

THE GRAIN GROWERS' GUIDE

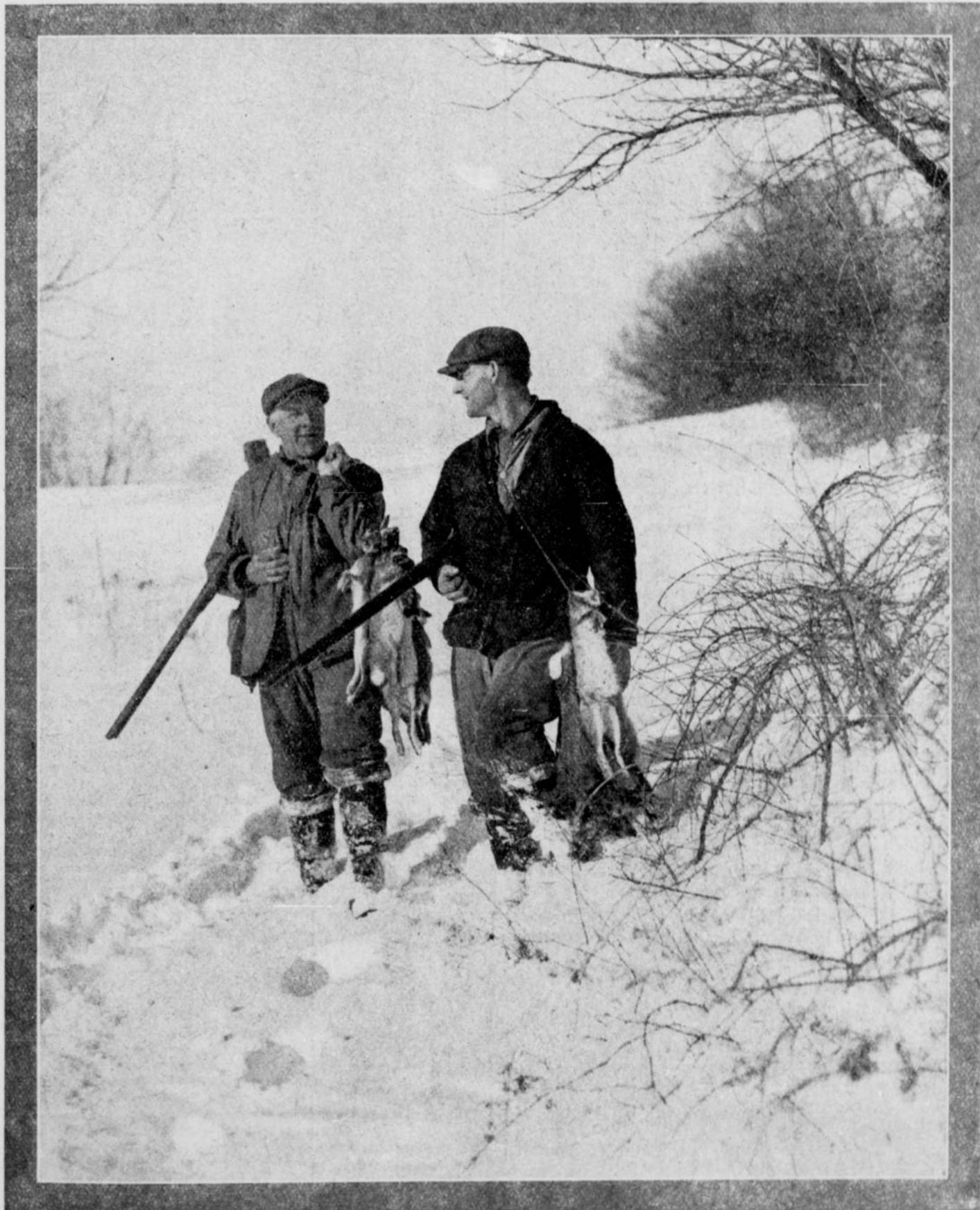
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Matter for this page should be sent to the Secretary, United Farmers of Alberta, Calgary; Secretary, Saskatchewan Grain Growers' Association, Regina; Secretary, United Farmers of Manitoba, Winnipeg.

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Saskatchewan

Executive Decisions

Several decisions of particular interest to the members of the association were arrived at by the executive at its recent meeting.

The first has reference to the question of amalgamation. It was felt by the executive that no undue delay should arise in dealing with this question, and that in the meantime unnecessary friction should be avoided between the two bodies. It was therefore agreed that a meeting of the association committee with that of the Farmers' Union should be held at as early a date as possible, and that in the meantime the policy of both bodies should be to recognize strong locals or lodges already established.

Another decision was that Grain Growers' municipal chautauquas should be arranged for the coming summer in co-operation with constituency organizations; and further, that the association should provide suitable prizes in connection with the inter-district debates intended to be held next fall and winter.

Tregarva Still Going Strong

Although Tregarva local has been organized for over twenty years, its members do not seem to be weary of well-doing. They are still active in all community interests, as well as in matters of wider concern.

On February 19, the night of their regular fortnightly meeting, Mrs. Osborne, of the women's executive, was present, and gave a very interesting address on Some of the Good Things in Life. The Rev. A. Armstrong, of Brora, also gave a bright, pithy talk. Mrs. Osborne was successful in organizing a Women's Section, with Mrs. Busby, as president, and Mrs. Crispin, as secretary-treasurer. A Junior G.G. club was also organized, with Zella Crispin as president, and Eileen Wylie as secretary-treasurer.

At the last meeting, on Thursday, March 5, a very fine program was put on, consisting of songs, readings, dialogues, and a specially good drill by some of the Junior Grain Grower members.

At the conclusion of the program, W. J. Orchard was called upon to read an address, and make a presentation to I. W. Sutton, who has given many years of efficient service to the local. The present took the form of a Radiola receiving set. Mr. Sutton was taken completely by surprise, but managed to make a neat and fitting reply, in which he set forth some of his ideals on behalf of the community. He also referred to the splendid backing he had received throughout his term of office from the members of the local.

Refreshments were served by the ladies at the close of the proceedings.

At the next meeting a report is to be given by the delegates who attended the trustees' convention at Saskatoon, from that school district.

S.G.G.A. Notes

Preeceville has a real live Literary Society, which had its origin in the rest room of the local some two years ago, and has now grown to be a community affair. The members of the society are divided into three groups of 36 each and each group takes its turn at putting on the programs, one of which is given every two weeks. In the two years of the society's existence the attendance has increased from around 50 to nearly 500. The meetings now take place in the Public Hall, which, oftener than not, is too small to accommodate all the people who wish to attend.

Langham has a membership competition all its own. The directors of the local trading association decided to donate a writing desk to the local in the district with the largest paid-up

membership in the S.G.G.A. on December 31, 1924. The five locals competing were Lynne, River Bank, Neuhoffnung, Queensdale and Mieraus. The competition resulted in a tie between Lynne and Mieraus with 22 members each. As the desk could not well be divided between the two, it was decided by the officials of the two locals left in the running to extend the time of the contest until July 1, 1925. Let us hope the play-off will result in a definite decision. In any case the S.G.G.A. will win hands down.

Hector L. Roberge, county chairman for the Battleford constituency, has been quite active since the convention. He has addressed a series of meetings at Eagle Valley, Waines, Red Pheasant, Willowmoor, Baljennie and Bjelde Creeke. Mr. Roberge expects to be busy on organization work until the spring.

A new local of the S.G.G.A. has been formed at Eaton, with John A. Putt, as president, and James Beus, as secretary. No report has yet been received as to the number of members enrolled.

Alberta

Energetic Workers at Enchant

The addition of a kitchen and the installation of several improvements to community hall are fruits, chiefly, of the efforts of Enchant U.F.W.A. The funds for this purpose had been raised by socials and dances. The U.F.A. local assisted with the work of building, and when the kitchen was finished a dinner was served to the workers by the women's local.

