the Government in time for Parliament to deal with the report at its next sitting.*

## TAKING THE FARMER'S VIEW

It is refreshing to those who have submitted to being called cranks and visionaries for advancing such views, to have a newspaper of such outstanding influence as the "Toronto Globe" write editorially such as the following articles clipped from recent issues.

We have known not a few men who freely accept the dictum of the "Globe" on national and political questions, shake their heads at the "Socialistic tendency of the Grain Growers' Association," (as they term it), when they promulgate such doctrines as "When the people build the railroads they should own them." To all such we commend the following quotation from 12th, August issue.

"Our public men are now experienced and have now passed the age of privately owned railways built at public expense. It may be wise still to have the chief highways of the country in private hands, but there can be no justification for having such highways built at the expense of the public. If the people build the road they should own it and enjoy not only such direct benefits as come from its operation, but the indirect benefit of commercial freedom through the fair treatment of all shippers."

Another:—"It is safe to conclude that railways, like all other industries and enterprises will continue to need subsidies as long as the people are willing to hand them out."

## ON TO HUDSON'S BAY

By pushing surveys for a railway to Hudson's Bay the Dominion Government is showing commendable energy in this special line of northern development. The surveys will be in themselves a considerable investment of public money, but it will be an investment certain in time to yield abundant returns. We have been accustomed to celebrate the turning of the first sod in the construction of a railway and to regard that as the beginning of building operations, but the preliminary surveys are really parts of the work of construction. The Dominion Government is actually entering upon the building of the line, and this is the best assurance that the results of the public expenditure will not be bestowed upon any private corporation. In undertaking these surveys the Dominion Government is making a start in the right way, for it is necessary that the trade certain to develop from and by way of this inland sea must not be hampered by private control of the means of transportation. The surveys when completed will be a valuable asset to the Government not only as a necessary part of the work of

railway-building, but as a record of the country's possibilities and a means of directing settlement and development.

It has already been claimed that the money obtainable for three million acres of land would build the railway. The land available for the purpose would have virtually no value until made available and economically productive by the building of the railway. The revenue obtainable from this land naturally belongs to the people of Canada, and there seems no good reason for giving away either the land, the revenue, or the railway. It may be wise still to have the chief highways of the age of privately-owned railways built at public expense, country in private hands, but there can be no justification for having such highways built at the expense of the public. If the people build the road they should own it, and enjoy not only such direct benefits as may come from its operation, but the indirect benefits of commercial freedom through the fair treatment of all shippers. There is no reason why the returns from certain lands should be earmarked for certain railway construction. The work could be carried on as the surveys have been already begun, and as the lands were made available and valuable the returns from them could become a part of the consolidated revenue of the Dominion. In the Hudson's Bay some of the richest fisheries in the world are waiting development. Supplying the eastern markets from these will insure traffic for the first railway that affords means of transportation. Grain outward and European goods inward will find the new route one of the shortest. There will also be the possibility of finding another Cobalt and repeating the good fortune of the Government line in New Ontario. It is fortunate that the Dominion Government has moved to retain for the people this heritage and all its possibilities.—Toronto Globe, Aug. 12th.

### THE RAILWAY TO HUDSON'S BAY

It is safe to conclude that railways, like all other industries and enterprises, will continue to need subsidies so long as the people are willing to hand them out. If the people of the United States were willing to pay subsidies to railway builders the need would be as pressing and imperative as when public innocence was creating millionaires and the highways were being loaded with unnecessary bonded debts. The Canadian people have built railways at their own expense, giving freely of their land and money, and have handed them over to private owners. These will no doubt be accepted so long as they are freely given, but it is certainly time to scrutinize every line of policy adopted regarding the construction of highways, both in regard to their status as business enterprises and their influence on industrial and commercial development. The proposal of a line to Hudson's Bay is regarded with general favor, and the opinion of so good an authority as Mr. D. D. Mann has been freely published to the effect that the prospects of traffic are excellent. Dealing specially with the line from the Canadian Northern to the Bay, he says it will not be built by private enterprise, because the assurance to investors is not sufficient. If that is the situation, and the assurance is sufficient to the general public, the line should be built and owned by the Dominion or the Province. There is another prospective route continuing the Temiskaming & Northern Ontario, and it may be that the traffic by the inland sea will develop sufficiently for both lines

Mr. Mann has not much faith in the proposed line operated by the Government or by an independent company, but in that regard it must be remembered that his views are the result of special experiences and interests. The Railway Commission makes it more difficult for any great corporation or even combination of corporations to crowd out a competitor for traffic. If the Government

line has the best route it will get the traffic. Another point is the many great corporations to be dealt with. If the proposed line cannot succeed as a Government enterprise or an independent concern it would have only a one-sided success as a bonus part of any one of the big western systems. Not only the Canadian Northern, but the Canadian Pacific and the Grand Trunk Pacific, and possibly the Great Northern, want to reach Hudson's Bay. The Government should not favor one above the others. A Government line with running powers for all the systems might solve the problem without establishing the monopolistic conditions which have retarded development in many parts of the Dominion. There will be no likelihood of a repetition of past mistakes in a matter of so much moment in Canada's transportation development.—Toronto Globe, Aug. 14th.

### FLAG STATIONS

Among the many changes made in the Grain Act one of the most important is the following relating to Flag Stations:—

The following subsections are added to Section 88 as sub-sections 3-3-4 and 5 thereof:—

2. The Car Order Book shall be in the form "E" in the schedule of this Act.

3. In the case of a flag station from which grain is shipped, the Commissioner may, in his discretion and for such period or periods as he deems necessary, require the railway company to provide at such flag station or shipping siding a suitable person whose duties shall be:—

"(a) to keep open for the use of shippers at all times during the day a car-order-book, as provided under this Act, in which orders for cars may be entered in accordance with the provisions of this Act;

"(b) when the loading of cars is completed, to seal such car or cars;

"(c) to provide shippers with the regular form of grain shipping bill; and

"(d) when such grain shipping bill is properly filled out by the shipper, to hand it to the conductor of the train that picks up such car or cars or place it where such conductor may get it.

4. This subsection shall not apply to sidings used exclusively for the passing of trains.)

5. Every Railway Company which fails to comply with any requirements made by the Commissioner under subsection 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.

It will be noted in connection with the above amendment that the carrying out of the intention of Parliament is largely in the hands of the Warehouse Commissioner. It is up to those who make use of flag stations for loading their grain, to get busy and see that the Commissioner gets the necessary appointments made before the grain commences to move.

### REAL LAND VALUE

Land in its natural state is not worth much. The farmer has given it nearly all the value it has. By clearing away forest and stones, by ditching and tiling and fencing it, by digging the wells and putting up the buildings and constructing the roads, by getting its very soil into shape with long years of cultivation, by making it so valuable that towns and factories and railroads must come to it for food and trade.

# PUBLIC OWNERSHIP OF RAILROADS

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

For the Public By Erik Oberg. (Conclusion of Article.)

### IV. Passenger Fares and Service of Leading Publicly Owned Systems—I. Germany.

We have seen in the preceding part of our inquiry, that publicly owned railroads have proved to be sound undertakings financially, and that, had they been built by actually paid in stock capital, thus comparing them with a sound private enterprise, there is not a single publicly owned system in Europe or Australia which would have failed financially. This is more than can be said of many a privately built and managed road.

In the present article we will examine the service rendered by publicly owned railroads, and the charges exacted for service. This is the final test of the soundness of government operation of railways. If by government operation it has proved possible to earn a high percentage of net profits, at the same time as rates have been low, and having a tendency of constantly becoming lower, then we may well conclude that government operation is in all respects equally efficient with private management in the case of railroads; and, inasmuch as the general public and not private manipulators, is benefited by the success of the system, government operation would be preferred, if for nothing else, for reasons of pure expediency.

The trains on the German railroads carry three, and in some cases four classes of passengers. In a general way it may be said that the first and second class correspond to our Pullman and chair cars; third class to our coaches, and that there is no corresponding accommodation to the fourth class in this country. In regard to comfort there is but a slight difference between first and second class. Both compare, when the differences in the habits and requirements of the people are considered, well with the accommodations offered by Pullman cars on American railroads. That these two classes are decidedly superior to the accommodation offered by our regular coaches should be specially noted; one proof of this is that first and second class cars in Germany of about the same size as our regular passenger cars, seat only about half the number of passengers that can be seated in our coaches, so that, as to space, a second class passenger is given nearly double the space accorded to regular travellers on our roads. First class cars, in fact, are even more spacious than that, per passenger.

The third class, again, is not as comfortable as our coaches, comparing more nearly with the comfort accorded passengers on some of the elevated railroads in New York, (strap hanging, however, excluded). Still the third class cars are always clean, hygienic, and kept in excellent condition.

Fares vary, of course, according to classes, and also according to kind of train. An extra charge is made for travel with through express trains. While the fares have always been low in Germany as compared with either the United States or Great Britain.

In comparing the regular mileage rate charged on German railroads, with the rates on American railroads, the high class rate should not be compared with American rates. This rate is the price of exclusiveness and distinction, and not of accommodation merely. The second class rates are the ones that should equitably be

compared with the charge required for the best American service. The second class passengers, in general, represent the same class as travels in Pullman cars in America, and the class of travellers who use the third class in Germany correspond to those who use the ordinary coaches in this country. This statement is amplified by statistics showing that in 1901, of all the passengers on the German State railroads, 0.37 per cent only travelled first class; 8.95 per cent, second class; and 89.01 per cent, third and fourth class; 1.67 per cent. were military persons.

To compare the second or first class rate on German railroads with our regular so-called "first-class" ticket rate is absolutely erroneous, and is done either out of ignorance or for reasons of wilful deception. The only comparison possible is to compare the coaches on the American roads with the third class cars in Europe, because both of these accommodations serve the bulk of the traffic, and the space accommodations per passenger is also equal in these two kinds of cars, although as mentioned before, the coaches here are superior in comfort, not on account of giving any more space, but because of their upholstering.

Comparing with English roads, which are all private, and which cannot even claim higher rate of wages paid as an excuse for high passenger fares, we find that the lowest German rates are less than one-half the lowest regular English rate, and that the average German rate is but slightly more than one-half of the English average rate.

An indication of the high standard of accommodation offered is also given by mentioning the sleeping cars on the German state railways. These are all divided in actual state-rooms, and the modern cars have only two berths in each state-room, there being ten state-rooms in each car. These cars are a trifle longer than the regular Pullman sleepers, so that the space per passenger is greater than here. In each state-room there is a washstand, mirror, etc., giving a far superior accommodation to the regular Pullman sleepers in this country.

The speed of the trains on German railways is, of course, also a consideration in regard to good service. Between Berlin and Halle there are seven express trains a day, running at an average speed of over fifty miles per hour, one of them running at an average speed of close to 55 miles an hour. Between Berlin and Hamburg there are five trains a day running at an average speed of between 51 and 53.5 miles an hour. On all other leading German lines there is at least one, and often more, trains daily, running at an average speed of 50 miles an hour.

Turning now to the United States we find that the average speed of the Empire State Express, so much spoken of, is not more than 54.5 miles an hour, and that, with the exception of the one fast Chicago express, the 18-hour train, all other trains run at an average speed of less than 50 miles an hour on the New York Central railroad. On the New York, New Haven and Hartford railroad, which may be taken as an average of

Eastern railroads, the average speed of express trains is less than 45 miles an hour, and, we regret to say, the trains seldom keep up to the schedule time at that. The best record in America is presented by the two New York-Chicago expresses on the New York Central and the Pennsylvania, running at average speeds from 53.5 to 54.5 miles an hour. But all other express trains on these routes between New York and Chicago average but 40 to 43 miles an hour.

The highest speeds of American express trains are in many cases only made in one direction, or by one train in either direction, whereas the next fastest trains on the same lines generally run at appreciably slower speeds. On German railways, on the other hand, there are generally, on trunk lines, several express trains per day, running at the same, or very nearly the same speed. Taking it altogether, if we leave out of consideration the high speeds of 62 to 67.7 miles per hour of several trains on the short distance between Camden and Atlantic City under the special conditions of competitive pressure, the speed of the German trains is not only not inferior to the similar performances on American roads, but is ahead of them as regards the larger number of fast trains running on the same lines, not to mention that fast trains in Germany run according to schedule time, whereas fast trains in America generally do not do that.

Summarizing, therefore, it is beyond question that the publicly owned railroads in Germany give equal or better passenger service as compared with private railways in America for a cheaper, and in some cases decidedly cheaper rate.

### V. Passenger Fares and Service of Leading Publicly Owned Systems

#### 2. Sweden

Passenger accommodations on the Swedish State railways are similar to those in Germany, except that there is no fourth class. The cars may in their leading features be considered as a compromise of English, German and American types of construction, and are of a very high standard. The passenger fares are among the lowest in the world. The tariff according to which they are charged is made up on the principle of decreasing mileage rate as distances increase.

For admission to through express trains twenty-seven cents is charged for third class, 40 cents for second class, and 67 cents for first class, irrespective of distance traveled. The reasons for this extra charge were set down in connection with German passenger fares. Sleeping car accommodations are uniform in price, being \$1.35 for second, and \$2.70 for first class, per night, irrespective of distance traveled.

Much has been said about cheap American commutation tickets. The comparison with the rates of the Swedish State railways, however, even in this particular, is not favorable to American roads, except for long-distance commutation.

#### Swedish State Railways

Commutation time. Rate per mile of commutation distance, one way:

	2nd Class.	3rd Class.
One month .....	\$0.39	\$0.26
Four months .....	1.56	1.04
Six months .....	1.95	1.30
Eight months .....	2.34	1.56
Ten months .....	2.73	1.82
Twelve months .....	3.12	2.08

#### 3. Belgium

The accommodations offered by the Belgian railroads are similar to those of Germany, although the cars of the latter country are probably of a slightly higher

quality. The present passenger fares in Belgium are as follows:

Ordinary passenger trains:  
 1st class—2.34 cents per mile.  
 2nd class—1.76 cents per mile.  
 3rd class—1.17 cents per mile.

Through express trains:  
 1st class—2.93 cents per mile.  
 2nd class—2.2 cents per mile.  
 3rd class—1.46 cents per mile.

For round-trip tickets, permitting a return trip within a limited time, a reduction of 40 per cent of the price of the return ticket is allowed. The full significance of the low rates is the more apparent when we consider that 83 per cent of all passengers travel third class, and that a very large proportion of the travel is done by the public availing itself of the reduced round-trip ticket rates.

#### 4. France

The majority of French railways, as we have already seen, are in private hands, less than 2,500 miles being owned and operated by the government. The ticket rates were notably high in France until 1892, except on the State railways, which in 1881 adopted a cheaper rate, with proportionately smaller fares for long distances. The State railways also at that time introduced the system of 40 per cent reduction on round-trip tickets, the same as in Belgium. The French rates, which are now uniform on the State and private lines, are, however, not as low as on the Belgian State roads, and not nearly as low as on the German State railways. At present the fares are:

1st class—3.47 cents per mile.  
 2nd class—2.34 cents per mile.  
 3rd class—1.53 cents per mile.

Baggage is free of charge up to an amount of 66 pounds. The excess charge amounts to 0.16 cent per mile for the first 22 pounds, and 0.13 cent per mile for each additional 22 pounds. This makes carrying of a great amount of excess baggage prohibitive, and properly so. The rebate for round-trip tickets is at present modified so that it amounts to 30 per cent of the return fare for distances up to 62 miles, then proportionally increasing so that the rebate for a distance of 315 miles is 50 per cent of the return fare.

If we compare the fares in France with those in Germany, we will find that they are decidedly higher in the country having, in main, a private railway system. Still, conditions in France and Germany are in no way different in regard to railways, so the difference in rates cannot be explained by reference to difference in conditions, a thing which is the favorite explanation in this country whenever the high rates of our railroads are attacked. All the difference in conditions between the French and German railway systems is, that the one country is trying private operation with government control, while the other is applying the true principle of government ownership pure and simple. If the accommodations of travel, the safety and the rates are superior in the one country to the same things in the other, what is the cause if not the system of management?

#### 5. Austria

The present passenger tariff on the State railways in Austria was adopted in 1895. It is based on the principle of gradually diminishing mileage rates for increasing distances, a system which is generally known as the zone-tariff system. According to this tariff, the fares, in cents per mile, are as follows:

Per mile in zone.	Cents per mile.		
	1st Class.	2nd Class.	3rd Class.
1-94 .....	2.43	1.46	0.81
94-187 .....	2.37	1.40	0.75



187-375 .....	2.27	1.30	0.65
375 and over .....	2.14	1.17	0.52
Through express trains:			

Cents per mile.

Per mile in zone.	1st Class.	2nd Class.	3rd Class.
1-94 .....	3.40	2.11	1.13
94-187 .....	3.34	2.05	1.07
187-375 .....	3.24	1.95	0.97
375 and over .....	3.11	1.82	0.84

As only 1.2 per cent of all passengers travel first class, the rates for this accommodation may practically be disregarded when we compare the rates with those on American roads.

While, as we have seen, all third-class passengers (constituting 86 per cent of the total) on the Austrian State railways travel for about, or less than, a cent a mile, still lower rates are in force for annual commutation tickets, as shown in Table X. These rates reduce the average rate so that this is only 0.95 cent per mile for all classes of passengers, or less than half the average rate in Great Britain or the United States, where all railways are privately owned.

7. Italy

Up to July 1, 1905, all railways in Italy were operated by private companies. The passenger fares charged by these companies were as follows:

Ordinary passenger trains:

First class—3.6 cents per mile.

Second class—2.5 cents per mile.

Third class—1.6 cents per mile.

Through express trains:

First class—4.0 cents per mile.

Second class—2.8 cents per mile.

Third class—1.8 cents per mile.

When the government took charge of the railways, however, these rates, which are high compared with those in force on the European State railway systems, were materially reduced and a zone-tarif system introduced November 1, 1906. The following table gives the fares charged for certain distances on the State railroads:

Distance	Fare.		
Miles.	1st Class.	2nd Class.	3rd Class.
125 .....	\$4.60	\$3.25	\$2.10
250 .....	8.10	5.55	3.55
500 .....	12.45	8.15	5.25
800 .....	15.40	10.15	6.45
960 .....	16.80	11.10	7.05

No extra charge is made for express train travel. By studying the preceding table we find that the rate per mile varies according to distance, so that first-class fares are maximum 3.7 cents per mile (even this is less than the highest private rate) and fall to 1.75 cents per mile; the second class rate varies from 2.6 to 1.15 cents per mile; and the third-class rate from 1.7 cents to 0.73 cent per mile. No other European country, except Sweden, Austria and Hungary, has attempted to reduce passenger rates to such an extent.

Other European States

The passenger fares in European countries possessing State railway systems, other than those mentioned, are equally low as in those countries dealt with already. On the Norwegian State railways the average fare is 1.16 cents per mile. In Switzerland the average rate is 1.42 cents per mile. This figure is higher than the average for any other European State railway system, except Roumania's, owing to the enormous cost of railway construction in that mountainous country. The average mileage rate per passenger in the Netherlands is 1.14 cents in Roumania 1.49, and in Russia 1.07 cents.

If we summarize the results of our investigation in regard to passenger service and fares, we find the following statements to be the outcome of our inquiry:

The service rendered by State railways, particularly in countries where public ownership has long been an

established policy, is equal or superior to the service rendered by private railway managements.

The rates charged by existing State railways for the service rendered are, in general, so low that the average passenger rates per passenger mile are, with few exceptions, only one-half, or slightly more than one-half, the average rates charged by the private railways in countries where private ownership exclusively is the recognized policy.

In face of this, why did Mr. Taft say—"the rates are not as low, and therefore not as beneficial to the public?"

Editor's Note—The French government is making strenuous efforts to add to its State-owned railways by purchasing the "Western railway," and the ministry has declared itself as ready to stand or fall on the purchase bill. A vote in the Senate for delay until October, in order that negotiations for partial instead of complete purchase might be renewed, was lost on the 25th by 128 to 125; and the first clause of the bill authorizing the purchase passed by a vote of 150 to 116. According to a dispatch to the Chicago Tribune,

Mr. Clemenceau in his speech derided the idea that that state could not manage the Western railway. He said the state already manages 2,500 miles of railway. It manages all great public services; why not this railway? He did not believe Mr. Rouvier's objection that the state could not control expenses satisfactorily. "That is not saying," he added, "that I am partisan of state ownership. I do not agree with putting the state everywhere. At the point where we are in social evolution the hour has not come, if it ever does, to weaken the central power too much, but the state is now in a position to make its will felt in regard to these great organizations when general interests oblige it to demand from them certain acts or concessions." Mr. Clemenceau confesses that in the purchase of the Western railway he sees a means of bringing pressure on the other companies so as to make them adopt the methods of working which the state proposes to apply to its own system.

THE DISTRIBUTION OF WEALTH

The Republican platform boasts that the wealth of the United States is \$110,000,000,000; but it is discreetly silent about the distribution of that wealth. The matter is only one of simple arithmetic, however. If there is indeed as much wealth as that, one hundred and ten thousand millions—there is an average of \$1,300 or more for every man, woman and child in the country, which makes an average of over \$6,000 for every family. Now we may ignore the families that are thriftless and idle and poor, and those that are thriftless and idle and rich, and consider only those that are thrifty and industrious whether rich or poor. Some of these can doubtless show their \$6,000. But how many? Ask your industrious and thrifty neighbor whether he has his share of this wealth—whether he can put his hands upon \$6,000 of which he can say, "This is the share of my family"?

PROGRESS OF ASSOCIATION IN MANITOBA.

There has been a gradual increase in membership and in the number of branches every year since the organization was started in Manitoba, there being at the present time 133 branches, 23 of which have been organized since the last annual Convention. The most encouraging feature of the movement is the increased interest that is being manifested in the operations and activities of the organization by farmers generally, and the tendency to take advantage of the opportunity afforded by the Association of developing the social side of farm life as is shown by the large number of social gatherings and picnics which is being held under the auspices of the Association, at which addresses are delivered by prominent farmers on economic questions.

# OWNERS OF AMERICA

(By Alfred Henry Lewis.)

Once upon a no very remote time, a wise man, looking ahead, declared that children then alive would see a day when the entire property of the country would lie, helpless and obedient, beneath the dominating thumbs of one hundred men. This wise man gave his prophetic sight too much of elevation; he overshot the mark. The day he threatened has arrived, and not one hundred men but a half-score may be named who hold practically the whole wealth of America in the controlling hollow of their hands. It is here proposed to write serially and biographically—and as far as may be remedially—of these men, and to begin with Andrew Carnegie, who is a Caesar of Steel.