Some ingenious methods of raising money have been devised by this local. They are making a rag rug at their meetings, which will be raffled. A flour sack contest is being held, with prizes for the best articles. The articles themselves will be auctioned off. Instead of paying dues in cash, the members are credited so much for cakes and sandwiches supplied for socials and dances, the proceeds from which go towards the paying of fees and the running expenses of the local.

New Locals

Thirteen members joined the new Fenham local, in the Kitscoty district, and elected as officers Richard Sonley and Geo. Tyner.

The new Bee Hive local, organized recently with R. Kells as president and A. Beazer, secretary, will ask members to pay \$2.00 each towards fees, and will raise other necessary funds by means of entertainments.

Crooked Lake local was organized recently, near Wetaskiwin, with E. B. Rasmussen, president, and Edwin B. Taje, as secretary. Meetings will be held in the homes of members. Most of the members were formerly connected with Gwynne local, but the new local was organized for convenience in attending meetings.

A similar motive was responsible for the organization of Keystone local, near Youngstown, with Eben Roy and B. Gardiner as officers. Simultaneous meetings of U.F.A. and U.F.W.A. locals will be held in members' homes, followed by joint social meetings.

G. P. Ferguson was elected president of the new Bobtail local, near Ponoka. D. W. Beaton is secretary.

A. M. Crown was the organizer in charge of the formation of Gadsby Lake local, and was elected president, with Henry Bromley, secretary.

Greenleaf local, in the Trochu district, was organized recently by F. J. Ferguson. J. A. Swanson is the president and C. J. Gribbling, secretary, of the new local.

Juniors Assisting Senior Local Namao Junior local are assisting the

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THE GRAIN GROWERS' GUIDE

A Weekly Journal for Progressive Farmers

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Our Ottawa Letter

Government will refer question of Atlantic shipping combine and Petersen contract to special committee of the House—Talk of election revived—
By H. E. M. Chisholm

OTTAWA, March 13.—The unexpected decision of the government to bring down the budget during the coming week, and before the end of the present fiscal year, has aroused all sorts of speculation as to the probability of an early general election. The somewhat remarkable rapidity with which the debate on the address was disposed of, and the unusual celerity with which the House was moved into committee in consideration of the estimates, created the impression in the minds of members early in the session that the ministry had made up its mind to bring about dissolution of the existing parliament in time to go to the people between haying and harvest, when the crops were still waving, and possible ravages from drought, rust or frost were still in the future. In view, however, of the fact that the order paper was packed with private members' resolutions and notices of motion, notable among which was that in which was set forth the rejuvenated national policy of the leader of the official Conservative opposition; in view of the further fact that the government had consented to the appointment of special committees upon the copyright bill, upon the Canada Grain Act, and upon the steamship subsidy contract, members had fairly well settled down to the expectation of at least an average-length session. They were rudely awakened from their sense of security, however, when on Thursday last, Premier King undertook to move that "On and after Wednesday next," that day of the week when private members are wont, among other days to disport themselves, should be taken from them, and that government business should have right of way.

Mr. Meighen's Hopes

Protest against the motion of the premier came from various points of the opposition side, and more particularly from Rt. Hon. Arthur Meighen, Conservative leader, who complained that his own resolution had not yet been discussed, and maintained that it ought to have right of way, in a field day, before the budget was brought down. Mr. Meighen appears to labor under the delusion that his rejuvenated national policy if squarely placed before the Commons in a debate, the result of which will not involve the fate of the government, will seriously divide the Liberal party, and in the division which he intends to precipitate, find a considerable number of the "Protectionist" members of the ministerial forces voting on his side. Mr. Meighen declared that the action of the government in abolishing Wednesday as a private members' day was high-handed in the extreme.

In effect Premier King declared that the government had no intention of considering the convenience of the Right Honorable gentleman or any other member of the House, in the matter of bringing down the budget, and stated that just as soon as the debate on the shipping subsidy contract was concluded Hon. J. A. Robb would make his report on the financial con-

ditions of the country and outline his plans for the coming fiscal year. The premier conceded one more Wednesday to the private members, and Mr. Speaker put the vote as amended.

It was at once obvious to members assembled that if Premier King's motion were defeated the defeat of the government would technically at least be involved. When the vote was counted, however, the government had a majority of 42 in justification of its move towards expediting business. The Progressive vote was heavily split. Robert Forke, most of his first lieutenants, and a large number of the back benchers, in all totalling about 30, voted with the government, while the remainder of the Progressives, together with the so-called Gingerites and the Labor members, voted with Mr. Meighen against the curtailment of private members' privileges.

The Shipping Subsidies

In the meantime, the piece de resistance of the Speech from the Throne namely, the government's proposal for the breaking of the North Atlantic Combine, through the medium of a subsidized fleet of 10 vessels, under the management of Sir William Peterson, of London, England, has occupied the greater part of the attention of members since the address was disposed of. The debate is continuing at this time of writing, with members of the government upholding the scheme in more or less enthusiastic fashion, with members of the official opposition opposing it unreservedly, largely by reason of the author of the report upon which the scheme was presumably based; and with Progressive members maintaining a "wait and see" attitude.

It would appear from correspondence which has been brought down in the House, that both Sir Robert Borden and Right Hon. Arthur Meighen had knowledge of the existence of a combine, and laid down the principle that a certain measure of control should be established over ocean rates, similar to that existing under the railway commission with respect to freight rates; but efforts of the past to bring about rate control on the ocean have been futile, and as a consequence the official Conservative party has little justification for its present attitude of unreasonable opposition. The Progressive party, however, have not been committed to any policy on this question, and it was therefore natural that the most constructive speech on the subject should be delivered by a Progressive member in the person of Alfred Speakman, of Red Deer.

The Progressive Attitude

Mr. Speakman struck at the root of this whole question of artificial methods for the furtherance of Canadian trade East and West, by declaring at the outset that "this question was first considered and first pronounced upon in 1911, when a move was made by the Dominion government in furtherance of their agreement arrived at with the United States to bring about reciprocal trade relations between the two countries. Had

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that agreement gone into effect, we would not now be suffering in such a tremendous degree by the oppressive action of any ocean combine, if such there be."

The member for Red Deer raised grave doubts as to the accuracy of the Preston report upon which the government had based its ship subsidy policy. He also averred that it had not been proven yet to his own satisfaction that ocean rates were excessive. "Unless," he said, "it can be shown that exorbitant profits have been made, of what avail is it to speak of subsidizing vessels in order to reduce the costs? We are on the horns of a dilemma in this matter. If exorbitant profits have been made, what has prevented independent steamship lines, such as the Petersen Line or the tramp steamers in different parts of the world from taking part in the trade and enjoying part of these profits? If exorbitant profits have been made, why has the Merchant Marine, engaged in that traffic within the conference itself and carrying goods at conference rates, shown a deficit? It seems to me that before considering the subsidization of any other line, we should look well into the question of whether the merchant marine has been employed to its utmost capacity, and in the best possible manner."

The Method Inadequate

In the opinion of Mr. Speakman, little relief in rates could be obtained in the matter of cattle or wheat, which, after all, were regulated by the tramp steamer. Whatever freight there was over and above this, he declared, would not justify the subsidizing of a fleet. "We are not objecting to this method because we object to control," he said. "We are giving the government credit for having taken cognizance of the seriousness of the situation. We are giving them credit for having brought forward some measure which would suggest relief. We are giving them that credit, but we also feel that the method suggested is inadequate. We are satisfied, many of us, that through the efforts of a combine, together with natural causes, rates have increased beyond a normal and satisfactory point. Further, we are satisfied that some method must be devised of dealing with the situation and settling it, but many of us are not satisfied that this particular method which is proposed is the best that could be evolved."

Full Enquiry Promised

The effect of Mr. Speakman's utterance was to draw from Premier King

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Solsgirth Seed Oat Growers Unite

Registered seed grain producers in Manitoba follow lead of two western provinces—By Prof. H. C. Grant

THE marketing of registered seed has progressed very rapidly in Western Canada in the last three years. To Alberta goes the credit for establishing the first organized and directed effort for improving and developing seed marketing.

Two organizations exist in Alberta at the present time. The first is the Brooks Alfalfa Growers' Association, located at Brooks, in the heart of the C.P.R. irrigation district. Through the C.P.R. Land Branch alfalfa was successfully introduced into the irrigation area and the consequent development made it almost imperative that some plan be adopted for marketing the excellent seed that was produced. With characteristic business foresight the company assisted the farmers to build and install an up-to-date plant for cleaning and grading and sacking alfalfa seed. The association has met with enviable success and has developed a continent wide market for its registered product.

The second organization is fostered jointly by the Alberta Seed Growers' Association and the provincial government. The association members produce seed wheat, barley and oats under the regular rules and inspections of the Canadian Seed Growers' Association. All seed so produced must first have a preliminary cleaning on the farm, and is then sent to the government cleaning and grading plant at Edmonton. The plant is under competent supervision, and markets the producers' seed grain, deducting from the selling price only the bare costs of handling. The producers exercise control over the policy of the plant through the directors of their association.

Saskatchewan

In Saskatchewan the growers have proceeded somewhat differently. Through the efforts of the Seed Commissioners' office of the provincial department of agriculture and the seed growers' association a plan was developed to organize a purely co-operative seed marketing association. The plan met with the approval of the growers and this fall went into actual operation. The association handles seed in a spacious plant at Moose Jaw. Through a business agreement with the Gillespie Elevator Company handling, cleaning and grading facilities have been procured. The results of the season's operations are

not available as yet, but whatever they may be the plan is a sound one, and if given whole hearted support by the growers should prove permanently successful.

The Manitoba Plan

During the soil products exhibition at Eaton's in 1924, a number of exhibitors met to discuss methods of encouraging the production of better crops by means of the use of better seeds and better cropping practices. Acting on the successful experience of Saskatchewan and states to the south, it was decided to form a Crop Improvement Association.

Through the assistance of the Field Husbandry Department of the Agricultural college, a meeting of interested producers was called and preliminary details for organizing were considered. They had not gone very far in their deliberations when the question of marketing registered seeds was presented. The better part of the day was spent on this question, resulting in the formation of a sub-committee on marketing with instructions to study the situation and report some time in July. The Department of Rural Economics at the college was asked to assist the committee and through the interest of the acting dean, Prof. Lee, one member of the staff was detailed to give the question considerable time and effort.

The committee reported in July and presented a plan. Manitoba is fortunate in having distinctive local areas especially suited for the production of a certain crop. In the Solsgirth and Birtle districts we have seed oats, in the Petersfield district north of Selkirk we find Macsel alfalfa, and the Swan River Valley Red Clover. This is a unique situation presenting many favorable possibilities. Instead of erecting and financing a large central cleaning plant isolated from the grower and organized from the top down, it presents the opportunity to let each district build up its own producers' organization, through their own efforts and establish actual handling facilities as quickly as sufficient production and sound business judgment warrants.

Oat Growers Started

The Solsgirth oat growers decided to proceed immediately on this basis. A meeting of the growers was held, and the local situation thoroughly discussed with representatives from the college

and the secretary of the Canadian Seed Growers' Association. Two new elevators were being built at the time, and it was decided to approach the respective companies with the idea of one of them building a flat warehouse and handling the growers' oats on a straight business agreement basis. Most satisfactory arrangements were concluded, and the association started marketing last fall. So far they have orders for more cars than they can fill, but with the district farmers solidly behind the plan and knowing that they can produce seed oats second to none, another year should see a considerable expansion of acreage to meet the growing demand.

The Solsgirth organization is representative of the Manitoba plan. In brief, it is an attempt to produce and market registered seed depending at first entirely on local machinery and responsibility. Co-operation, like charity, begins at home. Manitoba may be starting in a humble way but it is pro-

James Elliott Dies

Just at time of going to press word was received by The Guide of the sudden death of James Elliott, of Cardale, at his home, on Friday, March 13. Mr. Elliott farmed for many years near Cardale and had a large circle of friends. He has always been a staunch supporter of the farmers' movement and took an active part in the local U.F.M. Sympathy is extended to Mrs. Elliott, who for many years held office in the U.F.M. and who this year retired from the presidency of that organization, and to her family in their bereavement.

ceeding on the basis of light rather than heat.

Other areas are seeing the need for community effort and specialized production. A good quantity of good quality produced in one locality, is good business. It reduces freight charges, it makes for community pride and better farming and advertises the district as nothing else will do.

When we say "Denmark" we think of Danish hogs and co-operation. When we say "California" we think of oranges and co-operation. A great deal of our future success in farming depends on intelligent production linked up closely with intelligent marketing. There is plenty of room for other districts in Manitoba to produce registered seed and build up a local co-operative association and what is even more important build up the farming community.



Trafalgar Square, London, showing the new Canadian headquarters at the left

The Brain Growers' Guide

Winnipeg, Wednesday, March 18, 1925

Industrial War in N.S.

Almost the whole day of February 24 was taken up in the House of Commons in the discussion of the industrial situation in Nova Scotia, arising out of a dispute between the British Empire Steel Corporation and its employees. The discussion revealed that for many years there has been unrest in the mining and steel industries in Cape Breton, that it has been impossible to reach a permanent settlement of the grievances, and that the distress at the present time from unemployment and short time was acute and affected a large number of people. For the government it was contended that the matter was one coming exclusively within the jurisdiction of the province, and that the federal government could not interfere.

Since the discussion took place the men have come out on strike, about 14,000 workmen being involved. The corporation insists upon a reduction of 10 per cent. in wages, and claims that the cost of producing coal must be reduced. The men claim that they are already living on the poverty line and that the operation of the mines is profitable, but that the corporation is bleeding the mines for the support of the steel end of the business. They further allege that the management is incapable, inefficient and overloaded with high-salaried officials. The provincial government has proposed an enquiry into the conditions of the industry, but the men have refused to be a party to the enquiry or to be bound by the results of it on the ground that it is to be secret, and the evidence confidential.

The country has an interest in this dispute because a week or two ago a large and influential deputation from Nova Scotia waited upon the Dominion government and asked for higher duties on coal and steel in order to bring about better conditions in this industry. The men, however, declare that a duty on coal would not help them; that there is no need for a higher duty, but that what is wanted is a separation of the mining from the steel end of the corporation's business and more efficient management. The steel business they claim in effect is a load which the mines cannot carry and which is impoverishing the miners.

Hon. James Murdock, minister of labor, told the House of Commons that this steel industry "has received in the years gone by \$90,000,000 of money out of the federal treasury in one way or another. . . . And during all that time, men, women and children were suffering under conditions of hardship all too often which they did not deserve under the British flag, and in this Canada of ours." This is an industry which more than any other in the country, has leaned on the politician. When it started it received, with the approval of the provincial government of Nova Scotia, a free site and exemption from local taxation. The provincial government, which owns the coal mines, in order to give it a fair start, reduced the royalty on coal to be used in the steel works, from 12½ cents to 6½ cents a ton. The federal government gave it money lavishly from the public purse and generous protection under the tariff. Ninety millions, Mr. Murdock says, the industry received from the federal treasury. And after all this bonusing, all the protection and all the special privileges conferred upon it, it cannot pay a decent wage or maintain itself. It is to be hoped the provincial government of Nova Scotia, if it be beyond the powers of the Dominion government, will undertake a thorough enquiry

and adopt in the present crisis a course of action which will effectively ameliorate a condition which for so long has been discreditable to both the province and the Dominion.

Information Wanted

The debate in the House of Commons on the policy of the government with regard to the North Atlantic Shipping Conference and the Petersen contract, has not been very illuminating. The government, Premier King declares, will stand or fall by the contract; it will not go back on its plan to fight the shipping combine, but it will refer the contract to a special committee of parliament which will have power to summon witnesses.

That is something to the good. What is wanted is adequate and reliable information upon which to judge the proposals of the government. There are some facts that are indisputable. There is a North Atlantic Shipping Conference or combine; it agrees upon rates for all commodities, or practically all; these rates are very much higher than pre-war rates even as the rates of 1914 were higher than those of a decade before. That much was known before Mr. Preston made his report.