Of all who ever went to sleep at the switch of their own interests, the public is most somnolently thick. Of all the inane lambs that ever gamboled in plain sight of the wolves, the public is the most bleatingly witless. As exhibiting to the public lamb, in something of its size and fangy strength, one of the many lions with which, in advance of the millennium, it is pleased to lie down, I give here a handful of figures by which to measure the Steel Trust.

The Steel Trust stock and bond issues, in a recent year, amounted to nearly \$1,436,722,135. The whole debt of the United States was but \$901,470,950. In interest and dividends for that year, the Steel Trust paid out \$58,748,392. The interest payments of the government during the same period were \$28,556,438. That year the gross earnings of the Steel Trust were \$536,572,871. The income of the government, slightly topping it, was \$560,396,674. The operating expenses of the Steel Trust during those twelve months were \$409,268,599, while the expenses of the government were \$477,542,659. The Steel Trust surplus at the close of that year was \$12,304,916; the surplus of the government was, roundly \$14,000,000.

These figures should give the public some notion of the size of at least one of the lions that live in the same cage with it. If gold be power—and I think no one doubts it—what a black world of harm, whether latent or active, resides with such a colossus of money! And yet it is but one of many; the woods are full of its gigantic kind. There is a downright peril that ever lurks in strength. Weakness, no matter how vicious, is seldom a threat. One need hardly fear a tabby-cat, even in its hour of anger. When the tabby swells to royal size and become a lion the case is different. There are trade lions, just as there are trade tabby-cats. The public is safe from the little iron-monger, though he were ever so hungrily to swindle it. It would be widely another business if the Steel Trust turned man-eater, with teeth and talons to carry out its fell design.

Andrew Carnegie dominates and directs the Steel Trust. Every day he receives the totaled story of its doings. He assumed to "retire," but it was only the polite fiction of a gentleman, who, living elegantly in these, his latter, leisure days, would rid himself of smudge of forge and dust of mill. Since Mr. Carnegie intended thereafter to inhabit the drawing-rooms of existence, where trade is the thing rude and undesirable, he defied a proverb and invented a method by which he might both eat his cake and have it, too. He called that method "retiring"; and, in pursuance thereof, he "retired" from the Steel Trust, just as Mr. Rockefeller "retired" from Standard Oil; just as some captain "re-

tires" to his cabin and by messenger sends his orders to the bridge.

Not only does Mr. Carnegie dominate the Steel Trust, but he claims credit as its creator. His original investment was \$250,000. That is the whole measure of what capital he has contributed during his forty years of steel. Now his annual income, per word of Mr. Frick—who ought to know—is, roundly, \$25,000,000; which is more than the aggregate incomes of all the sovereigns of Europe, including King Edward and barring the Czar.

There is no guessing at Mr. Carnegie's riches; he himself couldn't count them. Mr. Morgan, he whom his intimates call "Ponty," described him as the "richest man in all the world." Mr. Frick, more conservative, put him down for half a billion. And what is half a billion? If the salary of Pilate, when he sat in Roman judgment on the Saviour, had been \$250,000 a year, and if he'd lived until now and drawn and saved every dollar of that salary, he wouldn't be worth, by many millions, as much as Mr. Carnegie. Such as Mr. Carnegie, therefore, are worth reading about; his story should show much to copy, and perhaps much to avoid.

In figure Mr. Carnegie is five feet four inches in height—a short, thick, tough, stocky, hickory-knot of a man. His head is round and big and hard and Scotch, and full of brains. He is active, keen, urbane, aggressive, ambitious, affable, selfish, friendly, cautious, never forgets, seldom forgives, helps others, helps them the more readily when it helps Carnegie, keeps his right hand posted as to what his left's about, has no spunglass sentimentalities, would like to get back a dollar for every dime put out, and is not wholly decided whether he would sooner be rich than be right. He is against rascality. Emphatically he is against rascalities that spell a personal loss. He prefers to do right and win. Also certain hair-splitting moralists and ethical carpers aver that he would sooner do wrong than lose.

The Carnegie annual output of steel is eight millions of tons. The selling price of this is half a billion dollars. If the public bought it all, at the figures it usually pays for armor-plates, the selling price would be \$3,200,000,000. Which shows the difference between a bat-eyed public and a lynx-eyed private consumer, when the two go buying steel.

With his personal income of \$25,000,000, and fortune of half a billion, Mr. Carnegie draws the reins of direction over twenty-fold that sum. He is a herd-leader of money, ten billions of gold will follow him. The whole wealth of the country is \$107,104,211,017; and so you may gain some notion of the Carnegie frontiers. He can make men, break men; feudal in his commercial authority, our gold baron sits possessed of "the high justice, the middle and the low." He may not take physical life, but he may take dollar life—he may not take the house, but he may take away the prop that doth sustain the house.

Every man and woman and child between the oceans is serf to Mr. Carnegie, and directly or indirectly must render him tribute. To what end? That he may drink deep and ever deeper of the money-goblet. Does it do him good? No. Does it do us harm? Yes. Is there no remedy, no power of cure? Remedy? There are half a dozen remedies. We pass laws against the man who carries a pistol. Yet far more deadly, as a weapon of offense against the citizen, is the concealed bank-book of a multi-millionaire.—Cosmopolitan.

# THE PASSING OF GERALD MASSEY

The Veteran Bard of Freedom

(Selected)

The recent passing from earth life of Gerald Massey, which occurred on October 29th, marked the departure from our midst of the last of the notable band of Anglo-Saxon poets of the people whose championship of justice and freedom through their ringing verse, in the first half of the nineteenth century, was one of the most positive and effective agencies for democratic advancement on both sides of the Atlantic. With us were Whittier, Lowell, Whitman and Longfellow. In England Elliott, Shelley, Byron, Massey, Mackaye, Hood and Mrs. Browning voiced the higher aspirations of the people, their yearning for freedom, for justice and the right to that larger life, which should give the opportunity necessary for the soul to grow and the brain to be nourished.

It is doubtful whether any poet of England during the forties of the last century did anything like so effective work as did Massey in arousing the people to a sense of their God-given rights, the importance of the fundamental demands of democracy, and the necessity of recognition of the law of solidarity. On one occasion he voiced this then little recognized truth in regard to the oneness of life in the following striking words:

"Humanity is one. The Eternal intends to show us that humanity is one. And the family is more than the individual member, the Nation is more than the family, and the human race is more than the Nation. And if we do not accept the revelation lovingly, do not take to the fact kindly, why then 'tis flashed upon us terribly, by lightning of hell, if we will not have it by light of heaven—and the poor, neglected scum and canaille of the nations rise up mighty in the strength of disease, and prove the oneness of humanity by killing you with the same infection.

"It has recently been shown how the poor of London do not live, but fester in the pestilential hovels called their homes. To get into these you have to visit courts which the sun never penetrates, which are never visited by a breath of fresh air, and which never know the virtues of a drop of cleansing water. Immorality is but the natural outcome of such a devil's spawning ground. The poverty of many who strive to live honestly is appalling."

He saw with almost prophetic vision what Henry George later so splendidly elucidated in his great economic works touching the right of all the people to the land, and with no less clarity of vision he recognized the necessity of public-ownership of natural monopolies,—something which the ablest and wisest statesmen and economists of the day are everywhere beginning to recognize as the only true solution of this great question, which will safeguard the people's rights and interests and protect them from exploitation at the hands of the few who through monopoly rights levy a cruel tax on industry. On this question, more than half a century ago, he said:

"We mean to have a day of reckoning with the unjust stewards of the earth. We mean to have the national property restored to the people. We mean that the land, with its inalienable right of living, its mineral wealth below the soil and its waters above, shall be open to all. We mean to have our banking done by the state, and our railways worked for the benefit of the whole people. We mean to temper the terror of rampant individualism with the principles of co-operation. We mean for women to have perfect equality with men, social, religious and

political, and her fair share in that equity which is of no sex. We mean also that the same standard of morality shall apply to the man as to the woman. In short, we intend that the redress of wrongs and the righting of inequalities, which can only be rectified in this world, shall not be put off and postponed to any future stage of existence."

There was something in Massey's poems of freedom that reminded one of the grand old prophets of Israel, who dared to speak against entrenched wrongs and to lift up their voices fearlessly for the oppressed. In one of his many poetic appeals to the people he thus strives to awaken the masses, who were paralyzed and sodden by poverty, oppression, and the arrogance of privilege.

"Thus saith the Lord: You weary me  
With prayers, and waste your own short years;  
Eternal truth you cannot see  
Who weep, and shed your sight in tears!  
In vain you wait and watch the skies—  
No better fortune thus will fall;  
Up from your knees I bid you rise,  
And claim the earth for all.

"Behold in bonds of mother earth,  
The rich man's prostitute and slave!  
Your mother earth, that gave you birth,  
You only own her for a grave!  
And you will die like slaves and see  
Your mother left a fettered thrall!  
Nay, live like men and set her free  
As heritage for all."

But Massey, like all the great reformers, was a man of faith. He dared to boldly uncover wrongs, to turn his back on the lure of wealth and popularity, in order to champion the cause of the exiles of society and the down-trodden ones, because he had an unshaken faith in the advent of a nobler day and a better economic order. Where in all the popular poetry of democracy and social justice can we find two more inspiring or finer little gems than the following, the first depicting the advent of full-orbed democracy?

"Immortal liberty! we see thee stand  
Like morn just stepped from heaven upon a mountain,  
With beautiful feet, and blessing-laden hand,  
And heart that wellethe love's most living fountain!  
Oh, when wilt thou draw from the people's lyre  
Joy's broken chord? and on the people's brow  
Set empire's crown? light up thine altar-fire  
Within their hearts, with an undying glow;  
Nor give us blood for milk, as men are drunk with now?

"Old legends tell us of a golden age,  
When earth was guiltless—gods the guests of men,  
Ere sin had dimmed the heart's illumined page,—  
And prophet-voices say 't will come again.  
O happy age! when love shall rule the heart,  
And time to live shall be the poor man's dower,  
When martyrs bleed no more, nor exiles smart—  
Mind is the only diadem of power.  
People, it ripens now! Awake, and strike the hour!

"Hearts, high and mighty, gather in our cause;  
Bless, bless, O God, and crown their earnest labor,  
Who dauntless fight to win us equal laws,  
With mental armor and with spirit sabre!  
Bless, bless, O God! the proud intelligence  
That now is dawning on the people's forehead,—  
Humanity springs from them like incense,  
The future bursts upon them, boundless, starried—  
They weep repentent tears, that they so long have tarried."

The companion poem on "The People's Advent" is equally inspiring and instinct with truth:

"'T is coming up the steep of time,  
And this old world is growing brighter'  
We may not see its dawn sublime,  
Yet high hopes make the heart throb lighter!  
Our dust may slumber under ground  
When it awakes the world in wonder;  
But we have felt it gathering round—  
Have heard its voice of distant thunder!

'T is coming! yes, 't is coming!

"'T is coming now, that glorious time  
Foretold by seers and sung in story,  
For which, when thinking was a crime,  
Souls leaped to heaven from scaffolds gory!  
They passed, But lo! the work they wrought'  
Now crowned hopes of centuries blossom,  
The lightning of their living thought  
Is flashing through us, brain and bosom;

'T is coming! yes, 't is coming!

"'Creeds, empires, systems, rot with age,  
But the great people's ever youthful!  
And it shall write the future's page  
To our humanity more truthful;  
There's a divinity within

That makes men great if they but will it,  
God works with all who dare to win,  
And the time cometh to reveal it,

'T is coming! yes, 't is coming!

"Fraternity! Love's other name!

Dear, heaven-connecting link of being;  
Then shall we grasp thy golden dream,  
As souls, full-statured, grow far-seeing:  
Thou shalt unfold our better part,  
And in our life cup yield more honey;  
Light up with joy the poor man's heart,  
And love's own world with smiles more sunny!  
'T is coming! yes, 't is coming!

Massey's poems of social justice and popular progress were companioned by some remarkably fine lines on the spiritual life and the relation of man to the infinite and to the life beyond the veil of materiality. From the following brief extracts selected from his longest spiritual poem we may gain something of the faith and spiritual insight that characterized this poem:

"There is no pathway Man hath ever trod,  
By faith or seeking sight, but ends in God.  
Yet 't is in vain ye look Without to find  
The inner secrets of the Eternal mind,  
Or meet the King on His external throne.  
But when ye kneel at heart, and feel so lone,  
Perchance behind the veil you get the grip  
And spirit-sign of secret fellowship;  
Silently as the gathering of a tear  
The human want will bring the Helper near:  
The very weakness that is utterest need  
Of God, will draw Him down with strength indeed.

## AN UNSOPHISTICATED TRUST

(From the "Literary Digest.")

A sheep in wolf's clothing appeared in court in New York last week in the form of a wrapping-paper trust, that asked to be let off lightly because it did not know it was a trust and had dissolved immediately upon hearing it. Upon this excuse and because the trust pleaded guilty the judge let the manufacturers in the combine off with a fine of \$2,000 each. The argument of the trust's lawyer is reported in the New York Journal of Commerce thus:

"The lawyer said that all the companies composing the association were small, that for some time prior to the organization of the association their business had not been paying well, that the association was organized to save them from threatened bankruptcy; and that their organization had not been the cause of the rise of price of wrapping-paper. He added that the whole of the twenty-five corporations controlled only 23 per cent. of the output of wrapping-paper in this country. None of the companies, he declared, had any thought of violating the law and that in going into the organization as they did they were ill-advised, and that as soon as they understood that it was in violation of the Sherman Act all withdrew from it and it was dissolved."

Not everyone, however, seems to take this representation of the trust's lamb-like character at its face value. Mr. John Norris, chairman of the Committee of the American Newspaper Publishers' Association, which is investigating the price of news print paper, says of the trust:

"In September, 1906, twenty-five fiber and manila mills formed the Manila and Fiber Association, of which John H. Parks was made manager. Immediately after the formation of the Association the production of paper dropped from 64,000 to 50,000 tons a quarter and the price of paper was advanced \$5 a ton. Other advances followed until the price had been raised \$16 a ton. The admitted profit of the pool was \$1,000,000 annually.

"John H. Parks, the manager of the Manila and Fiber Association, also ran four other pools or 'price associations,' as he called them. From these he drew an income of \$150,000 annually."

The New York Commercial, which is after spoken of as the organ of Standard Oil, ridicules the claim of the wrapping-paper trust in the following manner:

"Officers of the various concerns involved are reported to have projected the explanation or apology that they

'had no idea' that their 'combine' was violating the law!

"It passes understanding how any intelligent man involved in the combination could put up such a plea and expect anybody to believe the allegation—because for years past nothing has had more publicity and discussion given to it than this matter of the 'trusts' and 'pools' and 'combines' and the sort of transactions that make them unlawful. But even if it be assumed that all these men were ignorant at the outset of the character of the 'deal' in which they were engaging, it is a matter of record that on October 12, 1906—not long after this 'trust' had perfected its organization and gotten into working order—its organizer sent a communication to all concerned in the course of which he said:

"Without your Association you would, in an 'open market,' undoubtedly be now selling your outputs at prices as much below your selling prices as is represented by your 'pool taxes' contributions—if not more. Therefore, it is equally clear that all the money you now obtain by your sales above your 'cost schedule values' is the property of the Association. Why? Because all you get above your 'cost schedule' is 'artificially' created for you by means of your co-operative pool agreement.

"The expenses of the pool are not paid by its members. The expenses of the pool are paid by the public. The said expenses are paid out of the excess price obtained above your cost schedule which the pool requires the public to contribute.

"Barring old orders, it is not what you pay in, but what you get out of, your pool that determines its value to you respectively."

"Perhaps the members didn't read the letter of their organizer any too carefully, being perfectly content to pull in the \$1,000,000 a year extra profits in the aggregate that this arrangement was bringing them. But if any one of them did read that letter, he must, to-day confess himself a fool if he didn't understand its meaning and that he was violating the law.

"The public was not a bit surprised to learn that the fines were paid promptly by the attorney for these law-breakers, along with the announcement that their 'trust' had been dissolved.

"The least said the soonest mended.' Small wonder that these twenty-four concerns want to regard their late 'combine' as a closed incident!"

# A KNIGHT OF THE 20th CENTURY

(By W. C. Brann.)

We applaud the Knights of stagerland, cheap imitations of men, who in the days of Chivalry fought to live and lived only to fight. Ever ready to lead a crusade to the Holy Land, die for their lady love, or decide the fate of nations by a single combat, they filled the chronicles of their time with deeds of gold and glory sufficient to enrich the literature of all subsequent ages.

Everybody admires a fighter. All despise a quitter.

There never can come a time when stories of Knighthood will not be read and relished by the virtuous, the brave, and the generous.

But, while admiring deeds of chivalry, performed by men of might, "When Knighthood Was In Flower," we overlook, and sometimes despise the knights of our own day.

We honor the heroes of war, especially when they fight and die for liberty and the eternal right. We are prone to forget, and even despise the heroes of Peace, whose services to humanity may be as great as that of any Knight of the Sword who ever fought in any war, in any age. There is enough of the savage still in us to arouse our enthusiasm for gold lace, gleaming swords, flaunting flags, and flaming lips of cannon. The clash of armies, the thunder of guns, and the shrill notes of heroic bugles, appeal to us, with a thousand times more force than the angel song of "Peace and Good Will to Men." The Christian nations of the earth go armed to the teeth, and erect their highest monuments to their military heroes.

The destroyer is more popular than the saviour.

But the hero of Peace—the Twentieth Century Knight; who is he, and what did he do?

Come with me to the greatest forum in the world—the senate chamber at Washington. These seats were once occupied by statesmen, they are now filled in the main, by politicians. Once this was the Senate of the United States. It is now the Senate of the United Trusts. Formerly the election of a member depended upon his worth as a man, at present, with few exceptions, it depends upon the size of his purse. At one time it was controlled by a majority of its members. Today, Aldrich of Rhode Island is absolutely supreme, but rules in the name of his Master, the united forces of Monopoly. Do you see that sly old fox over in the corner? That's Tom Platt. He represents the Express Companies. His colleague, wearing that sanctimonious air, is Chauncey Depew, who represents the Railroads. The state of New York is not represented, though it is no worse off in that respect than nine-tenths of the other states. South Carolina, Wisconsin, Arkansas, and Oklahoma, are notable exceptions. They each have at least one man who has not bowed the knee to Baal. That magnificent looking man over there from Texas, is said to be "Water-Pierced" and thoroughly saturated with coal oil. We might go through the entire list, exhibiting the private trade mark of the interests who own the Senate, but time and space forbid.

The curtain is about to be rung down upon the last scenes of the sixtieth congress. The fate of a single bill hangs in the balance. It provides for an asset currency, not based on cotton, tobacco and grain, as was contemplated in the sub-treasury plan proposed by the Farmers' Alliance nearly twenty years ago, but railroad bonds, stocks, and other forms of questionable, if not fictitious value, owned by banks and speculators.

The bill contains more infamy than a quarter section of hell.

It was deliberately designed to give value to watered

stocks, and make it forever impossible to inquire into the physical value of railroads, with a view to relieving the people from paying an annual charge of \$200,000,000 on wind and water.

Once currency is based upon assets, you cannot question their actual value without depreciating your money. It is only the entering wedge, the first step in the direction of wild cat currency. Through this measure the iron heel of plutocracy will be ground into the prostrate necks of the people.

People who went into holy hysterics twelve years ago for fear Bryan would be elected and establish a currency system based on silver worth "fifty cents" on the dollar, accept the Aldrich Vreeland bill, as the acme of financial wisdom, notwithstanding the fact the money issued under its provisions will rest in many instances upon pure fiction. Once this system is established, railroads will no longer be tormented with rate questions, for the people will be afraid to ask for cheaper fares and lower freights, for fear of destroying the value of their money. Great scheme that! Under pretense of granting relief, we are to be bound so as to make future resistance impossible. The burdens under which we now stagger are to be fastened upon our backs forever.

Congress is about to adjourn. Surely this bill cannot pass. Its purpose is too palpable. If votes are lacking to insure its defeat, under the rules of the Senate it can be talked to death. Most Democratic members pretend to be antagonistic to the measure, and they can talk. Their sincerity will be put to the test. Republicans are practically a unit in favor of its passage. Who will lead the fight?

All have read the story of Horatius at the bridge. They are familiar with how Leonidas and his Spartan heroes won immortality at Thermopolae. Here, at the pass of Monopoly, is the place to rally and make other heroes. The occasion calls for a man who is bigger than his party, a man with the courage of a Daniel, with a purpose high as the stars, ready to incur the eternal enmity of party bosses, and defy entrenched, united and triumphant Monopoly.

As the hour of fate is about to strike, a little man on the Republican side stands up and begins to talk. He is from Wisconsin. The people, and all the people's enemies know him. More than once the "interest" have tried to buy and bully him, but failed. Through party treason they undertook to retire him to private life, and instead their own trucklike tools were retired. This is Robert M. LaFollette. His eyes flash fire. His hair stands up almost straight, as if each separate hair were a rebel. His tongue is sharper than a two edged sword. His brain is stored like an arsenal with every weapon that wit, or wisdom can invent for the people's defence. Boss Aldrich and his corporation crew are stunned at the audacity of the man. Whether he wins or not, he would brand them as pirates and prove it. He would expose their perfidy. It would require much talk to do that, and he is sufficient. Night comes on apace, but he wavers not. Midnight finds him still fighting. The dawn breaks and finds him still hurling verbal thunderbolts at this infamous measure and the cringing interests behind it. But sleep he must have, and Senator Stone of Missouri takes his place, but shows little heart. His colleagues on the Democratic side had urged him to stay out of the fight and let La Follette talk himself to death. They keep coming to him begging him to quit. After a little while he sits down, T. P. Gore, the blind Senator, enters the breach. Eloquent, brave, brainy, and true as

steel, he could not last long. Unable to read, at the end of two hours he quit, expecting Stone to resume his speech according to the agreement. But Stone was not there. Whether unavoidably absent, or influenced to stay away by the United and Ancient Order of Judas Iscariots, will never be known, but he was not there when needed. Aldrich was quick to take advantage of the situation, and demanded a roll call on the bill. Just as the clerk commenced, La Follette entered, refreshed and ready for the fray. He did all in his power to open the fight, but it was too late. The battle was lost. The war was not ended though, and this champion of the people, this hero and Knight of the Twentieth Century, is still in the field. Therefore the people have hope. Wisconsin placed his name before the Republican National Convention for President, and here is what happened according to the press:

"It was late in the afternoon before the convention now literally sweltering with the intense heat and weary after nearly seven hours of continuous session, reached

the end of the flood of eloquence and decks were at last cleared for the culminating act. But no, just as the last swell of oratory, the seconding speech for La Follette had died away, like a cyclone from a clear sky burst a La Follette demonstration which swept the convention from its very bearings. It was the same deafening wave of sound that had greeted Roosevelt Wednesday and Taft a little while before, intense and maddening and with the vital ring of genuine enthusiasm. It seemed as though Wisconsin had suddenly peopled every foot of the galleries. The delegates sat calm and awaiting except the frantic Wisconsinites, but the convention for the time being was in the possession of the galleries."