What is not known, at least to the general public, is whether or not the rates are unreasonable and extortionate in relation to the cost of the service. The shipping companies are putting their case before the public and they claim the rates are reasonable in relation to the cost of the service. What the public would like to know is: What profits are made by the shipping companies; are the profits calculated on a fair or an excessive capitalization; what dividends are being paid; have the shipping companies taken any loss on capital investments made during the high price years up to 1920; how do the costs of operation at the present time compare with those of previous years?

These and other questions will suggest themselves as necessary to a proper understanding of the situation. For example: The tonnage of the world's merchant shipping at June 30, 1914, was 49,090,000. Following the war there was a boom in shipbuilding and by 1923 the tonnage was over 65,000,000. At June 30, 1924, it stood at 64,024,000 tons, the decrease being due to the retirement of sailing vessels. There is thus a tonnage of 15,000,000 in excess of that of 1914, with very considerably less carrying trade. Are the ship owners making rates on the decreased business that will ensure profits over the whole of this excessive tonnage?

The Petersen interests are to receive from the Dominion government an annual subsidy of \$1,375,000 for 10 years or longer. These same interests are asking from the British government a subsidy of \$3,000,000 toward the cost of building the 10 ships which have to be furnished under the contract with the Canadian government. It is also provided in the contract that the government may enter into like contracts with other shipping firms, which, of course, means a corresponding increase in subsidies. What is the matter with the ocean-carrying trade that it should be necessary to endow it with these generous grants from the public treasury?

To questions such as these the committee should get an answer. The only justification for the subsidizing of private enterprise from the public purse is that it will promote the welfare of the people, and the

people have a right to know, before any subsidy is granted, in what particular respect it will promote their welfare.

The Protocol Rejected

The Geneva protocol was definitely rejected on behalf of Great Britain and the Dominions, by Rt. Hon. Austen Chamberlain, at the meeting of the Council of the League of Nations, last week. To the Canadian House of Commons Premier King stated that the government could not recommend to parliament the ratification of the protocol because of "its rigid provision for application of economic and military sanctions in practically every future war," especially in view of "the effect of the non-participation of the United States upon attempts to enforce the sanctions and particularly in the case of contiguous countries like Canada." Canada, however, the prime minister said, believes in the submission of international disputes to arbitration, and with certain reservations would be prepared to consider acceptance of the compulsory jurisdiction of the World Court. Canada would also be prepared to take part in an international conference on disarmament, and will continue to "give whole-hearted support to the League of Nations, and particularly to its work of conciliation, co-operation and publicity."

Most of the other nation members of the league were prepared to accept the protocol, and M. Briand told the council that "France still depends upon the protocol." Without Great Britain, however, the protocol would be of little value, and Mr. Chamberlain made it quite plain that the present British government will not accept it.

In a recent speech Viscount Grey urged that the British government advance some alternative plan for securing what the protocol was intended to secure, if the government could not accept the protocol. Great Britain, he said, could not go on rejecting plans intended to make more effective the covenant of the League of Nations; she ought to make constructive suggestions. That argument will also apply to the Dominions. There is much danger in Mr. Chamberlain's suggestion of regional alliances; that is simply going back to the old bad system of the balancing of power. If Europe is once more to be divided into armed camps resting upon specific alliances, the world might as well prepare itself for another war, for ultimately the groups will come to a challenging point as they have come again and again during the two hundred years since the doctrine of the Balance of Power became the central principle of European diplomacy.

It were better to stay with the covenant of the league as it is, for the time being. It does at least enable the world to sit at a round table and discuss ways and means to overcome international difficulties. If the world is not prepared to seek security by outlawing war it had better depend on conciliation machinery than on the old vicious system of special alliances, a system which helped to bring about the last war, and will most assuredly bring about other wars if permitted to continue.

Senate Reform

By a vote of 120 to 32 the House of Commons decided last week that it would wait and see what was done in the conference between the federal and provincial governments, referred to in the Speech from the Throne, before arguing any further the

question of Senate Reform. J. T. Shaw, Independent M.P. for West Calgary, tried to awaken some interest in the question by introducing a resolution that "the Senate, as at present appointed and constituted, is not of the greatest advantage." Mr. Shaw suggested as possible reforms, that the Senate should be made elective; that its veto power be restricted, and its number be reduced from 96 to 36, four from each province. J. W. Findlay, Progressive M.P. for South Bruce, expressed the opinion that the people of Ontario had no use for the Senate at all, and he moved in amendment that a vote of the whole electorate of the Dominion be taken on the questions: Should the Senate be made elective? Should the Senate be abolished?

J. J. Denis, Liberal M.P. for Joliette, came to the rescue of the Senate and his party by moving that the question be referred to the provincial conference, and the House agreed with the exception of 11 Progressives who supported either Mr. Shaw or Mr. Findlay, and the Conservatives who think the Senate so near perfection that improvement is impossible.

The danger in the conference plan is that it may lead to nothing being done, or, at the most, to the approval of a limitation of the legislative veto of the Senate in the same manner as the legislative veto of the House of Lords is limited by the Parliament Act. Reform of the Senate must go deeper than this if the upper chamber is to be brought into line with democratic thought and democratic institutions. The appointive character and the life tenure of the Senate are out of date and undemocratic. They are of equal importance with its legislative powers, and no reform which ignores these features will meet with the unqualified approval of the great majority of the Canadian people.

It Cannot Be Done

How long will it be, asks the Montreal Star, before business men and politicians get together "for a consultation to lay the ground for a tariff policy which will be high enough to secure the Canadian market for the Canadian producer, and will so hedge about the concessions of protection that the profiteering manufacturer will not be able to use protection as a cloak for his cupidity and selfishness." It may be said at once, that such a policy has always been the ideal of disinterested protectionists, but never, since protection became a policy, has it been found possible to get anywhere near the ideal. Australia has tried to divorce selfishness from protection and to distribute the advantages of protection throughout the community, but the only result has been to divide the nation into classes that can be protected and classes that cannot. One effect of this is seen in the desperate efforts the Australian government is now making to secure markets for the products of the farm and the field, because her primary producers cannot be protected. Protection all round is impossible because it is absurd.

Editorial Notes

An English professor says that at 16 years of age the intellect is at its maximum. If you are inclined to doubt him ask any young person round about that age.

The acting minister of finance informed the House of Commons the other day that the outstanding Dominion bonds free of income tax totalled \$982,386,900. The most of these are doubtless in the hands of men who in 1915-18 were repeating with fervor the slogan: "To the last man and the last dollar."

In reply to a question in the House of

Commons whether the government approved of the action of the Allies in deciding to remain in the Cologne area after the date set by the treaty of Versailles for evacuation, Premier King stated that "the government has not really considered the matter." Thus lightly do the obligations and responsibilities we assumed in the peace treaties rest upon our rulers.