The galleries represent public sentiment. They were not peopled by "Wisconsinites," but by men and women who admire real worth from every state in the Union. This capture of the galleries by La Follette is a significant thing. The thunder of applause which greeted his name, sounds the death knell of Monopoly, and monopoly owned political parties.

## THE FARMER TO THE RESCUE

(From the Literary Digest.)

A leader of Israel, according to a scriptural historian, once received a promise of better times for his country by signs given on the threshing-floor. It is there, likewise, that our financial authorities are now looking for signs of better times for the United States. "Indications at the present time are for great crops," says Chief Statistician Clark, of the Department of Agriculture, and the newspaper observers are hailing the approach of prosperity from every editorial aerie. "For eight years," says Mr. Clark, "the American farmer has enjoyed unprecedented prosperity, and now the ninth promising harvest is practically assured. Never in the history of the United States have there been nine such years—years of big yields and high prices."

The wheat crop is expected by the New York Journal of Commerce to reach 737,270,000 bushels, a figure surpassed only by the great yield of 1901; and oats, rye, and barley are also thought likely to endanger their former records. Indian corn, which usually yields a billion bushels more than all these grains combined, is to be reported on later. As the world's stock of wheat is 50,000,000 bushels below the figure for last year, our big crop is expected to bring a good price.

"There is absolutely not a leg for the pessimist to stand on."

"Prosperity for the farm, big freight receipts for the railroads, more beef at a lower price, a bounteous breakfast, and a 'full dinner-pail' are all included in the promise of the fields. Nature has done her part toward a business revival; the rest is up to us. If this promise is disappointed, it will be a case where every prospect pleases, and only the politician is vile."

The Philadelphia Inquirer observes similarly:

"Agriculture is still the chief source of the national wealth and the basis of the national welfare. If the crops are good the times can not longer continue bad, and the farmer with his barns full of grain and his pockets bulging with money is the most efficient advance agent of a business boom. He is the American manufacturer's best customer, and when he has the means wherewith to supply his needs he is able to supply a market which for extent and profit has no equal in the world.

"It is because the farmer, thanks to a succession of good seasons, had unusually large reserves on which to draw that the consequences of the late reaction were not more serious, and with his circumstances still further improved there is sure to be something doing. And the

greater the crops the greater will be the Republican majority next November."

James J. Hill, who is something of an authority on the crops himself, thinks, however, that the yield will not be anything stupendous. "There will be no car shortage because there will be no long crop," he said to a reporter in Washington a few days ago. The Wall Street Journal is able to see compensations even in this. It remarks:

"James J. Hill says we are not to have any bumper crop this year. Whether he is correct or not in his prophecy, it will take a few months more to decide the question. If it turns out according to his way of thinking, there are large compensations for the failure to get a bumper crop. Bumper crops are by no means an unmixed blessing. They lower prices to the consumer, but they are apt to lessen the reward to the producer. When crops are super-abundant, people are apt to spend to excess, so that bumper crops often stimulate the extravagances which are hard to correct when things take a different turn.

"Yet the want of a bumper crop is no cause for pessimism. On the contrary, moderate abundance is better than wasteful superfluity, and at least moderate abundance is assured this year. If nature is too prodigal, man is apt to take chances which a more prudent regard for means and ends would never assume. To live in a land of plenty and peace is far better than to be intoxicated by the feeling that economy can be cast to the winds without reaping the reward of wastefulness."

### CO-OPERATION IN ITALY

Schools of design have been formed through the instrumentality of which the artificer will not only find her intelligence quickened, but will be freed from the dictation or tyranny of the designer. One of the most important objects of the society has been to provide, where necessary, workshops in which proper provision will be made for "the health, the salary or wages, and the morality" of the operatives. These wages "have everywhere been higher than before." On this point we read:

"The Co-operative Society of Industries for Italian Women has so arranged the scale of remuneration paid out that such workers as receive least pay (such as handweavers, etc.) shall be those who work in regions where the cost of living is lowest, while skilled workwomen, who produce more difficult work, which fetches higher

prices, dwell in the big cities, where expenses are greater."

So far complete success has attended the society. Marriage has increased in many industrial centres, domestic comfort has been promoted by higher wages, and as a proof of improved morality Bice Tittoni tells us that illegitimate births have diminished. In conclusion she remarks:

"And what of the future? While much has been done, much also remains to be accomplished. Let our members, our friends, the whole country, bear this in mind. Our prospects are indeed bright and smiling, but we must be careful not to relax our efforts. We must see that the committees and operatives remain faithful to the organizations under the conviction that co-operation is the sole secret of success."—Translation made for The Literary Digest.

### SOME PROPHECIES OF A WOMAN SUFFRAGIST

The battle for woman suffrage has now been waging in America for more than half a century. That the cause has a large and constantly increasing number of staunch supporters among college women there can be no doubt; yet other women,—many of them prominent ones,—have declared themselves unalterably opposed to it in principle and in practice, writes Miss Annie R. Ramsey in the current number of Lippincott's.

The inception of the movement antedates the birth of the Republic; for two days before the signing of the Declaration of Independence the State of New Jersey changed the wording of the enfranchisement clause of its Provincial Chart from "Male free-holders worth fifty pounds" to "All inhabitants worth fifty pounds," thus giving the ballot to women as well as to men. As democratic principles and ideas spread, the property qualification became very unpopular; and in 1807 a law was enacted under which only white males whose names were on the State or county list were permitted to vote, women and negroes being disfranchised. It was not till 1847 that any concerted action was taken toward the enfranchisement of women. Wyoming was the first State to give them the ballot (1869); and since then Colorado, Utah, and Idaho have followed her example.

In the last fifteen years the suffragist army has been largely recruited from "the most intelligent and reflective part of the community"; and when such a stage is reached in any movement founded on a plea whose abstract justice is admitted, "it is certain that the end will soon be attained; and it is no particular foresight which prophesies that woman suffrage will eventually be tried."

Four arguments of the anti-suffragists are disposed of as follows:

(1) It is said that women will not vote when they get the ballot, because the majority of women do not want to vote.

No, of course not! Who does want to vote just for the sake of voting? But give a woman something to vote about, and she is not slow in doing it. In three successive Wyoming elections 90 per cent. of the women voted, as against 80 per cent. only of the men.

(2) It has been prophesied that, once the poll-habit is formed, the house and children will be neglected.

It does not appear that a man neglects his shop or office to vote; why then should a woman take a different stand in regard to her business?—for assuredly home-keeping and child-training are the business of all women happy enough to possess a home and children.

(3) The effect of the ballot given to woman will be the degradation of her character.

Is it possible that thinking about politics is so degrading? How have men escaped contamination? Are reading and discussion upon themes and schemes of good

government so pernicious that no woman can approach them and retire unsoiled? What we say among ourselves and in our homes might surely be said on a slip of paper with as little harm to our morals.

Do the prophets mean that going to the polls on election day is degrading? It has been claimed that the coming of women to the polls has improved the condition thereof.

The prophecy may be founded on the fact that voters are not exempt from military and jury duty. Priests,—who do not even give sons to the State,—are practically so exempt; and doctors rarely sit on a jury. And women to-day follow the drum as nurses quite as faithfully and fearlessly as their brothers, the chaplain and the doctor.

(4) That the vast majority of women are uninformed and not informable, on political subjects; that they will be the followers of the most successful intriguer and "ward heeler."

So they may for a time; and I would respectfully submit that in these things they would imitate the men they knew best. Very little else could be looked for at first, if every woman fit or unfit rushed to the polls; but the mass of women is being slowly educated.

The thought and energies of many earnest women have for thirty-five years been devoted to this subject of education and uplifting, and the result must be forthcoming in future generations.

The Lippincott suffragist condenses the old prophecies with their refutation into the following form of recapitulation:

(1) Woman suffrage will be tried; perhaps not soon, but in no very distant time.

(2) It will not destroy the home and woman's work therein.

(3) It will not degrade woman or produce any very great change in her character.

(4) It will not fail because of woman's indifference.

(5) It will not overwhelm our present Government by a great tide of crude and ill-considered opinion. It is far more likely, for a while at least, to bring strength to reform and lifeblood to vital issues.

### INDIA AS THE MOTHER OF THE WORLD

The Hon. Alex. Bel Mar, writing in the hundredth number of the Indian Review, claims that nearly everything on which the Western world prides itself was originally introduced from India. The vine came from the base of the Himalayas; the olive and the fig, mustard and indigo, muslin and silk all came from India:—

All the simples and drugs of Egypt, Greece, and Rome were imported from India, and many of them continue to be imported from that ancient country to this day. The invention of felted paper is Chinese, and of ink is Indian. The earliest known Code of Laws was that of Menu, Menes, or Amen; and it is a singular but emphatic reminder of our origins, that while we head our medical prescriptions with the Roman "R", the symbol for "Receipe Pavis," we seal our prayers to the Most High with the venerated name of "Amen."

The incense-bearing plants, frankincense, myrrh and the balsams, employed in the religious ceremonies of Egypt, Chaldea, Syria, Greece, and Rome, all of them, even the flowers used in temple decorations, the rose of Miletus, the rose of Pangaeus, the roses of Jericho, of Damascus, of Alabanda, the lily of Persia, the lotus, saffron, hyacinth, and a host of other sweet-scented plants, came originally from India and were transplanted into all the countries of the West.

The horse also came from Asia. The horse is mentioned in the Vedas; the Egyptian horse came indirectly from Tartary; while tin came directly from India. Iron was made in India long before it was known in the

West. Pliny adds that no glass ever made can compare in excellence with Indian glass, a passage which is rarely quoted, yet one which plainly points to the antiquity and invention of glass in the Orient. But it was not mere-

ly in the industrial arts that India and China led the Western world; they led it in astronomy, medicine, the graphic arts, and in legislation. The earliest conception of the soul, as distinct from the body, is to be found in the Indian scriptures.

## DOES PROHIBITION PAY?

With the current number of Appleton's Magazine is inaugurated a series of articles under the above caption, concerning which the editor, in his introductory note says:

In almost every consideration of what we characterize broadly as "the liquor question," the point really at issue is prohibition, whether or not that word comes to the fore. People are not discussing temperance, in the sense of moderation, on which there is no respectable difference of opinion. . . . Few now deny the wisdom of some restrictive legislation as to the manufacture and sale of alcoholic beverages. . . . Altogether outside the common range of discussion as to the efficiency of legislation there is a question truly American and deserving of reply: Does prohibition pay?

Applying the individual test, Mr. George C. Lawrence discusses the question from the economic side. He begins his article with a reference to a notable dinner which was given twenty-two years ago to a famous physician. There were nineteen guests, all of whom applied themselves assiduously to the rare wines placed before them. The host meanwhile sat at the head of the table nibbling dry toast and sipping mineral water. "Isn't that pathetic?" said one of the guests to the famous physician. "Yes," was the cynical reply, as the medical man poised his glass in midair. "Nineteen fools and one wise man."

It appears that eighteen years later the twelve survivors of this gathering met at another dinner. Ten out of the twelve drank mineral water. For reasons of health or of business they had become convinced that liquor-drinking did not pay. In that incident, Mr. Lawrence thinks, is to be found the true explanation of the present widespread legislation against liquor-selling. "Look around among your friends and associates in business," he says, "the men you know and meet, and note the change within your own recollection." In the army at the close of the Civil War practically every officer drank; "to-day one-third are total abstainers, and drunkenness costs a man his commission."

Economic conditions—in common parlance, "It doesn't pay,"—form the great underlying factor of the anti-drink movement, which is primarily neither moral nor religious, but "a cold matter of dollars and cents." Steadily man has been forced to the conclusion that he cannot afford to drink.

The economic aspects of the anti-drink movement are many. There is the all-important one of productivity.

Man is, if you will, simply an engine, and the question of running that engine most cheaply and efficiently is the question of its highest productivity,—its greatest economic value. . . . Purchasers of labor,—whether that labor be of a sewer-digger or a Senator,—want results from the human machine. And it has been demonstrated that the human machine run on alcohol falls far behind that which is not. . . . No one has ever made a practical internal explosive engine operated by gunpowder, though many may have tried. No one has ever evolved an efficient human machine working on alcohol, although millions have tried.

In discussing the aspect of longevity, Mr. Lawrence presents some remarkable figures prepared by the eminent English actuary, Sir Victor Horsley. Where the average mortality among adult males of all classes is 1000, that of saloon-keepers is represented by 1642, and of total abstainers by 560. Out of 100,000 inhabitants at thirty years of age, only 44,000 ordinary persons reach the age of seventy years, whereas 55,000 abstainers do

so. Consequently, reckoning the population of the British Isles at 44,000,000, it is evident that if they were all abstainers the kingdom would be the gainer every year by more than 4,000,000 work-years; and, figuring the average annual earning capacity at \$500, temperance, if adopted in England for economic reasons, would increase the labor output by \$2,200,000,000 annually!

In the United States, according to life-insurance tables, the percentage of the actual death loss to the expected loss was: among abstainers, 78 to 100; among non-abstainers, 96 to 100. The increase in mortality among the Indians, when alcoholic liquors were sold to them, is a matter of common knowledge.


The economic waste of alcohol is recognized by many classes of professional men. Lawyers are no longer drinking men, as many of them were in the days of Aaron Burr and Daniel Webster. Fifty years ago many a doctor steadied his nerves for an operation with whiskey. To-day few, if any, do so. Why? Simply because it doesn't pay. With the workingman the question is still more vital. Figures show that he, too, is decreasing his consumption of drink. He has found that alcohol is not the right kind of fuel for the human machine, and that therefore it is an economic waste to use it. In many cases the use of intoxicants while on duty is prohibited. Some firms require their employees to sign the pledge.

The higher one goes in the social scale the more general is the acceptance of the fact that the use of liquor is economically wrong for the individual; and the same economic law applies to groups of individuals, the towns and cities. "This is the explanation of the national spread of prohibition which has made 55 per cent. of the country, with 33,000,000 inhabitants, 'dry territory.'"

### SENATOR BURROWS ON THE NATIONAL WEALTH


Some of those who listened to Senator Burrows at the Chicago convention, saw and heard things which did not reach the eye and ear of the thoughtless throng. Senator Burrows was telling of the great productions of wealth of the past year. He specified \$4,331,000,000 in flocks and herds; \$7,412,000,000 in farm products; 420,000,000 tons of coal; \$90,000,000 of gold; 5,000,000 bales of cotton and 19,000,000 pounds of silk in manufactures; 25,178,000 tons of pig iron; and billions of dollars' worth of other products. Just then there came from a distant corner of the gallery a voice that would have paralyzed Senator Burrows had he heard it; a voice that would have stampeded the delegates had it reached them; a voice that nevertheless seemed to those with ears to hear to fill the auditorium. Alluding to this vast catalogue of wealth, that voice asked, "Who got it?" And at that instant, as if in answer, a great scroll at the rear of the platform unrolled, visible only to those who had the eyes to see, as the voice was audible only to those who had the ears to hear. The Daniel who interpreted the mystic legends on that scroll, pointing his finger the while at the delegates in the body of the hall, read these ominous words: "More millionaires than ever before. Millions of tenant farmers, and of farm owners staggering under purchase-money mortgages. Fewer home-owners. Greater need for charity to relieve the sufferings of workless workers." Luckily for Senator Burrows and his co-partisans, they neither saw the scroll nor heard the interpreter. But the scroll was there, and the voice was there, and the judgment is at hand.





## The Probable Self-Destruction of the Trust

(From the Arena.)



The following is from the pen of Philip Rappaport:

"In an article under the head of; "The Sweep of Economic Events in the light of History," in the August number of the Arena, I said: "Every phase in the political or economic development of society contains the elements of self-destruction. Every social, political or economic system will in the course of its development reach a point where the elements of self-destruction commence to move and show their presence. From this on the system will gradually be undermined and slowly collapse by its own force. From this on the effect of its own force becomes inimical to its own purposes and a hindrance to its further development."

To show the truth of this theory I illustrated it by describing the outgoing of the guild system and the incoming of the competitive system, and also the present gradual decline of the competitive system and its making way for the combination and concentration in industry, commerce and transportation, or that which is commonly called Trust.

If what I then said is true, I think it should be possible to point out the elements of self-destruction in the Trusts, and their probable movements and manifestations, because the Trust has, in my opinion, advanced in its course of development to the point at which these elements must show their presence and activity.

It is the object of the following lines to show that the course of the Trust is self-destructive and that it cannot deviate from this course and escape destruction, though it is constantly endeavoring to do so.

If it were possible for any combination to cover the whole industry, it would, of course, so far as that industry is concerned, eliminate entirely the influence of supply and demand; in other words, abolish the market, as a price maker. But no combination is able to do that. Even the Standard Oil Company does not cover the whole domestic field, not to speak of foreign countries. Its life depends upon the killing of all competition. This, it can never completely do, and it must continually fight for its own life. At the same time its efforts to absorb rival concerns have the effect of creating new ones. The large profits lead to the establishment of rival concerns, sometimes for the only purpose of compelling the combination to acquire the new establishment at an enormous price, for absorption is mostly less expensive than destruction.

It is impossible for the combination to leave rival concerns undisturbed. If it would allow them to grow and expand, it would not any longer be able to control the market and reap enormous profits which is the object of its existence. It would itself become merely one of a number of competitive rival concerns, but not a trust, not a powerful, controlling combination. To continue as such it cannot allow the existence of rival concerns but must destroy or absorb them in one way or the other.

This is even the case where the combination has reached the highest state of development, that of the one large corporation, as the Standard Oil Company, the United States Steel Corporation, etc.

In its course from mere trade agreements between a number of independent firms to their consolidation into one large corporation and by process of destruction and absorption the combination drives many independent business men

out of business and unquestionably reduces the consuming capacity of a part of them.

In its efforts to control the business in all its stages and to reap every possible profit that is in it, it is one of the policies of the combination to eliminate as far as possible the middle man. It sells directly to the retailer, and the wholesaler and jobber are gradually disappearing. But some of them, as, for instance, the Standard Oil Company and the Tobacco Trust, go even further and eliminate the retailer, by either peddling their goods or monopolizing the retail business. Thus it destroys the sources of income for hundreds of thousands of people and reduces their consuming capacity.

Combination reduces the number of necessary employees, in the shop as well as in the office, but more particularly the number of those employed in selling goods. The drummer, for instance, so necessary an individual under a system of competition, becomes unnecessary under a system of combination. If the buyer has no choice it is not necessary to make efforts to win him. Thus, combination reduces or destroys altogether sources of employment and again reduces the consuming power of hundreds of thousands.

It is, of course, one of the principal objects of the trust to control and fix prices, and to drive them as high as conditions permit, with a view to making the largest possible profit. The consequence, naturally, is an increase of the cost of living. Increase of living expenses is always, one of the causes which call forth energetic efforts on the part of the labor organization to obtain better wages, so as to prevent a sinking of their standard of life. It stands to reason that the combination is able to resist these efforts with much greater strength than a number of individual competing concerns, and the Trust is, generally, strong enough to secure a proportionately higher rise in prices than of wages. That this again reduces the consumptive power of the people needs no explanation.

In my former article I explained combination as forming an element of progress in so far as it is a means of increasing the power of production. Now I have shown that the methods which the combination uses, and which it is bound to use result in a reduction of the power of consumption.

It is evident that this is a self-destroying course, but no other is open to the Trust. If the power of production constantly grows, or even if it remains stationary, while the power of consumption diminishes, a point must eventually be reached when production becomes useless or unremunerative, and must be stopped or suspended. A reduction of the consumptive power prevents the full use of the productive power, but as production and profit-making is the object and purpose of the Trust, it must in the end become a hindrance to production and its methods inimical to its own purposes.

Nevertheless the Trust cannot deviate from this course without destroying itself more rapidly; because this course is necessary to prevent competition, and deviation from it would mean the return of competition, and competition and combination are, of course, antagonistic and cannot exist together.

Therefore, in order to avoid the results of the reduction of the consumptive power of the people, and to prevent the

calamity of stopping production, or reducing productive capacity, the combination is compelled, or will be compelled, to seek foreign markets. But here it meets the competition of other nations. To meet this effectually and also to ward off the competition of foreign industry at home, it needs tariff-protection which enables it to sell at high prices at home and to dump upon foreign markets the surplus of its products, which the home market is not able to absorb, at much lower prices, sometimes even at a loss.

Of course, the throwing of goods upon foreign markets at very low prices is not possible without high prices at home. But, as said before, the high prices and big profits are dangerous to the combination because they form a stimulus for new enterprises. Thus a ring is formed through which the combination is unable to break, and a condition is created which the combination is powerless to change.

The foreign markets must necessarily, in course of time, become satiated; the subjugated islands or colonies, generally in tropical countries, and inhabited by barbarous, or semi-barbarous people have no great consumptive power, and even the tariff cannot prevent the arrival at a stage where the consumptive power remains so far behind the productive power that the system must completely break down.

That moment has, of course, not yet arrived, and protective import duties are still the most useful means of protection for the combinations. To influence tariff legislation, or, as the case may be, to prevent it, is, therefore, a necessity for the combination.

But not this alone. Its methods are such that they must necessarily arouse enmity and opposition and a widespread and popular demand for legislation against it. To prevent such legislation, or to keep it, at least, within certain bounds, becomes necessary for the life of the Trust.

Laws require enforcement to become effective, and their interpretation is in the hands of the judiciary. It is not necessary to describe the part which politics play in the making, the interpretation and the enforcement of the laws, all of it lying in the hands of officers nominated by their parties and elected by the people. To control, or influence these public functions requires political power. The Trust must control or at least influence legislation, the application and the enforcement, and to a certain extent the construction of the laws. This is indispensably necessary for success in its struggle for existence. The exercise of political power with whatever means that are at its command, be they good or evil are an unavoidable element of the warfare of the trust or combination. The selection of the means depends only on the form of government and the political institutions of the country.

Here now is the point where the more or less rational, systematic and wilful action of man comes in. The Trust, or combination being politically active becomes itself the subject of politics. Its effect on the distribution of wealth, the concentration of wealth in constantly growing and gigantic proportions in the hands of comparatively few, who become more and more conspicuous as a class, must necessarily awaken and strengthen class-consciousness and class-feeling, and those of common class-interests will more and more rally together in political parties which represent their class-interests, and the political fight will, with growing clearness and distinctness and increasing consciousness, become a class-fight.