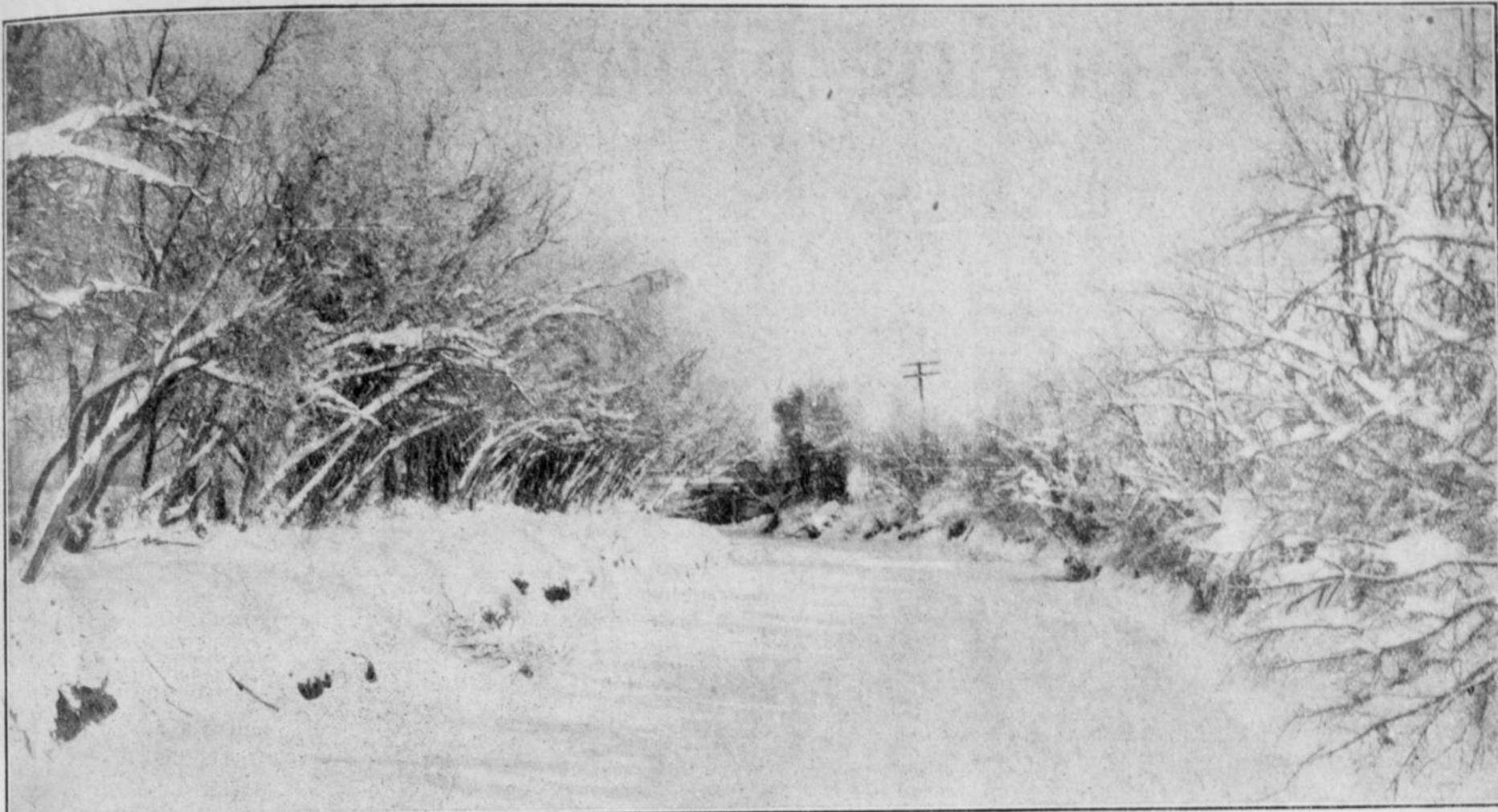
Hon. R. J. Manion contends the prime minister is wrong in calling the tariff a tax; he says it isn't a tax. Well, there are alternative definitions. There is that of Sir Richard Cartwright: "Legalized robbery." There is that of Sir Wilfrid Laurier: "Fraud and robbery." There is that most generally used West of Fort William: "Special privilege." Does Mr. Manion prefer any of these to that of the prime minister?

Before adjourning the last United States congress voted an increase of \$2,500 in the salaries of representatives and senators, and \$3,000 for members of the cabinet. The salary of representatives and senators is now \$10,000, and cabinet members \$15,000. That prosperity about which so much is being said, must surely be coming, only our M.P.'s had better wait until it is here before following the lead of their brother lawmakers to the south.

England is so often referred to as an industrial country that it is interesting to note, in the census returns for 1921 for England and Wales, that agriculture stands third in the list of occupational groups. The groups in which more than one million males are employed, are as follows: Metal workers, 1,540,000; transport and communications, 1,420,000; agriculture, 1,171,300; commerce and finance, 1,063,100; mining and quarrying, 1,061,700.



The Wreck of the Protocol



After a mid-March blizzard

The Basis of Interest

By *Harald S. Patton, Extension Lecturer in Economics, University of Alberta*

THERE are two senses in which men speak of "what money is worth." When we say that the dollar today is worth less than two-thirds of what it was before the war, we mean that the purchasing power of a unit of money in terms of real wealth has fallen by that extent. The value of money in this sense depends, as was shown in the previous article, *The Basis of Currency*, (*The Guide*, February 11, 1925,) upon the relation between the quantity of currency in circulation and the quantity of exchangeable goods in course of production and commercial circulation. Its worth of purchasing value is measured statistically by the general price level or cost of living index.

When, however, we say that money is worth five per cent., we mean something quite different. We mean that a borrower, whether it be an individual, a corporation or a government, has to pay such and such a price for the present use of money or purchasing power. The sum of money we pay for the use of a farm, a house, an implement, a set of furniture, or any durable good, we call rent. The amount we pay for the use of money wherewith such goods can be purchased instead of hired, we call interest. Interest is thus the rent of money. It is the premium which present purchasing power commands over future prospects. The term itself is a combination of two Latin words "inter" and "est," meaning "that which is between." Interest is simply the difference between the desirability of enjoying possession of a thing now and the prospect of obtaining it or recovering it some time in the future. The basis of interest is indeed well expressed in the homely proverb, "A bird in the hand is worth two in the bush."

Now as the purchasing value of money depends upon the relation between the supply of currency and the demand for it, represented by the volume of exchangeable goods, so the rate of interest, or the extent of the premium upon the command of present purchasing power, depends upon the relation between the supply of and the demand for loanable funds. The purchasing value of money is governed on the supply side by the total quantity in circulation. The price of money (i.e. the interest rate) depends, how-

ever, upon that portion of money in circulation which is available for loan, that is to say, that portion of people's incomes which they decide not to use for purposes of personal or family consumption. As the price of a commodity is a reflection of the relative eagerness of producers to sell, and of consumers to satisfy their wants, so the rate of interest reflects the relative strength of the willingness to save and the desire to secure the use of savings. The greater the eagerness on the part of the borrower to secure present command of purchasing power, and the greater the reluctance on the part of the saver to part with his present possession of wealth, the higher will be the premium offered by the one and demanded by the other. Conversely, the more willing and able men are to anticipate provision for the future, and the less the irksomeness and risk involved in waiting for deferred returns, the lower will be the discount of future wealth in terms of present wealth.

The Saver's Alternatives

Now there are five alternatives open to a man whose income, whether in goods or in money, is in excess of his actual necessities. (1) He may enlarge or diversify his present consumption. In so doing he increases his immediate satisfactions, but makes no provision for the future. (2) He may abstain from further present enjoyments and hoard or deposit his surplus income to provide for future needs or contingencies. Here he merely postpones consumption. His "hoard" is available, like the squirrel's store of acorns, for use at any future time, but it is not made to yield any increase. The peasants of India have for ages followed a habit that combines these two alternatives. In a year of good crops they seek to convert their surplus products into gold or silver in the form of ornaments. The wearing of these affords a high measure of present enjoyment, while in times of scarcity or emergency the ornaments can be sold or exchanged by weight in the bazaar. But while present consumption and future provisions are thus combined, no

increment or interest is yielded by savings in such form.

Productive Saving

(3) The third alternative is for the individual to employ the saved portion of his income in increasing the returns of his own labor or business. He may maintain himself on his savings while he contrives or constructs some labor-saving tool or implement, like old John Deere while making his first steel-edged plow out of an old saw blade. Or he may pay out his savings for labor and materials required in building or extending his productive equipment, as when John Deere started to manufacture steel plows for other farmers. Or he may expend his savings in purchasing ready-made instruments of production, like farmers who found it a good investment to replace their old wooden plows with John Deere's steel plows, which, cutting deeper, cleaner and straighter furrows than the former, made it possible to obtain bigger yields with no greater expenditure of direct labor. In these cases we find that savings, instead of being hoarded, are invested or clothed (for the Latin word "investire" means "to put clothes on") in the form of durable instruments of production, or capital goods. In such form the owner's savings are not available for future consumption at any time, like hoarded wealth. It will be probably many years before the returns can be realized. Savings so applied involve both a measure of risk and of waiting. But in the long run, and in the normal course, capital goods not only pay for themselves, but yield a surplus besides. The additional returns obtained by the farmer who substituted John Deere's steel plow for the wooden implement represented the product of his capital, or the real interest on the investment of his savings.