In a certain sense the political fight is always a class-fight, but as long as the masses are not conscious of that fact, its effect is always favorable to the possessing and ruling class. But when the people consciously organize themselves into class-parties, then the results will commence to turn against the dominant class. In the end the ruling class will be vanquished, and the system by which it exploits and rules the other class will be destroyed.

Modern governments are governments of and for the bourgeoisie, the class which makes and owns the Trusts. It makes little difference whether the chief of the nation has inherited his throne or has been put into it by election. The bourgeois class rules and as long as it rules, the Trust has

to fear nobody but itself. Eighteen years ago the Sherman Anti-Trust Law was passed. It has not harmed even a Baby-Trust, not even scratched one. It has caused some changes in the form of organization, it has strained the ingenuity of lawyers in making and finding snares and loopholes, but it has not done more and never will do more. Yes, it may. It may some day be used by a desperate bourgeoisie to destroy labor organizations, for there is no great legal difficulty in applying it to them. In the eyes of the law, labor force is property. It is bought and sold. It is a commodity. It is difficult to declare a combination for the purpose of obtaining higher wages a conspiracy to influence prices, to monopolize a commodity, to destroy competition in labor?

The war apparently waged against the Trusts in the halls of Congress and State legislatures will never kill it, and is not intended to kill it.

It is waged by the poorer part of the bourgeoisie which is in danger of being crushed by the other part. Or it is waged between the different interests of different parts of the bourgeoisie: industry, commerce, transportation, finance.

The laboring class has little or no interest in discriminating freight rates or passenger rates. It neither travels nor ships much.

Pure food law? If the bourgeoisie were not in danger of being poisoned, he would no more care for the laborer being poisoned, than he cares for the laborer being killed in the mine.

But the time is not far when the large mass of the people will become conscious of their class-existence. Then the real fight will begin, but not before that. It will not end in the restoration of competition with the consequent repetition of past evils, but in turning over the Trusts to the uses of the people."

#### WHY THE SACRIFICE ?

George Wallace's "Industrial Peace" (Freeport, N.Y.), an address to the members of the Methodist Church is a highly important document on the relation of the churches to labor questions. Its spirit may be inferred from the writer's comment on a remarkable clergyman whom he had heard declare a willingness "to see poverty and distress abolished," but "was not willing to see anything put into our laws and institutions which would interfere with what he termed 'the sacred rights of property.'" Of this the author of the pamphlet says: "This respected clergyman, who spoke for 'the sacred rights of property,' had at various times in his ministry drawn vivid pictures of the Christ's sufferings, and of his death upon the cross. He had told of his agony in the garden, of his buffetings before Pilate, his carrying of the cross, the nails piercing his hands and feet, the veil of the temple being rent, the convulsions of nature in witness of the immortal event, and of how the Son of God, uttering the words 'It is finished' gave up the ghost. The question flashed through my mind: Was all this to secure the 'sacred rights of property?' Or was the sacrifice made to secure the 'sacred rights of man?'"

#### CARLYLE GRAIN GROWERS

A number of farmers met in Hayward's Hall for the purpose of pushing the organization work of the Carlyle Grain Growers Association.

Mr. George L. Woodhams attended on behalf of the central association and a number of questions were talked over. Government ownership of elevators was discussed by the meeting which approved of the steps which the executive body are now taking with regard to the matter.

Mr. Woodhams gave a very interesting account of the line of work being taken up by the central association. The association at this point now have 37 members enrolled, and the secretary, Mr. Clark, will call another meeting to be held in the fall, when delegates will be appointed for the purpose of attending the annual convention which is to be held in Weyburn.

# SPECULATION

(From Saturday Evening Post.)

Speculation is too elastic a word, that is why there are so many varying opinions on the subject. It applies equally well to legitimate investment and to illegitimate gambling, and it is to the fact that the faults of anything appeal more strongly to the mind than do its good points that the sentiment may be attributed which is more or less hostile to Stock Exchange methods to-day.

The brokers, in giving their side of the question, naturally lay stress upon the economic theory of the Stock Exchange and elaborate upon truths as to the necessity for these institutions which nobody with sense can deny or wishes to deny. Where they fail is in overlooking the difference between theory and practice, in shutting their eyes to evils which are patent, but with which they see no possibility of doing away and probably do not desire to abolish.

The use of credit, both theoretically and practically, is an absolute necessity. The trouble is that, in practice, this use too often becomes an abuse, and Stock Exchange methods smooth the path for this abuse. The exchanges all over the country showed this to be true in the recent panic. The first step taken in steadying the machine down was to put a stop to all marginal operations. "Buy outright or not at all," became the instructions, and deeply surprised and grieved were the multitudinous speculators when they heard it. Where a man could buy only ten shares of stock as against one hundred, for his thousand dollars, his profits on a rise were correspondingly cut down, and he looked with a gambler's contempt on the legitimate gain from the transaction. There, in a nutshell, is the main evil with Stock Exchange methods. To the average speculator it is a gamble pure and simple, and he plays the game like a gambler.

The brokers say that if a man devoted the same amount of care to investigating his stocks' value as

he does to looking into a piece of real estate he is about to buy, for instance, there would be less losses; but is it true? An investor or a speculator can inspect a piece of real estate and can use his best judgment as to its probable appreciation and speculate accordingly. If a man, however, wishes to buy one hundred shares of Union Pacific, is Mr. Harriman going to inform him, that in the course of a week or so, he intends to raise the dividend upon it six per cent. or vice versa? There is so great a chance to-day that the quoted value of a security may equally as well be a manipulated value as a real value that every speculator realizes he is doing business in a state but little removed from blindness. Hence he takes advantage of the marginal method of buying or selling, putting up only a small percentage of the purchase money and using his broker's credit for the remainder. Theoretically he wishes to become a part owner in a railroad, say, and, after paying down a portion of the purchase price, obtains enough money to settle in full by putting a heavy mortgage on his share of the property. Presumably, he intends to reduce the mortgage or to sell out at a profit what he has bought. Practically he pays a thousand dollars for one hundred shares of stock in the road, puts in a stop-loss order for a point or two below where he bought the stock, and bets on his judgment that the value of that stock will rise. Does he plan to stay in that railroad business until he makes the profit for which he invested? Does he plan to put up more margin if the value of that stock declines? Does he wait to make good as he would do in a small business of his own? Generally speaking, no. He limits his losses at the start and gets out quickly when he finds his judgment wrong. He plays on the gamblers' maxim, "Let profits run, but cut short losses."

Stop gambling on margins and the worst evil of stock speculation will be done away with. —K. W. E.

## THE WORK OF THE CAPPER

Legitimate trading in stocks, or the buying of same outright, does no harm and never will, but the margin trade is the curse of this country.

Some years ago I was connected with a Stock Exchange house, presumably as bond salesman, but in reality to influence business, or, more plainly, to act as "capper" for the game. It is against the rules of the exchange to hire any one for this purpose so arrangements are made (with a good drawing account) with a representative of the bond department. This drawing account runs from five thousand dollars to twenty thousand dollars a year, depending on the amount of business one is able to influence.

In the three years I stayed with this job I saw more people go broke than ever went broke on the ponies or at faro. A new man landed for a one-hundred share account, which he could handle safely, would soon be led to trade in larger lots, and shortly would be beyond his depth and a crash in the market would wipe him out completely. A straight faro bank offers better returns on the money than does Wall Street.

Being in the game myself it is very little money that I ever lost at it, and I hold no animosity toward Wall Street, although brokers are a cold-hearted bunch of "tight-wads" when it comes to helping a man that has gone broke at the game. Their interest ceases when he doesn't respond to the margin call, and his account is closed.

I have left the game and gone back on the road

where my salary is not as high, but where I don't have to be drinking all the time to keep my position.

Recently a customer who, through hard work and close attention to business for fifteen years had built up a splendid business found a shortage in his cashier's accounts of twenty thousand dollars. Stocks had done this. Had this cashier been compelled to buy his stock outright and hold it he would not have been tempted, but five hundred or a thousand dollars at a time was small, and a good winning he calculated would repay the borrowed amount. Now this man has lost the work of a life-time.

I know of many like this case. We had a man trading with one of our branch offices in New England. He was a bank cashier in a town about a hundred miles distant. He was operating under an assumed name and had his confirmations mailed to a post-office box in his home town under an assumed name. The firm I was with knew this, still they accepted business from the man. I think he is "in" for seven years. The amount was considerable.

Stock Exchange houses know the danger and seduction of margin trading and will not allow their own employees to play the game, and no Stock Exchange house will accept business from an employee of another exchange firm.

It is the margin trading that should be prohibited, or at least a fifty-point margin should be required on every share of stock traded in. Trading on margin as it is

now conducted is a gambling game, pure and simple, with the deck stacked and no chance for the player to cut or deal or match the shuffle. A man going up against it shouldn't squeal if he is separated from his money.

The prohibiting of margin trading, however, would

protect the widow, the orphan and others whose funds are in trust hands; it would protect the banks, the business man who trusts his employees, and finally would protect the man who is weak and listens to the flatteries and jollings of brokers and cappers. —B. B.

## TAXATION AND CAPITALIZATION

One of the most significant features of modern corporate growth is the increasing capitalization of market opportunities.

The ability and energy of officials of large corporations have, in recent years, been directed toward stock and bond manipulations, rather than toward technical betterment.

This change in the quality of managerial ability marks definitely and unmistakably the trend away from the sphere of competitive industry, and toward the somewhat indefinite realm of monopoly; or, more accurately, of restricted competition.

Economists can no longer, without self-stultification, overlook the influence of this change. Economic theory is no longer justified in basing its postulates upon the bygone premises of small industrial units and free competition.

The theories of the older school of English economists are not applicable, except in a limited degree, to the modern era of corporate industry and large scale production.

A national industrial system which is burdened with an inert mass of unproductive individuals and which gives opportunity for extensive private monopolistic gains, will, like an unlubricated engine, wear itself out overcoming frictional difficulties in its internal organism.

Although superficial writers frequently point with pride to the prosperity of the United States, more discriminating students of statistics see elements of weakness and signs of increasing inefficiency in our national industrial system when viewed as an organized whole.

The discerning investigator finds wastes in unnecessary freight movements, in the multiplication of brokers, lawyers, bankers, transporters and personal servants, in the development of plants to make machines which add to the complexity of an already complex system of production, in the increasing demand for luxuries, in the rapidly growing mass of securities based upon the capitalization of special privileges or market opportunities,—wastes which no amount of statistics resting upon rising prices and paper valuations can completely obscure.

It is proposed, then, to discuss briefly in this editorial some of the problems centering around the capitalization of market opportunities.

The two most widespread and typical forms of market-opportunity rents are the incomes derived from land as distinguished from improvements, and from franchises granted by governmental authorities.

The two forms of market opportunity are very similar. Private ownership of land and private ownership of franchises are privileges.

They are allowed by society and sustained by legal enactments, and may be changed if public sentiment becomes sufficiently crystallized in opposition.

One great objection urged against government ownership of public utilities and against socialism, is that private initiative would be reduced, that "the sterner energy, the greater care in the use of tools, machinery and plant, saving in waste of materials and products," would disappear. But however much these qualities are produced in the kinds of business enterprise which do not contain important elements of monopoly, they cannot be said to be conserved in enterprises involving strong monopoly powers.

Professor Ely asserts that the tendency of monopoly

is toward deterioration in the quality of the product.

This "sterner energy" is lacking in exactly the degree to which permanent capitalization of market opportunities, or of special and unique privileges, enters into the business.

If the desirable qualities of individual energy and initiative, and of greater care in business, are to be retained, the opportunity to permanently capitalize monopoly returns must be limited.

In order to bring about such a desideratum, a distinction must be drawn between interest, and rents or "premiums" of various kinds, and this distinction must be clearly recognized.

The demand for government ownership and for socialism is threatened by the prevalence of large incomes drawn from the permanent capitalization of market opportunities.

Socialism would divert these incomes from individual pockets to the public purse, but probably at the expense of progress and personal ability.

On the other hand the chance to permanently make market opportunities private income bearers, while it may increase a certain questionable sort of private initiative and individual liberty, tends to destroy the same qualities in the many, and also to destroy the proper ratio between efforts and returns from efforts. Individual initiative and energy can be preserved, even though there is only a possibility of rising slightly above the average. If it was not possible for any man to become a millionaire, men would struggle just as hard to get half a million as they do to-day to become billionaires. Progressive men should be well rewarded. Exceptional men should, for the good of society, receive exceptional benefits. But for exactly the same reason, it should not be possible permanently to capitalize and pass along these exceptional rewards to those who have taken no share in the work. Beyond a certain limit, such capitalization becomes detrimental to society.

In recent years, there is an increasing opportunity of living without productive exertion, upon earnings derived from capitalized market opportunities. Men without ability, men who could not earn large salaries in competitive business, receive munificent incomes. These incomes are no longer the result of extraordinary business efforts or sagacity; they result simply from making permanent the incomes from market opportunities.

"Three characteristics," writes Professor Gide, "are necessary for inequalities (of wealth) to produce the salutary effects which are expected from them: they ought to be in relation to the services rendered; they ought not to be excessive; they ought not to be permanent." The capitalization of market opportunities, the permanent or indefinite absorption by individuals of income from such capitalization, violates the first characteristic. It tends to become excessive as a nation progresses, as population increases and industry becomes well organized. For example, in Massachusetts in 1901, in thirty-three large cities, the land value was estimated at \$932,479,395, while the value of the buildings standing on this land was only \$871,349,922.\* Such a condition, which is typical not only of land in itself but of other market opportunities, proves that the capitalization of such opportunities tends to make inequalities in wealth excessive; for the fortunate individuals controlling these rights or privileges reap the benefits of the increase in value and income. A large percentage of the fortunes of our millionaires or-

iginated in business involving monopoly, and hence deriving monopoly rents. Our multi-millionaires have gained their mammoth fortunes through oil, steel, railways and urban realty.

Under present conditions, the inequalities of wealth tend to become permanent. The corporate form of management makes it possible to place an income-bearing certificate in the hands of persons not actively connected with a given business. As a result stocks and bonds issued by a given corporation may be retained within a family for generations, exactly as may real estate be thus retained. The proverb which is so conducive of tranquility,—“three generations from shirtsleeves to shirtsleeves”—is not applicable to an industrial age in which the small firm and the partnership are replaced by the corporation. Thus, all three of Gide's characteristics are violated in the United States at the present time.

This country has reached a period in its development when free land no longer plays the important role in modifying economic and industrial conditions that it once did. The amount of nominal wealth bound up in land and other market opportunities is rapidly increasing. Year by year the absolute and probably the relative amount of market opportunity rents, as compared with other forms of income, is increasing. High capitalization of market opportunities, when the major portion of the income from these opportunities is diverted from the public treasury into the pockets of private individuals, imposes a heavy burden upon industry.

A few statistics, in addition to those given above, will illustrate this point. The average value per foot front of the best business property in New York City may be assumed to be \$20,000, or approximately \$8,000,000 per acre. Assuming an income of 4 per cent from this valuation, the net economic rent, or market opportunity rent, would be, \$320,000 per annum. This amount would be the gross income per acre from buildings and lot, minus all charges for services in the building, taxes, insurance, interest on the capital invested in the building, depreciation and repairs. This income is approximately equivalent to the average wage paid in the manufacturing industries of the United States in 1900, to seven hundred and thirty workmen. The market opportunity rent of one acre in the heart of New York City absorbs, therefore, the equivalent of the money wages of 730 workmen.

Assuming \$1,500 per foot to be the value of the best business property in a city of one hundred thousand inhabitants, the annual rent derived from one acre would be approximately equivalent to the annual wages of 57 workmen.

Turning from land owned distinguishably in this manner, to other forms of ownership of market opportunity, inclusive of land and franchises transferable in corporation stocks and mingled with other property, a similar phenomenon is found. The net earnings of the United States Steel Corporation, in 1900, were \$108,000,000, or about 7 per cent on the total capitalization. According to a conservative estimate, one-half the securities of this large corporation is “water.” Therefore, it is certainly justifiable, bearing in mind the percentage earned, to estimate that at least one-half of the net earnings is market opportunity rent; that is, a return for monopoly privileges, or for unique advantages in regard to a market. This sum is equivalent to the annual wages of 128,000 workmen in the manufacturing industries of the United States.

According to Moody, the total capitalization of the “trusts” in the United States, including railways, street railways, telegraph, telephone and industrial “combines,” is \$35,000,000,000 or about twenty-three times that of the Steel Corporation. If the net earnings and the market opportunity rents are assumed to be equal per share to those of the Steel Corporation, this semi-soc-

ial income equals the annual wages of nearly 3,000,000 workers.

R. M. Hurd states that the total capitalization of the Consolidated Gas Company of New York is about \$230,000,000, of which about \$200,000,000 is “water.” Mr. Hurd holds that this company is probably now able to pay 5 per cent. on the “watered” stock. If only 4 per cent was earned on the watered stock, the total annual amount would be \$8,000,000; or approximately the equivalent of the wages of 18,300 workmen.

The inert burden under which industry is staggering may be further illustrated by another extreme case: The editor of a conservative magazine cites an instance of a public service corporation which serves a half dozen villages situated in the suburban zone of Greater New York. The aggregate plant, including all machinery, is capitalized at \$32,000,000, but is not actually worth over \$2,000,000. The consumers are paying dividends on \$30,000,000 of watered stocks and bonds.

Mr. John Moody in a recent article, after presenting numerous examples of the growth of corporate values, adds that one-half of the estimated wealth of the United States is not “created” wealth. In other words \$60,000,000 out of a total of \$120,000,000 is in the form of paper wealth.

These statistics give some idea of the inert burden which modern industry is obliged to carry.

Here is a problem which cannot be safely thrust aside. The economist, the financier and the politician must deal with it, or else bow to the inevitable storm which delay will certainly brew.

The utilization through taxation by the government of a portion of these enormous market opportunity rents would not only allow for the remission of many other forms of taxation; but would allow the government to enter upon new projects for social betterment. It would relieve capital (distinct from capitalization), which is subject to the force of competition, from a portion at least of the burden of taxation under which it is now struggling. Only by diverting to collective uses the enormous returns due to market opportunities of various kinds, can our industrial system as a whole continue steadily to increase its productivity and improve its efficiency.

An increased tax upon land values (not including soil or improvements), and franchise values, would serve to stimulate industry. It would be a burdenless tax from the point of view of the efficient producer. A change in tax rates on market opportunities is no more confiscation than any other increase in the tax rate, or of any change in the tariff. An increase in the rate might only be made when the land, or other market opportunity, passed from one owner to another through inheritance or sale. Such a policy would be a step toward the removal of the evils connected with the private ownership of monopoly privileges; at the same time the benefits of private enterprise and initiative would be retained. The movement toward government ownership of public utilities, and toward socialism, can only be checked, if either be desirable, by reducing and finally eliminating the power to reap benefits where one has not sown, or to permanently capitalize and receive income from monopoly strength or privilege. In the case of land, whether urban, agricultural, mineral or timber, the problem can only be met by a distinct separation of land proper from improvements, for purposes of taxation. In the case of franchises, two methods are of course, open: increased taxation of the franchise as real estate, or reduced rates for the services rendered.

Lack of financial resources is ever the great obstacle in the way of increasing educational facilities and of enlarging the civic functions of the State and of the municipality. Educational facilities, for example, lag behind the demand of the times because of a lack of money; but a fund can be utilized which may do for the schools

of to-day what the land grant system did for those of the last century. City sanitation betterment, the reform of penal institutions and a multitude of other urgent improvements are also delayed because of lack of funds. Higher rates of taxation upon land values and franchise privileges of various sorts would, therefore, not only aid in improving the industrial efficiency of the nation, but would enable organized society to car-

ry on those activities which a complex economic system and crowded population centres have forced upon it.

The old worn-out cry of "socialistic" is utterly inapplicable here. Individualism demands these improvements. Special privileges constitute the menace which threatens individual initiative, personal freedom of action, and equal opportunity for all.

FRANK T. CARLTON

## THE ODD CHANCE

The office of the best class of exchange broker is to the average country broker's office as is the buffet of the swellest hotels to the lowest grog-shops of New York. Both offices deal in the same merchandise, but they deal in it under different conditions.

I doubt if Mr. Clews and men of his high character have any conception of the kind of men running brokers' offices in interior country towns. Some of these country brokers are intelligent and high-minded, but they are lamentably few. Their office is generally located in the rear of a barber-shop or on the upper floors, back of some office building and is owned or managed by a man without financial or moral standing, who has made a contract with some large private-wire brokerage firm on a commission basis.

The place is patronized by townsmen and farmers of the surrounding country, none of whom have any idea of the value of any stock, but who buys or sells as the broker advises. These speculators have no intention of ever receiving or delivering the property in which they trade, and are merely betting on the rise or fall of the market from hour to hour and are being constantly urged on by the broker, who must earn commissions, to take small profits and trade often.

The result in the end is always loss, and soon the broker's business falls off from lack of new traders, and the few who have hung on to the last wake up some morning to the fact that their broker has quietly left town the evening before, taking with him their credit balances.

Then the traders who lost money speculating and those who lost because of the absconding of the broker demand of their representatives in the State legislatures an act to suppress trading in grain, stocks and cotton on margins, and the better class of the townsmen urge the same legislation because they see their neighbors losing money they cannot afford to lose and their families are suffering in consequence. The trades made by these men were, in every respect, made in the same manner as they would have been made had they dealt direct with a New York or Chicago Exchange member, and the result is the same—loss.

I have known only one man, in twenty-five years' experience in the speculative brokerage business, who quit speculating with a profit. He made his first trade in futures with me, closed that trade with a profit and went South on a pleasure trip. He died while away. I firmly believe there is not a speculator in grain, stocks or cotton in the world to-day who pays the regular commissions and carrying charges whose speculative account does not show a net loss to him.

The reason is that if he makes one dollar per share, on one hundred shares of stock he gets one hundred dollars less the commission of twenty-five or seventy-five dollars net, and if he loses one dollar per share he loses one hundred dollars plus the commission, or a hundred and twenty-five dollars.

There are so many things which cause the markets to decline when one thinks they should advance that no man has more than an even chance of reading the future correctly. Burdened with a commission charge of twenty-five dollars he has no more chance of making money than if he threw up a silver dollar and bet a

hundred and twenty-five dollars against seventy-five dollars that it would come down "heads" more often than "tails." In other words, it is only a question of time when the commission charges will eat up his entire capital. He has also another serious influence working against him, that is, propensity to take small profits and large losses. I do not mean, of course, to say that speculators do not sometimes make profits, but they do not quit speculating with a profit.

The man is not yet born who can pay full commissions and make money speculating. When such men as Kershaw, Leiter and Henze, who paid no commissions, rose fortunes, what chance has the average outsider with his handicap of from thirty to fifty per cent?

The evil of speculation is in the fact that it causes loss to people who do not understand the danger in it, and who speculate without a proper knowledge of the business, lured by tips and advice from dishonest brokers, who, if they knew their advice was sound, would not be in the brokerage business, but on the floor of the exchanges making fortunes for themselves.

Personally I will welcome the day when all dealings on margins is abolished and the sending broadcast over the country of continuous quotations is prohibited. Then there will be no gambling in futures.

—W. A. M.

This ought to be useful reading to our farmers who sell their real wheat and buy futures. The Grain Exchange people make money out of gambling, because the public who don't know the game will butt in. Gamblers can't live off one another for long.

## HOLD YOUR WHEAT ON THE FARM

We hear a lot nowadays about getting government elevators, either internal terminals or at the initial shipping points, to store our wheat so that we will not have to dump it all on the market at once. Elevators should never be looked on as a means to store our wheat, only as a means to facilitate transportation. If you wish to hold your wheat, it is far more costly to do it in the elevator than on the farm. In nearly all cases you have to have the storage facilities on the farm anyway. This being the case it pays to have good buildings so that you do not have to haul it out until the time is opportune.

In this district (Indian Head), with the exception of a few farmers within a mile or so of the station who load directly on the car from the threshing machine, all the farmers have portable granaries. These are built on skids 12x14 or 14x16, and 8 or 9 feet high, with shingle-roof. These are easily moved to wherever wanted by drawing them on the skids or raising them on wagons. The threshing machine is set alongside of them and threshes till the granary is full, then goes to the next. Wheat once in these is better than in an elevator, as it is far safer from fire and you do not have to pay storage on it. At one time during the blockade last winter there were 350 names on the order book and only 67,000 bushels in the elevators, though we have over 300,000 bushels of storage capacity. The farmers would not put

their wheat in the elevator until they were reasonably sure of when they were going to get a car to take it out.

Very little wheat is sold here on the street, nearly all by the carload on the track. In this way the farmer gets as much as the dealer who sells 100,000 bushels less the 1c. he pays his commission men.

We commend the above clipping from the Farm and Ranch Review, of Calgary, to the attention of our readers. No district in the West has the art of producing and caring for grain so nearly reduced to a science as the Indian Head district, and their experience as to the util-

ity of storing grain in portable granaries until such time as they can secure proper shipping facilities can well be followed by others.

It is conceded by all who have tried them that no device for storing grain is as economical of time and labor at threshing time as the portable granaries which can be drawn into the most convenient position in the field, and the grain spouted into it from the machine, without any handling whatever. The difference in price between street and track on one car of wheat would pay for the material necessary to build a bin of the dimensions indicated above.

## BIG INTERESTS, BIG BUSINESS MEN AND BIG NEWSPAPERS AS THE FRIENDS OF GRAFT

The following quotations are from a letter written by Roosevelt to a friend in California, and refers to the fight to convict the San Francisco grafters:

"I want you to feel that your experience is simply the experience of all of us who are engaged in this fight. There is no form of slander and wicked falsehood which will not, as a matter of course, be employed against all men engaged in such a struggle, and this is not only on the part of men and papers representing the lowest type of demagoguery, but, I am sorry to say, also on the part of men and papers representing the interests that call themselves preeminently conservative, preeminently cultured.

"In such a struggle it is too often true that the feeling against those engaged in it becomes peculiarly bitter, not merely in the business-houses of the great financiers who directly profit by the wrongdoing, but also in the clubs, in certain newspaper offices where business interests exercise an unhealthy control and, I regret to add, in other newspaper offices which like to be considered as in a marked degree the representatives of the cultivation and high social standing of the country."

"If there can be any degree in the contemptuous abhorrence with which right-thinking citizens should regard corruption, it must be felt in its most extreme form

for the so-called 'best citizens,' the men high in business and social life, who by backing up or preventing the punishment of wealthy criminals set the seal of their approval on crime and give honor to rich felons. The most powerful ally of lawlessness and mob violence is the man, whoever he may be; politician or business man, judge or lawyer, capitalist or editor, who in any way or shape, works so as to shield wealthy and powerful wrongdoers from the consequences of their misconduct.

"Do not be discouraged; do not flinch. You are in a fight for plain decency, for the plain democracy of the plain people, who believe in honesty and in fair dealing as between man and man. Do not become disheartened. Keep up the fight."

A San Francisco journal referring to the same thing says:

"The fight against graft in San Francisco, as the President so clearly sees, is not a local struggle. It is part of the great struggle going on all over the nation—the struggle between the predatory special interests who are enslaving the nation in the name of business, on the one side, and on the other side a small and scattered group of stalwart citizens, such as Roosevelt, La Follette and Spreckles, who are endeavoring to rescue the people from the thrall of political machines which govern the country in the interest of 'business.'"

## TO RAISE MONEY FOR TERMINAL ELEVATOR

Independent Shippers' Association of North Dakota Hold Meeting at Devils Lake

The Independent Grain Shippers' association of North Dakota held an important meeting at Devil's Lake, June 27. Delegates were present from the head of the lakes to set forth conditions there and particularly inform the shippers as to Wisconsin inspection, and weighing system. A committee from the North Dakota Bankers' association including Secretary Macfadden of Fargo, was appointed to organize a commission company at the head of the lakes reported the sale of a large amount of stock and assured the delegates that the establishment of a commission house and cleaning house at Superior would be a matter of only a few weeks. The state was divided into districts for the purpose of selling shares in the head of the lakes elevator and cleaning house and it is believed that the balance of the stock will soon be disposed of.

Leading members of the American Society of Equity of North Dakota were present. They have a similar plan to secure a terminal elevator. It was the prevailing opinion that there was room enough for two such elevators at Superior, but if necessary the schemes would be consolidated.

The meeting was harmonious and the delegates reported sentiment generally throughout the state favor-

able to the independent elevator plan.—American Co-operative Journal.

Ed. Note.—The above report contains two points of special interest for farmers of Western Canada. It indicates Farmers' Associations of North Dakota are arranging for their own terminal facilities for handling grain at the lake front, and the Bankers' Associations of North Dakota are co-operating with them in planning and organizing to that end. The experience of the delegation sent by Western organizations of farmers to Ottawa last April, for legislation to improve conditions for marketing grain, was that the Bankers' Association of Canada were associated with the interests which strenuously opposed their requests. It may be probably true that some Associations of Bankers in the States are opposed to the movement on the part of the Dakota Associations to secure terminals, and there is ground to hope that, like the Bankers' association of Dakota, before many years elapse, Bankers in Canada will assume a friendly attitude towards the efforts of Western farmers to secure the best returns for the product of their toils—further, if the Western farmers are true to their opportunity they will attach the interests of one or more Banks to their car of progress, before many moons pass over their heads.

# GUIDE TO GRAIN SHIPMENTS

For the guidance of farmers who would avail themselves of all the advantages of shipping their own wheat, The Grain Growers' Grain Co. of Winnipeg, respectfully submit the following hints which, if followed will save a great deal of anxiety and probably many hard-earned dollars.

## HOW TO GET YOUR CAR.

1. Under the Manitoba Grain Act, a Car Order Book must be kept at every shipping point, where there is a station agent.
2. When you want to get a car to ship your grain, go to the station agent and sign your name for a car, in this Order Book, telling the agent where you want it placed.
3. When it comes near your turn watch the Book closely, in order to be sure that you may not lose your car. If you live too far from the station to keep in touch with the car supply, get some one near the station to watch it for you, and let you know when your car has arrived.
4. Under the Grain Act, you must, when informed that your car is placed, declare your intention "to load" your car; otherwise it may be given to some one else. You can appoint some one in writing to do this for you, if you cannot be present to do it yourself.
5. Under the Grain Act, no person either Elevator Company or farmer, can have more than one unfilled order for a car on the Car Book at one time.
6. No Railway Agent can refuse to let your name go in the Order Book for a car, if you have grain to ship.
7. The cars must be supplied in the order in which the names appear in the Order Book.
8. If the car supplied to you is not the size you ordered, you can refuse it, and demand the first one that comes in the required size.
9. If the Station agent should refuse your legitimate requests, do not be afraid to report him.

## HOW TO LOAD YOUR CAR.

10. If you are loading your car from a loading platform, see that all holes are stopped, and weak places strengthened. Also see that the doors fit tightly.
11. If at all possible, weigh your grain before loading.
12. If car stands over night before you are through loading, have doors sealed or locked. If not, it weakens your claim should you wish to make one for shortage.
13. If you load through an elevator, take a handful of grain from each load delivered after it is dumped into the hopper. You thus retain a true sample of the grain you put into the elevator.
14. When shipped through an elevator, the elevator operator attends to the loading. You must, however, pay all shortage charges against your grain before it is shipped, or the elevator people have the right to ship it to their own order. You can demand the weight your storage tickets call for but no more.

## HOW TO SHIP YOUR CAR.

15. When your car is loaded go to your station agent and get your car "billed." It is the agent's duty to assist you in this.
16. Send us your bill of lading direct and we will make as liberal an advance as the bank or any firm in the

business by registered insured mail at our expense as soon as car is inspected.

If you must have money on day of shipment have your bank draw on us at once, but in that case you have to pay cost of draft.

17. If you do not wish to make a draft, bill it to the order of the Grain Growers' Grain Company at Fort William if you are on the C. P. R. and Port Arthur, if you are on the C. N. R., advise Grain Growers' Grain Company, Winnipeg. Then send your Shipping Bill to us. When we are "advised" on the shipping bill, the Inspector informs us when your car reaches Winnipeg. We are thus able to watch the grading of your grain and do our best in seeing that it gets the proper grade.

18. When sending in your Bill to us, let us know whether you wish us to hold your grain until you tell us to sell, or to sell it before storage charges commence at Fort William or Port Arthur, or to use our own judgment as to the best time to sell. Remember we can do nothing with it until you send us the "Shipping Bill," or as it is sometimes called, "The Bill of Lading."

19. No storage is charged on grain at Fort William or Port Arthur, for ten days after unloading. After that time, one thirtieth of a cent per bushel per day is charged on all grains.

20. If your grain is weighed state on the shipping bill the exact number of bushels. Note also on your "bill" the number of inches loaded above or below, the line on the walls of the car for the grain loaded. This is important, in case of a leakage, to establish a claim. We can collect a claim or shortage when there is evidence to support it, but cannot on weights guessed at by the shipper.

## GENERAL INSTRUCTIONS.

21. Never ship your grain to Winnipeg unless instructed by us to do so. If you do, it costs 5 or 6 dollars a car to get its destination changed to Fort William or Port Arthur. Strange to say, freights on grain are also higher to Winnipeg than to Fort William or Port Arthur, although the latter is double the distance.
22. After being placed, load your car with as little delay as possible. If cars are held 2 or 3 or 4 days in loading, it is used as an argument by the Railway people against giving cars to farmers.
23. If you are loading at a siding where there is no agent, and where the conductor "lifts the bill," be sure and keep the correct number of your car and the date loaded, letting us know at once.
24. If you think some mistake has been made when you get your grade and you wish your car surveyed, don't write but "wire" in order to catch it before being unloaded. This will be at your expense.
25. If you prefer selling on track, as soon as your car is loaded, wire us for a bid. This bid is the net price to you, and is not subject to commission charge.
26. If you want any other information, or a shipping bill properly made out, write to us. That is what we are here for.
27. Ship your grain. Don't sell it on street.



# FLOUR EXPORT TO ENGLAND

(An American's Experience)

Mr. A. M. Davis, the American special agent sent over to England to study the flour export subject, writes home to Washington as follows:—

"At present there are in Great Britain and Ireland about 1,500 flour mills of all classes. Of these, 1,000 may be said to produce five-sixths of all the flour made in the Kingdom. The large mills are located at the more important ports of entry and number about 45 or 50. Eight of these mills have capacity, to produce from 100 to 250 sacks of flour per hour. Since a sack of flour is reckoned at 280 lbs., and as most of the mills of large capacity consider 24 hours as a day of operation, the capacity for output of flour can be placed at from 3,500 to 8,500 barrels per day for these eight large mills, and they thus compare favorably in capacity with the large milling plants in the United States. Some 40 other mills are rated at 25 to 50 sacks per hour, equal to 800 to 1,600 barrels daily capacity. The remaining mills scattered throughout the Kingdom, while of much less capacity, are in most cases very substantial concerns with old and well-established trade, grinding for the most part on wheat grown in the Kingdom, but to a considerable extent blending with their product, when conditions justify, American or other flour suitable for improving the quality of their product. The practice of blending flours of various character to improve the general result is one that has been carried on to a large extent by many English mills for many years. For this purpose American Hard wheat flours, particularly Spring wheat flours on account of their strength, were some years ago in great demand, and are still used, but to a much less extent.

The imports of wheat into the United Kingdom for 1907 were 97,168,800 cwt. of 112 lbs. each, equal to, say, 181,400,000 bushels of 60 lbs. each; and for the six-year period ending 1907 averaged 172,000,000 bushels, as against three-fourths that quantity for the periods ending with 1901 and 1895, while for the six years ending 1889 they were but little more than half the quantity imported in the last period ending 1907. Thus while Great Britain's imports of wheat have steadily increased with the growth of population and the increased per capita consumption of flour, the imports of flour have not increased. The conclusion is that the home mills, while not employed to the full extent of their capacity, have made a very creditable showing.

To properly understand the case a study of underlying conditions in the habits of the consumers must be made. There is a reason why so much flour is imported, and there is good ground for hope that the volume of imports can be largely increased. The British miller will not sit idly by while the work is going on, nor will the task of regaining lost trade be an easy one for American mills. But the trade is here, and can be had as the result of well-directed effort systematically followed up. This may seem a strong assertion to many who are familiar only with the aspect of the case from an American view point; but, with due consideration given to all the circumstances attending this complicated proposition, I feel sure of the truth of the statement.

The science of flour milling, as practised here and possibly unexcelled by mills located in other lands, is handicapped now and probably always will be by lack of such regular and excellent supplies of raw material as are found at our mill doors in the United States. True, the English miller may have the pick of the world's wheat crop, such as it is, after it gets here and after the mixing houses at the ports of origin have had their turn at it, and their profit out of it. Not all the mixing of wheat is done in the United States. The wheat shippers the world over are none too particular to send out the best

of their products. The best is valuable, before shipment, to bring up the grade of the poorer qualities of wheat. Against this practice the British miller has always to contend. In this respect his troubles are not likely to grow less as time goes on and the art of wheat mixing improves. Just now he is getting choice wheat from Argentina because, perhaps, there is so little poor wheat to be had from that country of the present crop. But the crop will not always be 62 to 64 lb. wheat, sound and dry, as it happens to be this year.

The poor wheat of any country must be marketed, and it is only natural that the poorest of a surplus crop should somehow work its way into the country's exports. At any rate it generally does. The imports now offering from Russia and India certainly show to one versed in wheat the fine hand of the port blender of grains.

Probably much more than one-half England's population are users of baker's bread regularly, and bread is used as food to an extent greater by one-third than in the United States.

The coast mills of England are located mostly in this southern section. London, of course, furnishes the greater part of the demand for flour since its population (in Greater London,) is near 7,000,000. Fully 9,000,000 people are supplied with bread, or flour by the mills and bakeries in and round London within a radius of 40 miles from the city. London's weekly consumption of flour is placed at 130,000 sacks of 280 lbs. each, equal to 180,000 barrels. Of this the metropolitan mills, or those immediately within the city, supply 50,000 sacks, or, say, 70,000 barrels. The nearby mills, located within 30 or 40 miles, supply 40,000 sacks, say 55,000 barrels. There is thus left a requirement of 40,000 sacks, or 55,000 barrels, weekly to be supplied by foreign mills.

The incentive that spurs on the local mills to such active efforts for trade is the knowledge that to displace the foreign flour means nearly double the business for them that they are now doing. American mills must awaken to the situation, and either by concerted effort or special, individual work protect their present share in the imported flour, or it will only be a question of time when foreign purchases of flour for the London market will be a thing of the past. As one large importer remarked to me, "the imports of flour will continue only so long as the present generation of importers continue in the business in which they are engaged and which, perforce, they must continue because they are too far along in life to venture into other lines. There are no new accessions to the ranks of importers. The young men are taking up other lines more promising of profit and with a better future." This statement is pretty generally confirmed, and impresses me as being in line with the apparent condition. Thus there is emphasized the need now of such work on the part of American millers as will promise additional trade and also retain that which they now have.

The field for effort is with the bakers, who should be educated to continue their old time practice of doing their own blending of such high-class American flours as will produce better bread and more of it to the pound than can be made from the mill-blended flours made from the mixture of wheat to which the local mills are limited."—The Miller.

Short and stout, the Christmas visitor was amusing the children of the house by a display of ambidexterity. He wrote easily with either hand, and, after completing a difficult drawing with his left hand, he said, "There is nothing I can do with my right hand that I cannot do with my left." "There is," retorted Minnie, aged eight, "just try and put your left hand in your right hand trousers pocket."



Where Nature is Profuse and Labor Sweet.

## LUMBER! LUMBER!

DIRECT FROM MILLS TO THE

## FARMER—CONSUMER

**W**HY pay a middle man's profit when you can buy from us at **WHOLESALE PRICES?** ¶ If you can alone, or in conjunction with a neighbor, order a car lot, we will send you a delivery of lumber—**DIRECT FROM THE MILLS** that will fill every requirement in your building scheme, and save you **THIRTY PER CENT** on retail prices. ¶ Now is the time to build or to get **CHEAP** lumber for future operations. **IT WILL NOT REACH A LOWER POINT.** ¶ **GET** our prices—delivered at your station. You pay when you have received and are satisfied with our delivery.

## The Lake Lumber Company

WINNIPEG - MANITOBA

BONDED

**G. G. G.**

LICENSED

# Farmers Take a Look

**WHEAT OATS BARLEY FLAX**

**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**

**The Grain Growers' Grain Co. Limited**

WINNIPEG

MANITOBA

# BANK STOCK

## IMPORTANT ANNOUNCEMENT

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

**Our Purpose.**—To make THE HOME BANK OF CANADA THE GREAT COMMON PEOPLE'S BANK.

**Our Plan** is simple. 1st: To get every farmer and workingman in the West, who can afford it, to BUY AS MUCH HOME BANK STOCK AS HE CAN, and, 2nd: To get every farmer and workingman wherever possible TO PUT HIS MONEY, WHEN HE HAS ANY TO DEPOSIT, IN THE HOME BANK.

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

**Grain Growers' Grain Company**

Winnipeg - Manitoba

### CO-OPERATION

When the Great Architect brought the universe into existence he planned it on a co-operative basis. He made the law of co-operation the universal law. Our highest sense of joint activity at best is but a feeble reflection of this great law.

If you examine any great commercial system, such as the National Cash Register's, the Westinghouse Company's, or the New York Central Railroad's, you will find its pivotal principle co-operation; and it is the almost general rule that as a business has become united, compact, cohesive, it has succeeded because the mind power, the blood and brawn of all its people united to accomplish results.

No scheme of co-operation will amount to anything unless each human factor enters into the work enthusiastically and completely. The spirit of co-operation is optimism—the belief that the world, the people, the company and its product are alright. It also calls for belief in

yourself—that you are square, that you owe no man anything that you will not repay.

Look into the heavens some starlit night. You see there the vast system of worlds governed by a perfect and harmonious law—the law of co-operation.

Society, life, or business depends for its highest perfection on the perfect working of the part, the individual, each with the other.

*No man can stand absolutely alone.*

The strongest of us are dependent on the good-will and the ready help of our fellows.

The man who gets help is usually found to be the quickest to give help.

The man who is keen enough to always have you under obligation to him is the man you are glad to work with, and work for, and you enter a friendly rivalry to put the other man under obligation to you.

*If you want help, help your helper.*

*Every man should co-operate with his employer to keep up the efficiency and to keep down the expenses.*



BEFORE

AFTER

Before Election and After

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# FROM FLAT TO FARM

(By Arthur Winslow Tarbell)

The Editor was in the way recently of meeting a wise man. He denies his wisdom, and insists that his story isn't worth telling, but the Editor knows better. So the story you shall have, more or less the same as it was told one evening across the table.

"Ten years ago my wife and I had a fight, not between ourselves, I hasten to assure you, but against the sort of life we were leading. You couldn't have kept me on that stool another day, if you'd made me head of the firm. It was a wholesale hardware concern. I was on the books for \$20.00 a week; had been there, for a hundred years it seemed, and would be, likely enough, until the crack of doom. The air was pretty regularly bad in the office, we worked entirely by electric light, and a drilling machine kept pounding overhead all day. By going to the window I could see, occasionally, about a square yard of blue sky up between two ugly blocks, from one of which an ungainly chimney was always belching forth the blackest of smoke. But I didn't dare to go there very often; that bit of blue, and the world going by outside, only made me the more restless. The closer I stuck to my desk the less day-dreams got the better of me. My daily trick was to do the billing from G to M, in the alphabet of our customers, and a beautiful piece of monotony it was. Ledgers, folios, prices, discounts, credits, stock names and sizes—that was the sum total of my existence. I sat on that three-legged affair from eight in the morning until six at night, in a position that was suicide to the lungs. At noon I ran out and had a quick lunch, in a place so crowded that two or three men usually stood behind me, ready to jump into my seat when I had finished. By night my head was numb, and my sleep wasn't worth the name. In the morning it was a ten-minute breakfast, a kiss for Milady, and then off on the run for a car. We lived in a flat, with a Niagara of noise above and below, and rooms so small as to unpleasantly suggest Sing Sing all the time. My wife spent her days going through the same deadtiresome routine of household trifles. When evening came we were both too played out to keep awake, much less to be cheerful and optimistic. There was no time for reading, no opportunity to go anywhere or to make friends, no money for a little play now and then, and every day our courage, health, and spirits were dropping further below par. Now, if you call that life, all right. I don't, and didn't.

"After about ten years of that sort of thing, we finally awoke one stifling June morning, and said we'd had enough. We weren't going to be made fools of any longer. The grindstone had taken about all off our noses it was going to. A fine state of rebellion, you see, we were in. If there wasn't anything better in the world than a life like that, then the state of Denmark was indeed rotten to the core. If there was something better, we were going to find it. And we did.