Direct Investment

(4) The fourth alternative open to the man whose income exceeds his immediate needs is to lend his unconsumed surplus to someone else who wants to employ it for productive purposes. The saver may not have a busi-

ness of his own in which he can employ his savings, or he may not possess the necessary managerial or technical skill to use it to advantage. On the other hand, individuals or firms which have the opportunity and the ability to utilize productive equipment may be limited by lack of ready funds. The saver who lends his savings to such borrowers enables them to produce more wealth, and receives therefor a contractual return in the form of interest. The borrower will of course calculate to obtain a greater return from the employment of the borrowed funds than he has to pay for the use of them. The lender accepts such a discounted return on his capital because he is relieved of the trouble and risk of managing its productive employment. On the other hand the interest he receives compensates him for the service of transferring the use of his savings, and assuming the risk of their possible non-return. Today the enormous demands of corporate industry and of governments for the use of savings offer a wide field of selective investment for the saver who prefers neither to hoard his surplus nor to employ it in his own enterprises. The more specialized modern business becomes, and the greater the proportion of the population whose income is in the form of wages or salary or professional fees, the greater becomes the proportion of savings which are transferred from the saver's own use to industrial borrowers.

Indirect Investment

(5) So great has become the development of public investment in modern times that a great variety of investment institutions have arisen which solicit the savings of the public at a guaranteed rate of interest, and which in turn lend out such deposits to approved borrowers. Such are the commercial and savings banks, mortgage and trust companies, and to an expanding extent, insurance companies. Here the savings depositor is relieved of even the trouble of selecting or dealing with the actual borrower. He becomes an indirect investor. The product of his capital is re-discounted. The commercial borrower pays the investment institution a rate of interest which is presumably less than the productive

Home-curing Hams and Bacon

Had Prize-Winning Ham

WHO has not looked with longing eyes on the pictured advertisements of hams and bacon in the magazines, and wished that home-cured meat could be made as good in flavor and appearance?

I believe any person who will take the trouble can do just that, and if anyone cares to try my method I feel sure they will get satisfaction.

Last spring, when the thaw had got well started, I slaughtered two hogs, finished perhaps a little fatter than is generally considered to be right for bacon; this, because we wanted considerable lard. They weighed 204 and 208 lbs. dressed, and were cut up leaving the hams and shoulders whole, but well trimmed of any soft parts. The sides were left full length but split from end to end down the centre line, thus separating the thin part from the back bacon, and these also were neatly trimmed.

The backbone was taken out whole by cutting close on either side from end to end. This takes a strip two to three inches wide out of the thickest fat on the back, and is an advantage in that it leaves the bacon strip with the lean coming out flush with the fat along the edge, and not with the fat projecting beyond the lean, as is the case when the backbone is split and taken out with the ribs. In taking out the ribs it is well to be careful to cut very close to the bone and avoid letting your knife run off at a tangent into the meat. Any carelessness here will leave your bacon thin in patches and ragged looking. The fat was cut from the strip of backbone and run through a food-chopper, as was also the excess fat from other trimmings, and rendered into lard, making a high-class article. All trimmings in the proportion of one of fat to two of lean were made into sausage, and the backbone was roasted fresh with the ribs.

Salting

All parts to be cured were rubbed lightly with salt and packed tightly in a barrel. After 24 hours the brine that had formed was drained off, thereby getting rid of most of the blood that may have remained in the meat. This lessens the chance of the brine souring or fermenting. A brine that had been prepared the day before so as to be cold, was then poured in, and the meat weighted down with some pieces of spruce boards and a granite boulder.

The brine used was made as follows: 8 lbs. coarse salt, 1 lb. brown sugar, 1 lb. baking molasses, 2 oz. saltpetre and two rounded tablespoons of black pepper and 4 gallons of soft water. This to each 100 lbs. of meat.

The brine was boiled in a wash-boiler and skimmed before setting to cool. As a further precaution against fermenting it is well to use a thoroughly-clean barrel. I use the one in which we do the scalding. The boiling water and ashes leave it in fine condition, it needing only a thorough rinsing. Also it is well to scald the boards used on top of the meat and to wash the stone used for a weight.

The barrel of meat was covered from dust and left standing in a cool outbuilding for six weeks. The brine was then poured off and the meat covered with cold, fresh water and left for 36 hours, after which the meat was taken out and hung to dry. In hanging it is well to use two strings on all heavy pieces, as one will sometimes pull out. Then if strings are put on nails a piece apart, the meat does not get pulled out of shape.

Smoking

I had no smoke-house so had to improvise one out of an old piano box. Two pieces of 2 x 2 were nailed a foot apart, and lengthwise of the top of box on inner side, and nails driven in the sides of these on which to hang the meat. An opening four inches wide was left along one side of top for

ventilation, and over this mosquito wire was nailed to keep out the flies. A hole was cut six inches square in one end near the bottom, and this covered with a piece of same screen. A seven-inch stove pipe elbow was placed with one end against this screen and the other end facing the ground. Under this a small trench was dug back to a distance of five feet and covered with old sheet-iron and clay. At the outer end the trench was deepened to make a small fireplace. By covering this more or less closely on top, the fire was easily controlled so as to burn very slowly. A little mud was mixed and placed around both ends of elbow to prevent smoke escaping there, and the smoke-house was complete.

The meat was allowed to dry for two weeks. Care must be used in hanging the meat so that pieces do not touch or it will leave white patches on the skin.

The smoking process was continued for about two weeks, but I was busy at other work and some days there was no fire and other days there were two or three. We tried some of the bacon occasionally, and at the end of two weeks pronounced it done to our taste; others might like more or less.

We had no hardwood or corn cobs so used poplar that had been fire killed, and from which the bark had fallen, leaving it very dry. This is entirely free of pitch and gives a very satisfactory flavor. This kind of smoke-house must be covered to keep out the rain unless it can be placed under a roof.

Storing Important

We had no proper place to store this meat so left it where it was smoked till all was used, which was late in the fall. It was much too warm a place, and as a consequence, the fat of

On this page Guide readers describe their methods of preserving meat for summer use. On account of the abnormally wide spread between the price of live hogs and the retail price of smoked ham and bacon, these recipes will no doubt be widely employed by western farmers in the coming year.

the bacon was beginning to get slightly strong toward the last, but there was no excessive drying. The hams did not get strong, the last one being just as sweet and good at freeze-up as when it was smoked.

I got first prize for both ham and bacon from this lot, at Shoal Lake Fair, late in July. The judges cut the ham to the bone to see what it was like in there. This put the ham at a big disadvantage for keeping, and it was the last one used, yet it was deliciously sweet to the last crumb. None of this meat needed par-boiling before frying.

It is important that meat to be cured be not allowed to freeze before or during curing, yet should be in a cool place while in the brine, and if possible, in a cool, dry place after smoking.

Meat could be cured this way even in hot weather by a slight change in procedure. Choose what promises to be a cool evening, kill early, leave hang all night, wrap and tie in sheet or in some way keep from flies during the following day, placing in the coolest and airtight place possible, and again hanging out at night. In this way the natural body heat is sure to be gone, then it should be cut up in the cool of the morning, the bones taken out of the hams and shoulders, and salted and packed as in directions given.

Again I wish to assure anyone following these directions, that he will have a product that in appearance will be the equal of the finest factory product, and with a flavor to make it fit food for the Gods.—By Imer Beamish, Decker, Man.