"We had at that time about \$500 salted down in the bank for a rainy day. Milady and I then and there agreed that we'd rather get wet through to the skin on that particular rainy day, than to be unhappy on all the few thousand other days. So we decided to spend that \$500, if not altogether wisely, as wisely as we knew how. We put a lot of hard thinking into the thing, and the plan began to work itself out something in this way. That day, at noon, I ran uptown to a real estate office. Did Mr. So-and-so happen to know of any nice little place in the country, an abandoned farm or some such thing, that could be got cheap, dirt cheap? Mr. So-and-so most certainly did happen to know of just such a place, in fact, several just such places, cheap, dirt cheap,

all of them, and sure to suit us. Down from the top of his desk came a huge book, filled with photographs of exactly such paradises as we were looking for. The next day, with Milady's help, I made a list of the most likely ones, and the next, being the first day of my vacation, we started off, hand-in-hand in quest of the golden spot. I don't believe that Jack and Jill, when they began their famous hill-trip, were any more excited or enthusiastic. On the third day we found our El Dorado, twenty miles from the city, on the southern slope of a hill, as nice a little country cottage as the sun ever shone upon. Thirty acres; ten woodland, ten pasture, eight tillage, and two water. The rambling house, with ten rooms and a southern exposure, was on a knoll with a mammoth shade elm in front. Naturally, it had seen better days, but with a nail here and a board there, it could see some more of them, just as good. The barn was in fair condition, likewise the carriage-shed and hen-houses: There was a deep well of cold water, bucket and all, a pine grove, and in front, a delightful old-fashioned flower garden, with rows and rows of holly-hocks bowing welcome to us. The price? You won't believe me. It was just \$250, cash down, not a cent more nor a cent less. We took it on the spot. I wrote the firm that very night they could henceforth consider my stool vacant, as far as I was concerned. I believe I added something about having found the fountain of youth.

"The next week the city flat was a thing of the blank past. We were on the farm!—our country estate, if you say so. With the other two hundred and fifty, I got a very hopeless-looking, but cheap, horse, an equally melancholy looking cow, some hens, a pig or two, and a little lumber, with which I began to make the most necessary repairs. Then, of course, came the big question—how to make the thing pay? Should we raise garden truck or poultry? Or should it be some delicacy like frog's legs, or some fad like Boston terriers. Perhaps a milk farm would be the proper idea, perhaps, fruit orchards. We didn't know a thing about any of these ventures, but as the gods so far had been propitious, we were willing to chance it still further. Our hands were decidedly to the plough, and before we even thought of turning back, providence, in the somewhat shambling shape of our next-door neighbor, a mile away, came to our rescue by informing us that we had just the right sort of a place for raising chickens and ducks. So, for better or for worse, chickens and ducks it should be. To that feathered star we hitched our wagon and started off.

"Let me see—that was ten years ago. They say we're in clover now, neck high and full blossom. To put it modestly, the world is going very nicely with us. To put it financially, I am clearing about four thousand a year. We began with perhaps fifty hens and no help. The second year, we had some three hundred chicks and cacklers, and a man and his wife to ease our burdens, which they did to our entire satisfaction. Today, I daresay, we have something near five thousand pairs of legs running around our place, and a system of things that invites one to work just for the joy of the working. We do the planning; a gang of men does the rest. My whole output is taken by three big hotels in the city, with whom I made tip-top arrangements our third year. The breakfasting world, the year round, as you know, cries aloud for boiled chicken and fresh eggs, and whenever the cry is uttered in those three hotels, it's my particular pleasure as well as duty to furnish the wherewithal to answer that cry. We have, of course, acquired more land, put up some new buildings, and enlarged and improved our cottage, until we've got a very decently sizable place out there.

I've put in a furnace with hot-water heating, an acetylene arrangement, a large bath-room, and a few hardwood floors.

"We don't go in very much for gew-gaw furnishings. If I remember correctly the very first thing we did when we got there was to pack up in the attic all the cut-glass, Dresden china, flagee silver, gilt chairs, lace curtains, and such stuff that we were fools enough to own. And they stayed there. You kill a lot of good time looking after things of that sort. There's no use spending your life dusting when you can spend it dancing. So we refused to be made the slaves of our possessions, and went in for simple, heavy furniture and some good thick dishes that you could throw around without holding your breath when you handled them. In the summer time we have all our meals out on a big cool veranda where we get the scent of the tall pines and a splendid view down over the wide valley. Milady is a crank on asking folks out in the country, and filling them up with fresh air, green vegetables, sound sleep, a little music, a deal of driving, and a lot of rest, and—well, I guess I'm not far behind her. Last year I was rash enough to buy an automobile, and we're getting all sorts of fun out of it, from the children picnicing to making new friends further afield. In the winter we come into the city for a couple of months to do a little pleasuring and shopping. We're sort of planning now to travel every third year, as I'm quite sure our bank reserve will get over-large that often, and need reducing.

"Which, with your permission, completes the story. I don't for a minute think it is anything to brag about, because any fellow can do it, if he'd only say so! Certainly no one ever called Milady or myself clever, and that five hundred we had to start with is no more than most any chap can lay his hands on somehow or other. The thing was, we were bound to try something, and I suppose we happened to strike the bull's eye. We're living now, and we weren't before. It isn't all work and no play. We're getting a great big life out in the open, we're at nobody's beck and call, and I'm not running for any 7.30 car o' mornings. And you mustn't think we're lonely or uncivilized. Our friends come and break bread with us, and we do likewise with them, there is a goodly stack of this month's magazines on our table, and new books on the shelf. We don't wear our last year's clothes, unless we want to, and we don't live on ham and eggs. I'm not very good at figuring, now that I'm off the stool, but so far as I can make out our little journey from flat to farm was a success—by about four thousand a year and a happy life. Do you call that bad reckoning?"

### WHY THE FARMER SHOULD BE EDUCATED

That the theory and practice of advanced agriculture requires more intelligence and skill than any other profession or business, is no longer a subject for argument. Farming in the highest sense of the word is rightly classed as a "profession" and a "business." When we say, "farming in the highest sense of the word" it is meant that the soil shall be tilled so that it may produce a maximum crop and still retain its fertility, or that any draft on its fertility may be immediately replaced. There is no greater space between the magnetic poles than there is between a trained farmer and a man who is a mere cropper.

There is a common word which will occur to every reader and which sufficiently describes the man who set up in business as a lawyer, who had received no further training or preparation for his life's business than he had been able to pick up at some country debating society or through the "answers" column of a provincial newspaper. The same epithet would apply to the parent who would entrust his young son with a large money capital to start in some manufacturing or mercantile business, who had

not previously been made thoroughly acquainted by years of experience with the intricacies and detail of that business.

This, in effect, is exactly what thousands of men are doing today, both as regards their own performances and that of their progeny. How many men today are placing capital in the hands of their young sons in the form of land and stock, not one of whom has the remotest idea of what it has taken to create that capital, and with not even a smattering of the first principles of intensive agriculture?

We hear it said with nauseating frequency, "O well, I can make a living off the farm anyway, and so will the boy after I am done with it." No doubt they can, thanks to the marvellous productivity of Mother Earth, (especially in the Canadian North West,) but that sordid objective, which cannot be regarded in the light of an "ambition" worth a moment's purchase, is little short of a criminal neglect of an opportunity the most generous and all indulgent creator has entrusted to the great family of mankind.

The parable of the talents naturally occurs to us in this connection, and it is as certain as the course of nature that if these opportunities to cultivate the source of all substance to the best possible advantage are neglected, the privilege of husbanding them will sooner or later be delegated to another who knows what to do, and who will do it.

Some one asks; "How are we to raise more than we seem to be able to get out of the land on our farms?" By education—directed especially to the purpose of finding out all that science teaches as to the chemical properties and possibilities of soil constituents; what system of rotation is necessary so that succeeding crops will supply what are lacking or have been impoverished by previous vegetation on the same field; or what crops will use the local elements of that particular soil to the best advantage. It will also be necessary to get at ascertained facts with regard to balancing rations for live stock so that they will put on the most gain with the least feed, and through education and experience become competent judges of live stock so that we shall select the best animals for our particular use.

No man is ever too old to learn, and it is our purpose to divide this subject so that it will appeal to two general classes, viz: those who may consider they have passed their school days, and those who can yet devote some time to school work. The termination of a school or college career does not mean a "finished education." As a matter of fact, a man's real education is only then begun. The previous years have been spent only in the training ground. Now the battle has to be fought out in a world of hard facts and actual experiences which, however, the previous educational training will enable the man to use and apply with an intelligence and certainty that otherwise would only have meant a career of bungling and waste, a process of "scrambling through somehow."

#### For the Actual Farmer

One of the best mediums for education in farming communities will be the local grain-growers' conventions and the various Farmers' Associations. Some of these, (in the States particularly) have already been productive of marvellous results and it is our strong desire to see them still more numerous and doing equally effective work in Western Canada. These meetings are usually held fortnightly during the winter months, and the programme takes the form of the old "Mutual Improvement Society," only that the papers and discussions entering into the deliberations of the "Farmers' Association" are necessarily confined to agricultural matters.

"The Grain Growers' Guide" would be glad to encourage in every possible way, the spreading of an intelligent interest in those farmers' educational meetings or Agricultural Improvement Societies, and with this in

view would be happy to supply any applicant with particulars as to the formation and working of these helpful associations. It will also be glad to provide a suggested programme of subjects for essayists or for discussion and which would cover the whole field of production and marketing of the farming wealth.

When mentioning the matter of the Agricultural College; we have heard boys, (and their fathers too) say that they could learn enough for all practical purposes on the farm. They will learn a great deal on the farm, and some things will be picked up on the farm that they are not likely to come in contact with at the College, but we will never admit that they can learn enough on the farm. If every boy had a father who had made both science and literature a study; was a first class judge of live stock; an expert horticulturist; could draw a plan for any kind of a farm building; knew all about the law pertaining to agricultural subjects etc., and was able to impart all this knowledge to his son, he might then have something to argue from but would still be a long way from reaching what a college curriculum would accomplish for him. Apart from the purely educational feature of the Agricultural Course, there are the social amenities of the College and that higher education in the practical issues of life a man can only obtain by mingling with his fellows.

### The Expense of a College Course

Some men will pull a long face at the "expense" of a College Course! This is the last refuge of the man who deliberately chooses to remain wilfully ignorant and who has no desire to be taught, or that his boy should know anything that is not within the reach of his own knowledge. The modest requirements in cash for a full course at the Agricultural College are now at a minimum, and its details are so much the subject of popular knowledge that it is not needful to specify them here. It has been shown again and again that any money invested in this way has proved one of the best investments in which a farmer has ever banked his hard earned capital.

In this, as in most other things,—“Where there's a will there's a way.” Like old John Hunter, the scientist, (who conquered everything he put his hand to, because the motto of his life was “A purpose once fixed—then death or victory,”) the farmer who makes up his mind that a certain course is the right one and is determined to follow it, invariably succeeds, and usually to a greater point of success than he had ever dreamed of when he began.

### THE HANDICAP OF LACK OF EDUCATION

Many men of wonderful natural endowments are dwarfed and hampered in their life-work because of their lack of education. How often do we see bright minds in responsible positions, serving on boards of directors, as trustees of great business houses or banking institutions, men who control the affairs of great railroads and manufacturing, who have good judgments and great natural ability, who are so stunted and cramped by their lack of early development that life does not yield them one-tenth of what it might had their intellectual and aesthetic possibilities been unfolded in youth. In social life, on public platforms, in debate, in the higher fields of the world's work, enjoyment, and progress, they are constantly baffled, embarrassed, and handicapped by the limitations of ignorance.

Again, thousands of young men and young women are working to-day in inferior positions because of their lack of mental culture. Conscious of dormant powers which they cannot get control of, many of them fret and chafe under the restraints imposed upon them by their own ignorance. They are in the position of the Chinese and other non-progressive peoples, who have great mineral, agricultural, and other natural resources, which, how-

ever, do not yield them a hundredth part of their value because they do not know how to utilize them. In the very midst of potential wealth and vast possibilities, those people live in poverty and degradation, just as an uneducated man or woman who has never developed his or her mental wealth, is doomed to perpetual ignorance and its consequences.

### THE SECRET OF SUCCESS

(By Our Chinese Philosopher)

To be forewarned is to be forearmed.

Every reader of this article looks forward to the future when his life of labor will be crowned with a life of ease, when he can rest from the toil and conflict of his earlier days. A bare living is not sought. It does not satisfy. We need to lay by something for a rainy day. If at the end of the year we have managed to live and have a dollar to the good, then we are pleased; but if a dollar behind, then we are dissatisfied with our efforts.

It is a common thing to see shrewd, sharp, brainy men attain to forty or fifty years of age, after having been in business many years, and not worth a dollar. You have often seen that. Now there is a reason for it. These men acted well their part. They did their best. They were bright and shining lights in the heyday of their prosperity, but in adversity everybody has a kick at them. This experience is sure to be that of some who will read this. Where is the trouble?

“No man liveth to himself alone.” How true! As an individual he must secure the private needs of himself and those depending upon him, food, raiment, shelter, etc., etc. But man is a social being as well as an individual. He is one of the atoms of the aggregation. He likes company, lives among his fellows, laughs, jokes, talks with them, and is depending on thousands of other hands at work to supply his daily needs. And if those “other hands” were to cease work, the individual would be up against it. These thousands of other hands supply him with fuel, oil, cigars, tea, silks, a thousand things. And in return for these he gives back to society his services. Hence it is to be seen that no matter what our occupation is, we are really picking oranges in Florida, diving for sponges in the Mediterranean, digging coal in Ohio, raising wheat in Manitoba, or making Binders in Toronto. In other words, our private labor pays others for laboring to produce or furnish those things for us. Hence, I say, we are not only individuals but also social beings, each dependent on the other, each interested in the other's welfare. There is a common interest that unites each to all others. “Am I my brother's Keeper?” has a world of meaning in it. It expresses a profound truth, a great axiom in the economy of this world. The idea of “Each for himself and the devil take the hindmost,” is not what should be the rule among human beings. That seems to be the rule now. But things are not now what I want each to try to make them to be. That is the road that leadeth to wholesale destruction. But I want to show each how to get on the road and keep on the road that leads to happiness. Those who read this are capable of thinking intelligently, and of getting others to think straight, too. We must all be saved together, for we can't be saved separately.

### THE GOSPEL OF FAIR PLAY

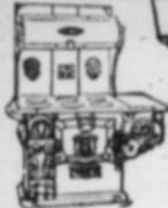
Simple integrity, simple fairness, simple justice to poor and rich alike, giving to each one his rightful dues, striving neither to oversell nor to underbuy goods of labour, incurring no debts that admit of a possible doubt of being promptly met, and luring no one else to do so—in short, carrying out in the daily life the principles of honesty and fairness is the very best and most efficient means of benefiting the community, and the only foundation on which to build a benevolence worthy of the name.

# THE WINGOLD CATALOG

NOW READY

Contains Stoves of Every Kind Sold Direct to the User at Lowest Prices. Our new line of heating and cooking stoves, for all kinds of fuel, made of new iron, in attractive patterns, with every known improvement and up-to-date feature, is ready for immediate shipment, at 1-1/2 prices, saving you 1/3 to 1/2 from the prices that others ask.

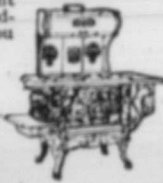
The Best Stoves made. Fuel Savers and do perfect work. Fully guaranteed in every respect.



Blue Steel High Closet Reservoir \$37 75



High Closet 15 gal. Reservoir \$24.95



20 in. Oven Base High Closet Enameled Kist. \$33.85



Coal or Wood \$4.75



Sheet Steel lined \$1.75

Hard or Soft Coal \$9.50

## NEW STOVE CATALOG

We guarantee prompt and safe delivery and agree to take the stove back, pay freight both ways and return your money if you are not more than pleased with your purchase. Save \$5 to \$10 on every purchase. Buy direct and save the dealer's profit. Every stove guaranteed and 30 days' Free Trial given. Write for New Catalogue A

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# Best Farm Bargain In Manitoba

520 ACRES adjoining Rosser, on Main Line C.P.R., 12 miles west of Winnipeg. Three passenger trains each way daily, and freight trains galore. House solid brick, eight rooms, stone basement, hot air furnace. Two large barns on stone foundations, granaries and other outbuildings. All enclosed with good wire fence equipped with iron gates. 300 acres broken, 180 acres will be fall plowed. Lots of good water. Price for quick sale \$45.00 per acre. Easy terms. For fuller particulars write the owners.

OAKES LAND CO.  
Suite 618 McIntyre Block WINNIPEG, Man.

## QUOTATIONS IN STORE AT FT. WILLIAM FOR AUGUST 1908

DATE	WHEAT									FLAX			BARLEY				CASH OATS							
	1 <sup>c</sup>	2 <sup>c</sup>	3 <sup>c</sup>	4	5	6	Feed 1	Feed 2	Rej. 1	Rej. 2	Rej. Seed	1 n w	1 m a	Rej.	3	4	Rej.	Feed	1 w	2 w	3 w	2 m	Rej.	
1	104 1/2	101 1/2	98 1/2	95	80 1/2	77 1/2	69 1/2	60				121 1/2	120	110	47 1/2	45 1/2	42	41	41 1/2	40 1/2		39 1/2		
3	105 1/2	102 1/2	99 1/2	95	80 1/2	77 1/2	69 1/2	60				121 1/2	120	110	47 1/2	45 1/2	42	41	41 1/2	40		39		
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14	109	106	104	97	87	77 1/2	69 1/2	60							47 1/2	46 1/2		42 1/2						
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27	111 1/2	108 1/2	104 1/2	92	84							124	110				42	41		40 1/2	39 1/2		39 1/2	
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THE HYPOCRITES

(By Harry H. Kemp)

The church and the school and the golden rule have reigned in the world so long.  
 Men dare not slay in the olden way and practice the grosser wrong;  
 So they make small use of the hangman's noose to put their enemies by.  
 They sell them wealth on paper writ; no more with weapons, they thrust and hit; they kill with the printed lie.  
 But, you, who prey in a genteel way, on folk, and juggle the truth,  
 And with the specious-printed lie cast ruined thousands bare and high with neither pity nor ruth—  
 Remember this as you sell and buy; a death for a death, the soul must die,  
 And the Law demands an eye for an eye, and a tooth for a tooth.

The Hypocrites lay in the depths of Hell where the sheer black mountains rise;  
 The night was dense with a fear intense and full of a thousand eyes,  
 And jagged flames with broken swords stabbed into the lurid skies.  
 'Plained one to a demon at his side, "I ever revealed the light  
 In books of worth to the people on earth, and God has given me night."  
 Then answered a devil, "Full loud you lie. You chained with appearance of truth  
 A million men in the nine's dank air, and, lolling around in a Morris chair,  
 You swore that the system in vogue was fair, and slew them, elder and youth—  
 And a death for a death the soul must die, and the Law demands an eye for an eye,  
 And a tooth for a tooth."

Wailed a Hypocrite on a bed of ice, with the parchment face of an ape,  
 Huddled aheap mere life to keep, a grotesque, piteous shape,  
 "Aye me, aye me, full mercilessly the Father doth me entreat."

Then by his side a devil replied, "You cornered the market in wheat;  
 You bided till winter came, and then, you juggled the price of coal,  
 And sent to heaven and eke to hell full many a frozen soul;  
 To free you of smirch you builded a church and founded a Sunday-school.  
 With crafty lore your office door was hung with the golden rule.  
 And this might blind and cheat mankind, but the eye of God, in sooth,  
 Looks through and through what people do, till it pierces the inner truth:  
 So you die the death you made men die, for the Law requires an eye for an eye,  
 And a tooth for a tooth."

They tied One down with a serpent dire, they flayed him bare of his skin.  
 With unclean talons which stung like fire, till his nerves lay white and thin.  
 They drag him off to a mountainside, him there in a cleft they wedge  
 Where the knives of the wind with cuts unkind slash like a razor-edge.  
 For he as a man was seeming-good, through policy, not through heart

He gathered dollars and made them breed; he tithed the church with the gain of his greed,  
 Invested millions in art—  
 But even in mine and field and mill he held, at the lowest wage,  
 Thousands of men with wives to keep, and children to feed; he got them cheap,  
 And cast them aside in their age.  
 Yea! He as a man gave none their due, but charity doled, forsooth,  
 Which means, to rive a million away, and render a dime in ruth—  
 But a death for a death the soul must die, and the Law demands an eye for an eye,  
 And a tooth for a tooth.

One, cunningly cruel, they nourished with gruel which ever turned molten lead,  
 And would he eat of a morsel of meat, he chewed on a cinder instead.  
 "Now nay, now nay, for I'll have my say; God useth me ill," he said,  
 "For I have given the thirsty, drink, have given the hungry, bread,"  
 "Now loud you've lied," a devil replied, "and your tongue plays fast and loose;  
 What? Coffee and buns, to God's own sons . . . to get your name in the News?  
 But it isn't what's done that counts with Him; He measures by deeds well-meant,  
 And back of the deed He aye must read the spirit of good-intent."

And so they sit forever bit by serpents as fierce as fire,  
 Hypocrite crouched by hypocrite, and the demons never tire  
 At killing them over and over again, just as on earth they did to men;  
 So the Laws of the Lord require;  
 For a man may pray till his hair grows gray, may ape the charities, too, parlay, build churches, colleges, every day. . . But his soul must live the truth;  
 And a death for a death the soul must die, and the Law demands an eye for an eye,  
 And a tooth for a tooth.

WON HIS BET

General Miles, in company with a friend, was walking down Pennsylvania Avenue, when a person, entirely unknown to the veteran soldier, rushed up to him, and grasping his hand, said, warmly, "Well, Nelse, old boy, I'll bet anything you don't remember me!"  
 "You win!" coldly and laconically replied Miles, as he released himself from the grasp of the stranger and resumed his walk.

The man who thinks he is a wit should talk into a phonograph—and then be made to listen.

Horace Greely's favorite poem of his own make was:

Man's a vapor  
 Full of woes;  
 Starts a paper—  
 Up she goes.

Having advertised as a widower in search of Wife No. 2, a man of St. Gall, Switzerland, showed the fifty replies and photographs which he had received to his wife, and, stating that if she did not want him there were others who did, he effectually cured her of her "nagging" habits.

Lord Ellenborough once said to a barrister, upon his asking in the midst of a boring harangue: "Is it the pleasure of the court that I should proceed with my statement?" "Pleasure, Mr.—has been out of the question for a long time, but you may proceed."

## A VISIT TO THE GEORGE ELIOT COUNTRY

Special to the "Grain Growers' Guide" by Margaret Gemmill.

Of all the literary preferences of my early reading days that for George Eliot was the strongest, and it has been the most lasting. No word less strong than "enthusiasm" could describe my regard for her writings, and though now more repressed and self-contained, I do not think my admiration is less than when, in younger years, I lived so intensely in the world of her imaginative thought.

"Adam Bede," "The Mill on the Floss" and "Scenes of Clerical Life" were my first favorites, and as for the characters who live and move with such truth and reality through her pages, I do not seem to remember a time when I did not know and love them.

Nor is my debt to George Eliot as teacher and moralist less deep. I early learned to prize those parts of her writings in which she speaks directly, commenting on her characters, expressing her thoughts on their actions, revealing her own philosophy of life. These combined with the more impersonal influence of the artist, made up a "message" which I am glad I had "ears to hear," in the impressionable years of youth. For these reasons, my thoughts long revolved round the idea of some day going on a pilgrimage to Warwickshire to visit her early home, and see the country of "Adam Bede" and "Scenes of Clerical Life." In July 1904 I was there.

Though the old country is such "a little isle" a journey from Scotland to the English Midlands, for the first time, may be attended, for some, with a very pardonable degree of excitement. The distance is relatively short, but the contrast in speech and manners is great. For myself, I confess to some nervousness in exchanging Glasgow for Birmingham, but though I never lost, while in England, the sense of what Stevenson happily terms the "foreigner at home," my experiences there were all of a very pleasurable kind.

Nuneaton, the town nearest George Eliot's home, and closely connected with her early history, is in the County of Warwickshire, and is reached by a short railway journey from Birmingham. In the early years of last century its interests were mainly agricultural, but it is now an important mining and manufacturing centre. Numerous coal cars at the railway stations, and rows of miners' cottages in the suburbs, indicate the proximity of mines and these soon betray their whereabouts when you walk a short way into the country.

The centre of the town, however, must be essentially the same as it was a hundred years ago or more, and the houses in the long High St., down which I walked were as quaint and varied as any lover of the "past" could wish.

The "Ultima thule" of my pilgrimage was "Griff House" which lies a few miles out in the country, but there were a number of places in Nuneaton itself and enroute to Griff which I was eager to see also. The whole involved a walk, rather long for one not much accustomed to the exercise, but with the home of George Eliot for an objective, I could go far without weariness. A gentleman from whom I made some enquiries, on hearing of my intentions asked if I was "wheeling." On my replying "No, I'm walking," he smiled and assured me "I was plucky." I smiled too as I turned away for the question reminded me of an incident, which, till then, I had forgotten. A gentleman of my acquaintance had visited "Griff" years before and he also "was walking"—a circumstance that elicited the laughing remark from someone there, that, "all kinds of people came to Griff, Americans in hansom, Englishmen on bicycles, and Scotsmen on their feet."

It is well known that George Eliot in her earlier writings follows closely some actual histories. Though

the clergymen she describes in "Scenes of Clerical Life" were all resting in the quiet earth before they found an immortality in her pages, there were many living who knew the story of their lives as well as George Eliot and when the topography of the "Scenes" was recognized, the characters were easily identified.

Thus we know that the town of "Milby" the scene of "Janet's Repentance" is Nuneaton, and "Shepperton" is Chilvers Coton, a suburb. "Chevreil Manor" is Arbury Hall, for generations the family seat of the Newdigates, and "Knebley" "the little church with the chequered pavement which had often rung to the tramp of armed monks" is Ashley, situated near the north entrance to Arbury Park.

It is possible to visit all these and Griff House in an afternoon's walk. Such was my intention and as the day was a perfect one nothing was wanting to complete my pleasure.

Passing through the market square from the High St. of Nuneaton I found myself in Church St. It is the "Orchard St." of "Janet's Repentance" and known to us as the one up which once passed the Rev. Mr. Tryan, the Evangelical curate, to hold an evening meeting in the church—such a startling innovation, that he went "through a pelting shower of nicknames, bad puns, groans, howls and hisses." Dempster's house is also there, from the windows of which his wife Janet watched the scene.

This house is described somewhere as "an old-fashioned house with an over-hanging upper storey, a face of rough stucco, and casement windows with green panes and shutters." I had no difficulty in finding it and by the courtesy of the then owner I was allowed to walk through. Except that the rooms on the right which Dempster used as his office now serve another purpose, the house is the same as when he occupied it. A spacious dining-room on the left has French windows opening into the garden. As with most houses in the heart of old English towns, it is built close to a narrow pavement from which its main door opens. The grassy lawn and garden behind surprise one by their beauty and extent, and a stream which divides them from the green fields beyond adds to theirs the charm of running water. Some fine trees made a welcome shade from the heat of summer sun now shining straight overhead.

It was a pleasant place and I found it difficult to realize that so much misery once lodged there. I thought of Janet thrust out into the street in "the dead hour and middle of the night" by her drunken husband, of her sitting shivering and dazed on the door-step in the darkness while the bitter north-east wind drove against her and played with her long hair. Yet what old house is there that, if it had a tongue "could rot a tale unfold,"



South Farm, Arbury, Nuneaton (Birth-place of "George Eliot")

as full of human interest and pathos as that of Janet Dempster's.

Church street is short and leads into a broad country road. Where it ends and the road begins you find the Parish Church of Nuneaton. In it, the evening service was held, which at first occasioned so much opposition, that many of the parishoners locked their pews in protest. It stands on an elevation a few feet higher than the roadway and is approached through the church-yard. I peeped into the church, but was more interested in the graves that surround it. Janet and her husband are buried there and there also rests the Rev. Mr. Tryan, the young curate, through whose influence Janet was led to that repentance, "which it has been well believed through many ages is the beginning of a new life." What a testimony, I thought, as I stood there, to the power of genius when it expresses itself in literature, that long after these lives were ended, their histories, their homes and final resting-places should be of so much interest to a stranger.

A walk of two miles brought me to the church of Chilvers Coton, the "Shepperton" of George Eliot. In it she was baptised, there she worshipped with her family in childhood and youth, and in its church-yard, her father, mother and brother lie buried. The church is an old one, but it was restored and renovated when she was a girl, and other improvements have been made since, through the generosity of Isaac Evans her brother, who, unlike his famous sister, was a devoted churchman. But "the little flight of steps with their wooden rail running up the outer wall and leading to the childrens' gallery" described in "Amos Barton" still exists, and I had much pleasure in mounting them.

Apart from George Eliot's own connection with the Church of Chilvers Coton, it is interesting as the scene of the life and labors of the Rev. Amos Barton, whose "sad fortunes" she made the subject of her first story. The parsonage is close at hand where his brave and beautiful wife carried on a long struggle with poverty, misfortune, and her husband's unwisdom. Her grave in the churchyard is covered with an oblong tombstone and surrounded by an iron railing. To my eyes it had a neglected look, long rank grass grew round it, partially hiding the inscriptions, and I felt sorry that I had not brought some fresh flowers to lay on "Milly's" tomb, as a "passing tribute" to her memory.

There is a tablet in the church, to the memory of the clergyman whose history suggested to George Eliot "Mr Gilfil's Love Story." He also was once curate at Coton and lived in the parsonage. It seems his real history was not quite so sad as is represented in the story. On the assumption that "a little sweet doth kill much bitterness," Keats thought "too many tears for lovers have been shed," and perhaps few needless ones have fallen for Mr. Gilfil. But since the more tragic conclusion led to such noble expression of a truth as is contained in the little epilogue she attached to it, we would not have it otherwise. "It is with men as with trees, if you lop off their finest branches into which they are pouring their young life juice, the wound will be healed over with some rough boss, some odd excrescence, and what might have been a grand tree expanding into liberal shade is but a whimsical mis-shapen trunk. Many an irritating fault, many an unlovely oddity, has come of a hard sorrow, which has crushed and maimed the nature just when it was expanding into plenteous beauty, and the trivial erring life which we visit with our harsh blame may be but as the unsteady motion of a man whose best limb is withered."

On that beautiful summer afternoon "with its grassy mounds and venerable headstones sleeping in the sunlight" the church-yard of Chilvers Coton seemed a sweet spot to rest in. I wished that George Eliot's grave had been there also, instead of in a London cemetery; that it

had been true of her and of her kindred as of Tom and Maggie Tulliver:

"In death they were not divided."

It was she who was most in my thoughts as I emerged from the church-yard and started on my walk to Griff House, the home of George Eliot for the first twenty-one years of her life.

Someone has described this part of Warwickshire as "flat and uninteresting," but I think only "a despoiler of the fields" as Wordsworth playfully termed Charles Lamb, would say so. True, it has no striking features, but it has the undeniable beauty of green fields, high hedges, rows which George Eliot describes as being "liberal homes of unmarketable beauty," and fine trees. Though the road is the main one to Coventry and Birmingham, I met few people on it. Mr. Cross describes Griff as "a charming red brick ivy-covered house, more like a Manor-house than a farm," and such I found it. The grounds are entered by a wide iron gate opening from the roadway and a short avenue leads up to the house. To the right is a pretty lawn, (laid out for tennis the day I was there,) surrounded by beautiful trees; and a large one stood in front of the house near the doorway. Mr. Evans, the father of George Eliot occupied Griff in vir-



GRIFF HOUSE—Residence of "George Eliot," [Nuneaton]

tue of his position as land agent to Mr. Francis Newdigate, and, I suppose, farmed there on his own account. The farm buildings and garden lie behind, and to the left is the dairy. Externally, I suppose the appearance of things is much the same as when occupied by Mr. Evans, but I was sorry to find that the house and farm is now used as a "School of Dairying." It was then "vacation" however, and the house was dismantled for cleaning. The man in charge seemed to know nothing of its history so, in wandering through, I was left to my own thoughts and conclusions. To the right and left of the hall were the dining and drawing rooms, and the whole conveyed a pleasant impression of roominess and comfort.

George Eliot calls it "the warm little nest where her affections were fledged," and it was not "without some stir and swelling of the heart" that I found myself in it. The little girl who grew to womanhood there had been of interest to me since the days when first I read of her under the name of "Maggie Tulliver" in "The Mill on the Floss" and it was easy, and a peculiar pleasure to me, to imagine her in one of these rooms of an evening, showing the pictures in her favorite book, Defoe's "History of the Devil" with illustrations, to any gentleman friend of her father's who might be calling.

"Well," said Mr. Riley, in an admonitory patronizing tone, as he patted Maggie on the head, "I advise you to put by the 'History of the Devil' and read some prettier book. Have you no prettier books?"

"Oh, yes," said Maggie, reviving a little in the desire to vindicate the variety of her reading. "I know the reading in this book isn't pretty, but I like the pictures, and I make stories to the pictures out of my own head,

you know, but I've got a book about Kangaroos and things and—"The Pilgrim's Progress."

"Ah, a beautiful book," said Mr. Riley. "You can't read a better."

"Well, but there's a good deal about the devil in that," said Maggie triumphantly, "and I'll show you the picture of him in his true shape, as he fought with Christian." Even in these early days the little head held some unanswerable logic. Her happy childhood at Griff is immortalised in the early parts of "The Mill on the Floss" and looking back on it in the maturity of her later years she wrote:—

"But were another childhood's world my share,  
I would be born a little sister there."

For some years owing to the death of her mother and the marriage of her one sister, the care of the house and farm devolved on her shoulders. In writing to one of her correspondents she complains that her fingers are "tremulous with repeated boilings of currant jelly," and she once pointed out to Herbert Spencer that her right hand was larger than her left owing to her butter-making. But through all she kept up her reading and studies combining "manual labour with intellectual flights," with more success than Hawthorne's philosophers at Brook Farm.

In looking on George Eliot's early home and recalling all the circumstances of her early life one cannot but feel how favoured of fortune she was. No anxiety for material wants, a good education, and socially, standing so central to the different levels of life around her—in touch with its extremes of rich and poor, yet not belonging to either. Add to these the partial solitude of her life at Griff—so favorable to genius in its development, and having for a father a man of the character and mental calibre of "Adam Bede." No wonder she had a broad, sane, outlook on life! You can see every element that entered into her early training reflected in her writings.

The scene of "Adam Bede" is really laid in Staffordshire. Its "Hall Farm" is not Griff, though I long thought so. Some other day I hope to see it, but this one was done.

Leaving Griff I stole a walk through the grounds of Arbury Park, saw deer sporting in the coverts, lovely lilies floating on a miniature lake, and the beautiful "Cheverel Manor" of "Mr. Gilfil's Love Story."

George Eliot's birthplace "South Farm" is within the grounds of the Park and I found it after a little seeking. The sturdy farmer then in possession laughingly told me that though he slept every night in the room in which she was born, he had never read "Adam Bede."

The evening shadows were falling as I limped back into Nuneaton. In a short time the train was bearing me back to Birmingham, the George Eliot country was fading away in the distance, but I carried with me the memory of one of the happiest days of my life.



## PROGRESS OF WOMAN'S SUFFRAGE

By Bertha D. Knobe.

There are the four full-suffrage countries of New Zealand, Australia, Finland and Norway—five, in fact, if one includes the United States with its four enfranchised states of Wyoming, Utah, Colorado and Idaho. Besides, the miniature Isle of Man bestowed the ballot on woman away back in 1881. Even suffrage, except parliamentary, flourishes in the five countries of England, Scotland, Ireland, Wales and Sweden. The municipal vote obtains in two, Iceland and Canada—the former having granted eligibility to municipal office in 1902, and now the generously inclined Government announces a bill for full suffrage; while the latter possesses in its nine provinces either municipal or school suffrage, or both. The mistaken report has gone broadcast that Denmark bestowed municipal suffrage early in 1908, the fact being that the Government has recommended such a measure, and it is now pending before Parliament with the likelihood of passing. In the municipal list the one State of Kansas should be enrolled. Incidentally it may be added that lesser degrees of suffrage exist elsewhere—in twenty-four other States of the United States, for instance, where women have either the taxpaying or school suffrage; and, to mention one more, in France, where they vote for members of commercial tribunals and other minor offices—small signs which promise new recruits for the international-suffrage procession later on.

The showing of the American continent at Amsterdam is important for several reasons. In the first place, an American woman is to sit in the president's chair. During the first four of Mrs. Catt's five years' regime, it is interesting to note, the International Woman's Suffrage Alliance has increased from five to thirteen countries, with fine prospects of three others joining the official ranks. The list includes Australia, Canada, Denmark, Finland, Germany, Great Britain, Hungary, Italy, Norway, Russia, Sweden, Holland, and the United States, with Switzerland, Belgium and France as the promising possibilities. Likewise suggestive is the new spirit of the movement reflecting itself in scores of woman's suffrage newspapers which are springing up over the world. The international society has established an official organ—Jus Suffragiste, of Paris, and La Voce della Donna, of Bari, Italy, serve as samples. Then, in the second place, the American delegation aspires to put up as fine a front as possible, preliminary to the great gathering, the quinquennial convention of the International Woman's Suffrage Alliance (the meetings at Copenhagen and Amsterdam are intermediate 'conferences,' it must be remembered) scheduled for New York in May, 1909. So the president will be accompanied by a goodly host, including such well-known suffragists as Dr. Anna Shaw, Mrs. Rachel Foster Avery, Mrs. Ida Husted Harper, and Miss Lucy Anthony.

Meantime, in this official making of the woman's suffrage map of the world, encouragement comes from every masculine parliament on earth. As ex-Minister Luzzati said recently before the Chamber of Deputies at Rome: "The whole civilized world is now agitating the question, which must be settled in favor of the women sooner or later."

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# GOLD DUST FROM THE WORKS OF "GEORGE ELIOT"

(Adam Bede)

"When death, the great reconciler has come, it is never our tenderness that we repent of but our harshness."

"There are few prophets in the world; few sublimely beautiful women; few heroes. I can't afford to give all my love and reverence to such rarities. I want a great deal of those feelings for my every-day fellow-men, especially for the few in the foreground in the great multitude, whose faces I know, whose hands I touch, for whom I have to make way with kindly courtesy."

"Our deeds determine us, as much as we determine our deeds."

"It's well we should feel as life's a reckoning we can't make twice over; there's no real making amends in this world, any more than you can mend a wrong subtraction by doing your addition right."

"Ah," said Mrs. Poyser, "an' it's poor work allays settin' the dead above the living. We shall all on us be dead some time, I reckon,—it 'ud be better if folks 'ud make much on us beforehand, instid o' beginnin' when we're gone. It's but little good you'll do o'-watering last year's crop."

"What care I what the men 'ud run after? It's well seen what choice the most of 'em know how to make, by the poor draggle-tails o'wives you see, like bits o' gauze ribbon, good for nothing when the colour's gone."

"Ay, ay," said Mrs. Poyser, "the smell o' bread's sweet to everybody but the baker. The Miss Irwins allays say, "Oh, Mrs. Poyser, I envy you your dairy; and I envy you your chickens; and what a beautiful thing a farmhouse is, to be sure," and I say "yes, a farmhouse is a fine thing for them as look on, an' don't know the liftin' and the stannin', an' the worritin' o' th' inside, as belongs to't."

"There's times when the crockery seems alive, an' flies out o' your hand like a bird. What is to be broke will be broke, for I never dropped a thing i' my life for want o' holding it, else I should never ha' kept the crockery all these 'ears as I bought at my own wedding."

"Oh, your honour, it's all right and proper for gentlefolks to stay up by candle-light—they've got no cheese on their minds. We're late enough as it is, an' there's no letting the cows know as they mustn't want to be milked so early tomorrow mornin'." So, if you'll please to excuse us, we'll take our leave."

"I'll never gi' my consent to her going for a lady's maid, while she's got good friends to take care on her till she's married to somebody better nor one of them valets, as is neither a common man nor a gentleman, an' must live on the fat o' the land, an's like enough to stick his hands under his coat tails and expect his wife to work for him."

"It's seldom I see other folk's butter, though there's some on it as one's no need to see—the smell's enough."

"Indeed, sir, if it's anything to our advantage, it'll be the first offer o' the sort I've heared on. It's them as take advantage that get advantage i' this world, I think;

folks have to wait long enough afore it's brought to 'em."

"If you could make a pudding wi' thinking o' the batter, it 'ud be easy getting dinner."

"It seems as if them as aren't wanted here are the the only folks as aren't wanted i' the other world."

"Ay, ay," said Mrs. Poyser, "one 'ud think, to hear some folks talk, as the men war 'cute enough to count the corns in a bag o' wheat wi' only smelling at it. They can see through a barn-door, they can. Perhaps that's the reason they can see so little o' this side on't."

"Ah!" said Bertie, smearingly, "the women are quick enough—they're quick enough. They know the rights of a story before they hear it, and can tell a man what his thoughts are before he knows 'em himself."

"Like enough," said Mrs. Poyser, "for the men are mostly so slow, their thoughts overrun 'em, an' they can only catch 'em by the tail. I can count a stocking-top while a man's getting 's tongue ready; an' when he out's wi' his speech at last, there's little broth to be made on't. It's your dead chicks take the longest hatchin'. However, I'm not denyin' the women are foolish; God Almighty made 'em to match the men."

## THE MILL ON THE FLOSS

"An over-cute woman's no better nor a long-tailed sheep,—she'll fetch none the bigger price for that."

"All the learnin' my father ever paid for was a bit o' birch at one end and the alphabet at th' other. But I should like Tom to be a bit of a scholar, so as he might be up to the tricks o' these fellows as talk fine and write with a flourish. It 'ud be a help to me wi' these lawsuits and arbitrations and things. I wouldn't make a downright lawyer o' the lad—I should be sorry for him to be a raskill—but a sort o' engineer, or a surveyor, or an auctioneer an' vallyer, like Riley, or one o' them smartish businesses as are all profits and no outlay, only for a big watch-chain and a high stool. They're pretty nigh all one, and they're not far off being even wi' the law, I believe; for Riley looks Lawyer Wakem i' the face as hard as one cat looks another."

"We could never have loved the earth so well if we had had no childhood in it; if it were not the earth where the same flowers come up again every spring that we used to gather with our tiny fingers as we sat lipping to ourselves on the grass."

"The days of chivalry are not gone, notwithstanding Burke's grand dirge over them; they live still in that far off worship paid by many a youth and man to the woman of whom he never dreams that he shall touch so much as her little finger or the hem of her robe."

"Philip had never been soothed by that mother's love which flows out to us in the greater abundance because our need is greater, which clings to us the more tenderly because we are the less likely to be winners in the game of life."

"We perhaps never detect how much of our social demeanour is made up of artificial airs, until we see a person who is at once beautiful and simple."

# THE WOMAN'S SPHERE

## CHARACTER BUILDING THROUGH THOUGHT

The Greatest Enemy of the Human Race

(By J. Lincoln Brooks.)

Thought's most deadly instrument for marring human lives is fear. It demoralizes character, destroys ambition, induces or causes disease, paralyzes happiness in self and others, and prevents achievement. It has not one redeeming quality. It is all evil. Physiologists now well know that it impoverishes the blood by interfering with assimilation, and cutting off nutrition. It lowers mental and physical vitality and weakens every element of success. It is fatal to the happiness of youth, and is the most terrible accompaniment of old age. Buoyancy flees before its terrifying glance, and cheerfulness cannot dwell in the same house with it.

"The most extensive of all the morbid mental conditions which reflect themselves so disastrously on the human system is the state of fear," says Dr. William H. Holcomb. "It has many degrees or graduations, from the state of extreme alarm, fright, or terror, down to the slightest shade of apprehension of impending evil. But all along the line is the same thing,—a paralyzing impression upon the centres of life which can produce, through the agency of the nervous system, a vast variety of morbid symptoms in every tissue of the body."

"Fear is like carbonic acid gas pumped into one's atmosphere," says Horace Fletcher; "it causes mental, moral, and spiritual asphyxiation, and sometimes death,—death to energy, death to tissue, and death to all growth."

Yet from our birth we live in the presence and under the dominion of this demon. A child is cautioned a thousand times a year to look out for this, and to look out for that; it may get poisoned, it may get bitten, it may get killed; something terrible may happen to it if it does not do so and so. Men and women cannot bear the sight of some harmless animal or insect, as children, they were told that it would hurt them. One of the cruelest things imaginable is to instill into a child's plastic mind the terrible image of fear, which, like the letters cut on a sapling, grows wider and deeper with age. The baleful shadows of such blasting and blighting pictures will hang over the whole life, and shut out the bright joy of sun and happiness.

An Australian writer says:—

"One of the worst misfortunes which can possibly happen to a growing child is to have a mother who is perpetually tormented by nervous fear. If she gives way to fear,—morbid, minute, and all-prevailing,—she will inevitably make the environment of her child one of increasing dread and timidity. The background of fear is the habit or instinct of anticipating the worst. The mother who never makes a move, or allows her children to make a move, without conjuring up a myriad of malign possibilities, embitters the cup of life with a slow poison.