Uses Barrel Smoke-House

For curing meats I can well recommend the method given below, as it is used by some of the largest meat-packing concerns. For 1,000 pounds of meat, mix the following: 100 lbs. of salt, 2 lbs. of saltpetre, 1½ lbs. of cloves, 1 lb. cayenne pepper, 6 lbs. brown sugar, put enough water over these ingredients to dissolve them, boil this brine slowly until it will float an egg or potato; if necessary add more salt. Trim the meat well, and pack it in watertight barrels, and when the brine is cold, pour over the meat until it is well covered. Place weights on top of the meat so as to keep it submerged.

In four or five weeks the meat will be ready to hang up. When it is thoroughly dry take the meat down and sew it up neatly and closely in bags of 10 or 12-ounce canvas, then cover each piece with a paste of the following which must be smeared over every part of the canvas covering: two parts of slacked lime and one part wheat flour. Be sure this paste is put on thick enough to exclude all air. Hang up in a cool place and the meat will keep indefinitely.

Substitutes for Wood

Meats that have been cured by the brine, or sweet pickle cure, and dry sugar cure for the proper length of time, are ready for smoking. Smoking not only adds palatability to the meat, but also assists in preserving it. The materials used for smoking meats vary according to districts. Partially decomposed birch is perhaps the best native wood for smoking purposes. Balm of Gilead bark is also excellent, or the wood of the same tree may be used. Slightly moistened bran or flax chaff with an equal amount of sand is often used on the prairie.

After removing the meat from the

entrance of vermin. If the old string is sticking out of the mouth of the sack it is impossible to make it insect-proof.

Those parts which are to be used before the winter is over may be kept by simply hanging in a cool, dry smoke-house or cellar. No two pieces of meat should ever touch after they are hung. The pieces that are to be kept for use in the spring and summer should be wrapped and coated as described in the beginning of this article for unsmoked meats, or it may be coated with a yellow wash as follows:

For 100 lbs. of meat use: 3 pounds of barium sulphate, 1 oz. dry glue, 1½ ozs. chrome yellow (poison), 6 ozs. of flour. Fill a pail half-full of water and mix in the flour, dissolving all lumps thoroughly; dissolve the chrome yellow in a quart of water in a separate vessel, add the glue, and pour this solution into the flour solution. Bring the whole to a boil and add the barium sulphate slowly, stirring constantly. Have this wash ready the day before it is used. Stir frequently when using and apply with a brush.

No meat which has been coated with either whitewash or yellow wash should be stacked in a pile. The wrapped meat may be kept satisfactory by burying in grain or ashes without either of the washes having been applied.

It is important that meat which is to be kept for long periods be stored where there is a fair uniformity of temperature. A well-ventilated cellar is a very good place for storage. A good many farmers pack cured meat in large boxes, placing on the bottom a layer of straw. This is continued until the box is filled. The packing absorbs moisture and keeps the flies away. Smoked meat will often become mildewed, but usually the flavor is not seriously impaired.

The Smoke-House

The smoke-house can be made to suit the demands of the owner. If only a small quantity of meat is to be smoked, an improvised smoke-house will answer the purpose. The head and bottom of the barrel or box are knocked out. A pit is dug a few inches smaller than the box or barrel, from this pit a trench about 10 feet long, 8 inches wide, and 14 inches deep is dug, leading to the fire-pit. An old stove-pipe should be placed in the trench and covered with earth. If this is not available the trench may be covered by an old piece of sheet-iron, or even wood boards. As soon as the fire is started in the fire-pit it can be covered with a piece of old sheet-iron, which will force the smoke into the smoker and regulate the fire. Hams, shoulders and bacon are suspended from a stick laid across the barrel or box. As soon as the meat is in place the smoker should be covered with boards and sack to retain the smoke.—Mrs. C. A. Meeks, Manville, Alta.

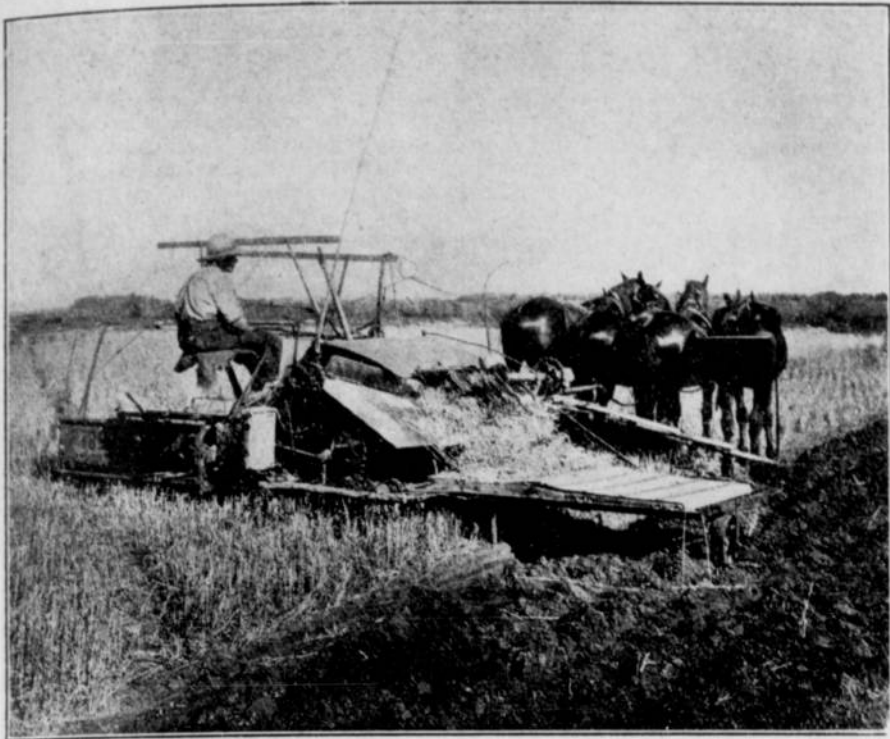
Home Corned Beef, Too

It is a simple matter to cure all your own meat at home if people only try, and many dollars are saved by doing so.

The main thing about curing your own meat is to be sure it has been properly bled, and is well chilled. Never put meat into brine when either the meat or the brine is warm. The meat is better not to freeze before it is cured; meat that has been frozen may be cured successfully, but loses much of the flavor.

An ordinary wooden barrel is a fine thing to put meat into to be brine-cured, but be sure that it has never been used for sauerkraut, or any kind of wine, as it would be very likely to spoil your meat. If you wish to dry-cure your meat, a good idea is to make a large frame with a wooden floor, and cover the sides and top with screen. This is to keep the flies out, but be sure that you have it tight at all corners, so it is impossible for flies to get

Continued on Page 15



Illustrating Mr. Bradford's binder attachment, which permits of plowing after binder without moving stooks

Harvest Time Plowing

John A. Bradford, the author of this article, farms in a section of the country where profit or loss is determined by the extent to which grain growers can keep ahead of sow thistle. On the heavy soils of Manitoba the method advocated in this article has been most effective and economical.

Of all the losses sustained by the farmers of this province, noxious weeds are responsible for the greatest. It has been estimated that it costs the farmers of Manitoba \$25,000,000 annually for the privilege of growing weeds. The solution of the problems of high tariff, high freight rates and increased taxation are important; but more important still is the necessity for creating more efficient farm working methods and farm management, for therein lies the profit or loss determining factors of our farm business. Eliminate the losses from weeds, rust, frost and drought, and the farmers of the West would be well on the way to prosperity.

Weeds and the methods at present generally adopted to control them, are directly responsible for a very large percentage of the losses laid at the door of rust, frost and drought. The alarming part of the situation is that the weeds are gaining ground every year to such an extent that even bona fide farmers, men who have been practical farmers for years, are being forced off their land, and thousands of acres of good fertile land is abandoned to weeds yearly. One thing is quite certain and that is that the present methods of cultivation and weed control are at fault, else how is it that we have more noxious weeds than ever before, and some districts, where summerfallow has been practiced the longest, are among the worst infested with weeds?