"I know that thousands of boys and girls are to-day tremulous, weak, passive, and unalert on the physical side, simply because they were taught, in the knickerbocker stage, or earlier, to see the potency of danger in all they did or tried to do. A mother assumes a terrible responsibility when, from silly fear of possible injury, she forbids a child such physical abandon as will promote courage, endurance, self-reliance, and self-control."

Not content with instilling fear of possibly real things, many mothers and most nurses invent all sorts of bug-bears and bogies to frighten poor babies into obedience. They even attempt to induce sleep by telling

children, "If you don't go right to sleep, a great big bear will come and eat you up!" How much sleep would a grown man get in a situation where this was a real possibility? Fear of the dark would seldom exist if parents carefully showed children that nothing is different in the dark from what is in the light. Instead of so doing, they take pains to people the mysterious gloom with every sort of ogre and monster which human imagination has been able to conjure up. Some one has thus expressed in verse this cruel but too common sin against healthy-minded childhood:—

"He who checks a child with terror,  
Stops its play and stills its song,  
Not alone commits an error,  
But a grievous moral wrong."

Mothers waste much energy in worrying about their children. Some of them cannot take a moment's comfort while their boys or girls are out of their sight. How many times, in imagination, have you seen your children tumble out of trees, and off sheds? How many times have you pictured them drowning when they went to sail or skate? How often have you had visions of your boy being brought home from the baseball or football grounds with broken limbs or scarred face? When none of these things happen, what had you to compensate for the hours of mental anguish, with consequent lowering of vitality and physical tone? Such useless imaginings of evil make many women old and haggard before their time.

With fearsome and anxious mothers surrounding children with an atmosphere of dread, and suggesting to them new and unthought-of objects of fear, it is not astonishing that the whole world seems burdened and bowed down under a fearful weight of fear and anxiety. Go into almost any gathering, no matter how gay and happy the crowds seems to be, and you will find, if you question any one of even the gayest, that the canker worm of fear gnaws at the heart in some form. The fear of accident, of sickness,—of the development of some terrible disease,—of poverty, of death, or of some great misfortune, still lingers during the greatest apparent gaiety.

Many men and women narrow their lives by worrying over what may happen to-morrow. The family cannot afford to have any little, legitimate pleasure, to travel, or to take the leading magazines or papers. They cannot afford to take much-needed vacations. They must economize on clothes, on food, even, and every form of culture or recreation costing money, simply because times may be hard next year. "There may be a financial panic," urges the pessimist. "Some of the children may be sick, the times may be bad, our crops may fail, or some business venture may not succeed. We can't tell what might happen, but we must prepare for the worst." The lives of hundreds of families are mutilated, sometimes utterly ruined, by this bugbear of misfortune just ahead.

### TOOK CHANCES

"Willie," said the boy's mother, who was preparing to go out, "you mustn't eat that cake in the pantry while I'm gone. It will make you sick."

Three hours later when she returned, Willie said:—"You didn't know what you were talking about, mamma. That cake didn't make me sick a bit."

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# THE MYSTERIES OF MODERN EDUCATION

I am an elderly person, educated by the solid, old-fashioned methods of half a century ago. I have a charming young friend named Margaret, who sometimes consents to enlighten me upon the Mysteries of Modern Education. A short time ago while she was paying me a visit of an afternoon, I sought to discover the bounds and area of her present intellectual attainments, and the following dialogue ensued:

Elderly Person: "What subjects are you now pursuing at school, my dear?"

Margaret: "Oh, arithmetic, and language and cookery and geography and history and dressmaking and calisthenics and mechanical drawing and reading and current events and literature."

Elderly Person (seriously): "Is that all?"

Margaret: "I may have forgotten some."

Elderly Person: "It would seem not to be impossible, my child." But tell me about your arithmetic. Where are you now?"

Margaret: "We are studying insurance and interest and bank bills and taxes."

I meditate a moment before resuming my questions. I look into the serious eyes of my young friend. Not much more than a baby, even though in two years she will enter the high school! How necessary that she shall become acquainted with taxes and insurance. Even now the tax collector may be looking for the revenue due from her large and varied financial interests. Investments foolsooth! Her investments should be in dolls and fairy tales for the present. But the demure maiden waits.

Elderly Person: "And what, Margaret, is your present knowledge of geography?"

Margaret: "Oh, I dislike geography! (with a sigh.) You see we had to hurry so. We got behind on Europe and so we had only two weeks for Asia and two days for Australia."

Rapid transit, even for these days, thinks the Elderly Person.

Elderly Person: "Can you tell me anything about these continents?"

Margaret: "Well, there are plains in Asia, and Sydney is in Australia, and Australia supplies Europe with beef."

There may be a reason why Margaret is not fond of geography.

Elderly Person: "And how about history?"

Margaret: "Oh, I don't like that either! We have to learn all about the English, French, Spanish and Dutch discoverers and what they discovered. I can't remember the Spanish names. I guess I'll get 'U' in the history test."

Elderly Person: "You spoke about cooking. What can you cook?"

Margaret: "We have had potato soup, and rice with sauce, and fudge, and chocolate pudding. We have to eat what we cook. The chocolate pudding made me sick for two days."

The Elderly Person wonders if Whittier would have been so sentimental about the little red schoolhouse by the road, if he had been obliged to eat chocolate pudding made by the maiden who "hated to go above him." He might have hated the maiden, and then he would have written no exquisite idyl of the district school. But, of course, methods change. The Elderly Person is growing old.

Elderly Person (who thinks that he has come upon a subject which the years cannot change): "You said that you had language, Margaret, dear. Of course you know all about verbs and adverbs and prepo—"

Margaret (in high disdain): "No, indeed! I never

heard of those queer things. In language we write letters for positions."

Elderly Person (gasping): "The saints preserve us. For positions, did you say?"

Margaret: "Oh, yes! I have applied for a position as clerk-stenographer, and work in a hotel. I answered an advertisement for 'Boy Wanted.'"

The Elderly Person gazes at Margaret for some time, almost apprehensively. Can it be that her mind has been shaken by overstudy? The bright cheek and the clear eye dispel the fear. But in what subtle way can the new education suppose that answering an advertisement for "Boy wanted," is to benefit this "very pattern girl of girls, with her yellow hair tied up with a bewitching big black bow? Perhaps the idea came from Germany, in which case there is nothing more to be said.

The Elderly Person fears that he must have forgotten his young friend, the exponent of the Mysteries of Modern Education, at this point, for he was roused from his reverie by a polite voice, which said, "Excuse me, sir, but I must go home now. I have to read the daily papers for my current events class, and prepare my mechanical drawing and read two chapters in The Young Citizen for the class in civics."

After she was gone the Elderly Person recalled a passage from Elia to the effect that there could be no better education for a girl than to turn her loose in a library of the best English literature, and he wondered whether Margaret will be any better off after she has mastered all of the Mysteries of Modern Education.

## SPIRITUAL GROWTH

Nothing is born full grown. It passes through a period of growth, and it must grow or die. The parent who is delighted with the innocent helplessness of his child, and rejoices at its little efforts at speech, becomes seriously alarmed if his hisping, tottering, help-requiring state threatens to become permanent. Would that the cessation of growth in the spiritual life created as much dismay! Would that it seemed as monstrous, as unnatural to have our spiritual as our natural growth checked! It would be a startling revelation to all of us were the discernment of our spiritual condition as keen and true as our vision of the body. What do you honestly believe that you would see yourself to be? Have you spiritually made the growth due to the time that you have been a Christian, or are you conscious that you are still a weak child? Have we grown up to maturity? Are we growing to maturity? Have we grown beyond our associates; or are we conscious that many others stand head and shoulders above us? Physically, we once needed to be lifted, if we were to see or touch or be on the level of certain things; we should be humiliated were it so still. Is it so spiritually? Do we find ourselves face to face with things which once towered above us and seemed unattainable? Can we stand alone now? Are we men in understanding, able for ourselves to see what is good, having within ourselves a strength sufficient for all needs of life, truly sons of God who have entered into the full liberty and strength that God means his sons to have? And being born again is a great thing, but it is not everything. The growing after birth to maturity is much more the end for which birth is alone desirable and valuable.—Marcus Dodds, D. D.

"What's the matter, Willie?" said Mrs Brown to her small son, who was crying. "My kite won't fly," sobbed Willie, "and I made it out of fly-paper, too."

There never was an angel who wouldn't take off her wings and cook for the man she loved.

# FOR OUR YOUNG FOLK

## THE BOY WHO NEVER GIVES UP

Almost from the time my boy was able to prattle I have endeavored to impress upon him the meaning and worth of three things. First, he must be brave and fearless; he must never break a promise, and he must never give up trying, regardless of the obstacles that might confront him.

My father having served as an officer in the army during the Civil War, it was an easy matter for me to tell many true, stirring tales relating to his life and the lives of greater men, but none braver than the boy's grandfather.

I have known my boy to bite a sob in two and fight back the tears of disappointment because, as he afterward told me, "brave men wouldn't cry because they couldn't have their own way. They would bear it without a word."

Once his sister had a slight fall, and ran sobbing to me. "Don't cry," said Brother. "Just be brave."

Sister continued to sob, however. The brother walked up to her, and gave her a gentle shake: "Don't you want to be brave?" he questioned, his voice gravely surprised.

"When I'm a big girl," Sister answered, bound to defend herself.

"No—now," Brother declared very convincingly. "You want to begin right now, or you'll never learn."

I am teaching him the value of his word by making him understand he must never make a promise without meaning to keep it, for once given it can never be broken.

Within a few days I heard him ask his four-year-old sister if she would promise to remain in the nursery until his return. She agreed.

"Remember, it's a promise," he said. "It's an awful thing to go back on your word."

I have found in various instances that this simple training has helped him to grasp the real sense of truthfulness. He appreciates, too, the fact his mother feels she can trust him implicitly, once his word is given.

When, at the age of four, he commenced to dress and undress himself, I discovered that clumsy knots in the shoe-lacings or unruly buttons would serve to discourage him very easily. This was likewise true while playing with his toys—blocks, for instance. The self-constructed house would tumble down before it was half completed, the train of cars refused to remain on the track, despite repeated efforts; until finally the little boy pushed his toys away with a gesture of weariness.

I sought to overcome this fault, and I believe I have succeeded by, after once showing him how to perform the numerous little feats that perplexed him, refusing to assist him again.

I not only read, but I talked about other little boys who had encountered the same difficulties, but because they would not give up trying had become successful men. These stories I related again and again, whenever I thought the time ripe for such an illustration.

Since he was five I have never once known him to fail to accomplish what he had set his heart on doing. I have often heard him chide his sister for seeking aid when dressing her doll. "Trying was never beaten," he said once, and he is not yet seven.—A Massachusetts Mother.

The best men and the most earnest workers will make enough mistakes to keep them humble. Everyone, however humble, has a mission to do, or say, or think something which has never been done, or said, or thought; therefore, let each one, while gratefully accepting the help and profiting by the wisdom of others, cultivate his own individuality, live his independent life, and fulfil his own possibilities.

## JOHNNIE'S COMPLAINT

Oh there's always lots o' troubles  
For a little boy like me;  
I've got a great big brother and  
A sister—she's most three.  
I wear my clo'es out awful fast,  
Then what d'you s'pose they do?  
They cut down Joseph's clo'es for me,  
'N Joe, he gets the new.

Ma'll sometimes turn 'em inside out  
'N stitch 'em here an' there,  
Then says they're just as good as new,  
But I don't think that's fair.  
She'll fix up sister spick and span,  
An' keep her hair in curl,  
An' gets her nice, new dresses, too;  
But then—who'd be a girl?

Pa says I'm growin' like a weed,  
Wish't I could grow an' grow  
An' get to be a great big man  
Ahead of brother Joe;  
'N then I'd have a bran' new suit  
My very, very own,  
With lots of pockets in 'em, too,  
Just made for me alone!

## JOHNNIE AND THE BANTAMS

Little Johnnie had two bantam hens—a present from a friend of the family. They were given a place in the fowl-house, and having fought their way into a position of respect, settled down and began to lay.

Johnnie was very fond of his plucky little birds, but he was grievously disappointed at the size of the eggs. Within a week they had laid nine, all miniatures.

One morning, however, Johnnie's father, going into the fowl-house was astonished to see hanging from the roof just in front of the bantam nest an ostrich egg, which he has last observed in the drawing-room. Above it was suspended a card, on which was written in immense characters, but in scarcely schoolboy hand, the legend:—

"Keep your eyes on this, and do your best."



## WHEN HE IS ASLEEP

Palmist: "This long line indicates that your disposition is sweet and gentle—during the winter."

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## GREAT THOUGHTS IN LITTLE PARCELS

Let us have faith that right makes might, and in that faith let us dare to do our duty as we understand it.—Lincoln.

Success is not in years, not in wealth, not in fame; it resides only in Life, and Life is quality, not quantity.

The world belongs to those who come the last. They will find hope and strength, as we have done.—Longfellow.

Let us labour to make the heart grow larger as we become older, as the spreading oak gives more shelter.—Richard Jeffries.

Every human being is intended to have a character of his own, to be what no other is, to do what no other can.—Channing.

There is no morrow: Though before our face  
The shadow named so stretches, we always  
Fail to o'ertake it, hasten as we may.

The great question in life is the suffering we cause; and the utmost ingenuity of metaphysics cannot justify the man who has pierced the heart that loved him.—Benjamin Constant.

Young people should never forget that they have in their brains and hands, while the power of brains and hands remains, actual money-yielding capital more satisfying than coupons.

Judge no one by his relatives, whatever criticisms you pass upon his companions. Relatives, like features, are thrust upon us; companions, like clothes, are more or less our own selection.

The more people do the more they can do; but he who does nothing renders himself incapable of doing anything; whilst we are executing one work we are preparing ourselves for undertaking another.

And love, the fairest of all fair things  
That ever to man descended,  
Grows rank with nettles and pois'nous stings,  
Unless it is watched and tended.

—Ella Wheeler Wilcox.

The hardest of all ordeals for an honest man is to stand arraigned at the bar of his own conscience. He knows more than the keenest counsel, the most vindictive enemy could urge for a verdict of guilty.—J. A. Stuart.

However powerful one may be, whether one laughs or weeps, none can make thee speak, none can open thy hand before the time, O mute phantom, our shadow! spectre always masked, ever at our side, called To-Morrow!—Victor Hugo.

It does not matter what other people think of you, of your plans, or of your aims. No matter if they call you a visionary, a crank, or a dreamer, you must believe in yourself. If you forsake yourself by losing your confidence, you can accomplish nothing.

Manner is one of the principal external graces of character. It is the ornament of action, and often makes the commonest offices beautiful by the way in which it performs them. It is a happy way of doing things; adorning even the smallest details of life.

Economy is a virtue, but, carried to extremes it becomes stinginess, which is a fault, and even avarice, which is a vice.

Work while the day lasts. The clock cannot separate you from your record, if you meet life's obligation day by day.

Pray not for ease and comfort. Pray for opportunities, wisdom to discern them, power to use them, and so fill life with usefulness to humanity.

The thing that goes the farthest  
Toward making life worth while,  
That costs the least and does the most,  
Is just a pleasant smile.

There may be as much courage displayed in enduring with resignation the sufferings of the soul as in remaining firm under the showers of shot from a battery.—Napoleon I.

One cannot move a step without meeting a duty; and the fact of mutual helplessness is proved by the very fact of one's existence. No man liveth to himself, and no man dieth to himself.

Sympathy is the greatest word in the world. It overcomes evil and strengthens good; it disarms resistance, melts the hardest hearts, and draws out the better part of human nature.—George Moore.

Half the world is on the wrong scent in the pursuit of happiness. They think it consists in having and getting and in being served by others. It consists in giving and serving others.—Henry Drummond.

The fact is, the secret of happiness is the sense of proportion; eliminate, by means of that sense, trouble about the unimportant, and we would all be considerably happier than kings.—Margaret Deland.

Perfect sincerity comforts only with virtue. Let the man in whom suspicion and darkness dwell by all means apply to his bosom night-screws and night-bolts; let the bad man spare us his opening of coffins; and whoso has no heaven's door about him to open, let him keep the hell-gate shut.

Human beliefs, like all other natural growths, elude the barriers of system.—George Eliot.

Every man is worth just as much as the things are worth about which he is concerned.—Marcus Aurelius.

If we stop to think how every word spoken in the presence of a little child affects its future for good or evil, we would all be far more considerate in our speech. It is astonishing (says a writer) how children will ponder for days a careless word or sentence which no one supposed they had ever heard, and at some critical moment use it themselves with a most startling and horrifying effect. Then, alas! we see and deplore its real deformity, and realize how potent is our influence over these observant innocents.

If a mother can teach her children that it is what a man is, and not what he has, that entitles him to respect, and helps them to live up to the noble ideal that she sets before them, she has done them a service that will benefit them all their lives. We are expressly told that "the life is more than meat, and the body than raiment," and yet how many of us act as if what he ate, and what he wore were the all-important points, and the inner life, that these things are meant to nourish and minister to, was of no importance whatever.

# ALLEGED HUMOR—JUST AS YOU TAKE IT



## AN UNSOLICITED TESTIMONIAL

"Gentlemen, After a good dinner, I know of nothing more enjoyable than one or your cigars. Yours truly."

Conjuror (producing eggs from a handkerchie:—"I say, my lads, your mother can't get eggs without hens." Boy—"Oh, yes, she can—she keeps ducks."

"Johnny, you must comb your hair before you come to school." "I ain't got no comb," "Borrow your father's." "Pa ain't got no comb either." "Doesn't he comb his hair?" "He ain't got no hair."

Magistrate—"You gave this young woman such a hit on the face that she can't see out of her eyes. What have you to say for yourself?" Accused—"Well, she often told me she didn't want to see me any more."

First Passenger—"I wonder why we are making such a long stop at this station?" Second Passenger (a traveller of experience)—"I presume it is because no one happens to be trying to catch the train."

She—"And do you believe that a woman always turns to the last page first when she picks up a book?" He—"Well, I have no reason to doubt it. I know it is the nature of the fair sex to want the last word."

"Ruth," said the mother of a little miss who was entertaining a couple of small playmates, "why don't you play something instead of sitting and looking miserable?" Ruth—"We're playing we're grown-up women making a call."

Georgie, aged five, was entertaining the visitor. "I can understand French," he said. "Indeed!" replied the visitor. "Es," was the confident rejoinder; "when mamma and dadda speak French at tea, I know I'm to have nasty medicine."

Jones—"Did you deliver my message to Mr. Smith?" Johnny—"No, sir. His office was locked." Jones—"Well, why didn't you wait for him, as I told you?" Johnny—"There was a note on the door saying, 'Return at once,' so I came back."

Wife of distinguished artist (to departing visitor, who had been teasing sumptuously for the last half-hour)

—"Good-bye. So nice of you to have come. I hope you liked the pictures?" Visitor—"Pictures? There! I knew there was something I'd forgotten!"

Counsel (an Irishman) in Mr. Justice Neville's Court—"And the other point I have to argue, my Lord, is equally clear in my favor as the one that has just been decided against me." The opposing counsel—"In that case, my Lord, I think the matter resolves itself into a question of costs!"

"Close shave, sir?" No response. "Getting rather cold, eh?" No response. "Trim your moustache, sir?" No response. "Bay rum?" No response. "Any new suffragette raids?" No response. Whereupon the country barber, who was alone in his shop, took a seat greatly refreshed. He had been shaving himself!

They met in the street. "Do you remember me?" "Can't say that I do." "Well, just ten years ago to-night I asked you for a match at this corner. You gave it to me. I went home, lit the match, accidentally burnt the house down, and got a thousand pounds insurance. I am glad of an opportunity to reward you—" "With—" "With another match."

## AN INVIDIOUS CALL

One afternoon the proprietor of an animal store said to his young clerk—

"Tom, I'm going upstairs to work on the books. If any one comes in for a live animal let me know. You can attend to selling the stuffed animals yourself."

About half an hour later in came a gentleman with his son and asked Tom if he could show him a live monkey. To the customer's amazement the clerk ran to the foot of the stairs and yelled—

"Come down, come down, sir; you're wanted."

## OUT OF IT THEN

"Mark my words," declared Mrs. Prancer, laying down the law to her long-suffering husband, "by the end of the century woman will have the rights she is fighting for."

"I shan't care if she has," replied Prancer.

"Do you mean it?" cried his wife. "Have I at last brought you round to my way of thinking? Won't you really care?"

"Not a bit, my dear," returned her husband, resignedly. "I'll be dead then."

## FOLLY OF IGNORANCE

The man was inebriated. The policeman who relieved the lamp-post of him needed no message from heaven to tell him that.

"What are you doing here?" inquired the constable, shaking him. "Waiting for a car?"

"Course not," replied the inebriate, in evident surprise.

"Well, you'd better be going home before something happens to you."

The man straightened as nearly as possible under the circumstances, and looked at the official.

"Are you a married man?" he inquired.

"Yes, I am. Wife and five children," was the proud reply.

The inebriate took another hitch at himself and looked at the policeman most indignantly.

"Y'are, are you?" he said, scornfully. "Well y'ought to know better'n to tell me t'go home. J'ou think my wife'll stand fer me in thish fix? You take me to a safe place, thatsh what you do."

Which the policeman did, much abashed.

# OUR NEW CATALOGUE IS OUT

Our new Fall and Winter Catalogue is being mailed. It is the largest we have yet issued, containing 292 pages—all replete with money saving opportunities.

All the latest styles in garments and millinery are given a full showing. Everything necessary for household and personal use is listed here, and at prices that mean a wonderful saving, representing as they do the manufacturer's cost with our one small profit added.

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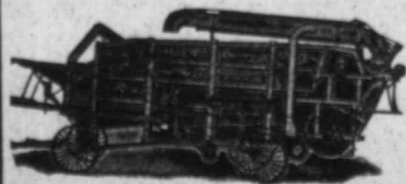
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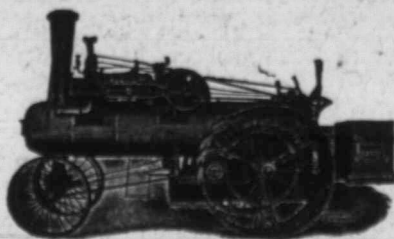


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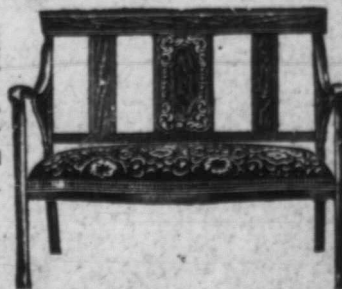


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