Mixed Farming has Limitations
Certainly everywhere we cannot adopt mixed farming, because we know that in spite of propaganda to the contrary, the wealth and prosperity of the West still depends to a large extent on the grain crops. Mixed farming in this province has grave limitations. Can we successfully raise livestock and compete with other countries which have not the climatic disadvantages that we have? Nor is truck farming with its far distant markets available at the present time to come to our assistance due to the fact that markets for such products are too distant.

No; this country is more suited, as at present situated, to grain farming on a large scale and with large fields, large implements and large horse outfits or tractors we are enabled to reduce labor costs to a minimum.

Our real problem, in order to make farming profitable, is to overcome the weeds and make money on the land at the same time. Some say we are depleting our land with one-crop farming, but there is land in this country that has been cropped continuously for fifty years and is still growing good crops, and this same land has never been summerfallowed, has never been given a rest and has never been seeded to grass. Of course this method is not to be recommended, but nevertheless it goes to show that it is not the cropping that is depleting the land as much as the general methods that are being employed in cultivation to kill weeds.

Where Summerfallow Fails
Summerfallow (our principal method of weed control) has been proven by many to be an expensive failure. Summerfallow and rust go hand in hand. Proof of this is to be seen through the country every year. We have seen fine looking crops of wheat on summerfallow with straw enough to indicate a 40-bushel to the acre yield, blackened with rust, and in many instances not worth threshing, while, perhaps, across the road, on land that was not summerfallowed, a crop of the same kind of grain with less straw is not rusted and yields when threshed, 20 or 25 bushels to the acre, and this state existed although both parcels had been under cultivation the same number of years and sown at the same time. Does rust really breed in the summerfallow? Do away with the black fallow and it is safe to say you will do away with 50 per cent. of the rust losses.

Late sown crops, which were sown late because we were fighting weeds when the seed should have been in the ground, are invariably rusted or frosted, and therefore are a source of loss. It is a well known fact that early sown grain, except on summerfallow, ripens early enough to escape rust and frost. If we practice early sowing of all crops, we will continue to cut down the rust losses.

Moisture Lost From Spring Tillage
Another great source of loss is from crops which have been sown on land which lacks moisture from being plowed late in the fall or spring, or land with the moisture worked out of it with



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spring cultivation to kill weeds. These crops will not stand the dry spells which we very often get in the growing seasons in this country and are consequently a total or at least a partial failure. Land plowed in August conserves moisture almost as effectively as summerfallow and destroys weeds to the extent that the land can be ready for seed when spring opens. Therefore the moisture can be retained and this land will not be subject to drought.

Many farmers who have been forced to realize the inefficiency of summerfallow and who realize the fact that some other form of weed killer must be devised, are looking in the direction of August or harvest time plowing for a cheaper and more effective method of cultivation and weed control. I claim that this method if practiced would be one of the biggest factors in reducing to the lowest possible minimum, crop failures from weeds, rust, frost and drought. This method has been tried out in the last five years, and the results are always the same. That there is a time to kill sow thistle by plowing, has been proven beyond a doubt, as some of the worst infested fields of sow thistle have been plowed down in August and the thistle completely killed out by one operation. By harvest plowing we can if we do not kill them by the one operation, at least complete the job with a stroke or two with the cultivator.

It is claimed that plowing in harvest time is the only plan for the complete eradication of the Russian thistle. It has been proven conclusively that early fall plowing conserves moisture in the land almost as well as summerfallow, and has the additional advantage of conserving that moisture every year so long as the plowing is done early. This moisture, coupled with the warmth which is in the land at that time of the year, will induce wild oats and other weed seeds to sprout and grow in the fall. The farmer then has the best possible chance every fall for cultivating and keeping these weeds under control and preparing his ground for early sowing the next spring.

Speeding up the work and getting the plowing done behind the binder in harvest time when it is most effective for killing weeds and storing moisture, means that the subsequent year's work is advanced many weeks and will pay for the extra effort many times over.

The Practical Difficulties

Of course the main objection to harvest time plowing is the difficulty of getting this work all done in such a busy season. In the first place we must realize that the weed question is all important. We cannot farm profitably growing weeds. Therefore we would plan our whole year's operations so as to distribute the work of harvesting over a longer period, and thus make time for harvest plowing. This object can be attained by planning the seeding of our crops so that they will ripen in such a manner as to prolong the harvest season. Then in place of using two or three binders to do the cutting it can be done with one binder, and the rest of the farming force can be used on the plows. A certain acreage of sweet clover and early-maturing grain crops such as fall rye and early barley can be grown, which can be cut and the ground plowed behind the binder before anything else ripens. By the time these crops are cut and the plowing done, the oats and wheat will be coming in, and in this way the harvest work can be spread over four or five weeks instead of two or three.

Different schemes have been put into practice to permit of the work of plowing behind the binder, but most of these schemes necessitated the employment of extra help. A number of farmers in the Portage district without any additional force during the past year were able with a home-made carrying attachment for their binders, to plow from 100 to 300 acres each, behind the binder.

The carrying device mentioned is designed to receive the bundles from the deck of the binder and discharge them on to the plowed ground, so as to give plenty of room for the plowing outfits to follow the binder. At the same time, the binder and the horses on the binder travel clear of the plowed ground.

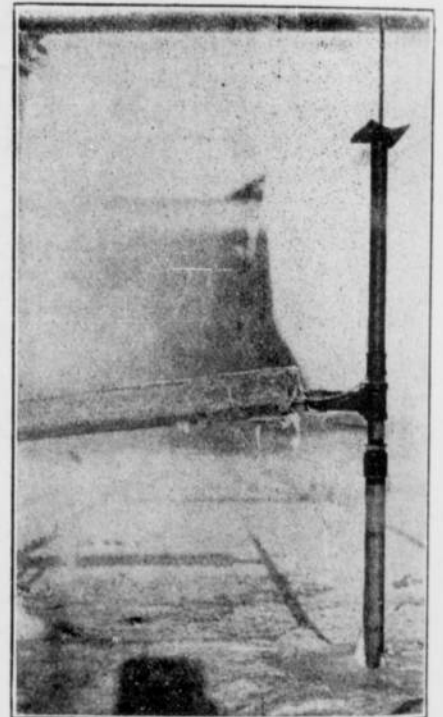
It has long been a well known fact

that early fall plowing is what counts, and this system fully developed will introduce a system of cultivation which will increase production enormously. It will enable farmers to turn into profit-producing crops, acres which otherwise would be idle. Moreover by a proper crop rotation, a crop can be raised and returns received from the land every year and the fibre will not be worked out of the land by too constant cultivation to kill weeds, thus depleting the soil and causing soil-drifting.

Pumps Without Pumpheads

Years ago, when we installed our first pump, our finances were very low, so we decided to do without a pumphead. We used standard fittings to direct the water to the trough, and any junk we could find for a handle and support for the handle. We screwed an eyebolt into a coupling on the upper end of the rod to connect pump-rod with handle.

It was satisfactory, in fact, better than a standard pumphead, because it had the advantage that when the stock broke it we could always find more junk with which to repair it, while a standard pumphead is often



broken and repairs are expensive. As far as work is concerned, there is no difference in the power needed to lift the water with either a home-made or purchased pumphead. These home-made pumpheads have been so satisfactory that none of our family have ever bought a pumphead. Nearly all the pumps in this locality have home-made pumpheads.

The photo shows a piece of belting about six inches square over the top of the pipe. It has a slot cut in the centre to allow the rod to pass through. This guard keeps nails, nuts and other debris from getting into the pipe.

Of course, local conditions may change this considerably, but the main thing is to have everything well made and firmly set up. It is customary to place a 2 x 6 on each side of the pipe on the well cover, and clamp them together with two bolts on each side of pipe. We use half-inch bolts and large washers. When a long pipe is screwed into the "T" to conduct the water to the tank, it must be protected from stock. When both wind and hand-power are used to pump it will be necessary to use a flat bar to connect to.—James E. Moscrip, Major, Sask. For design of this pump, fitted for hand power, see Page 38

\$12.50 Outlay for Silo

Being troubled with the feed question I started growing corn for fodder five years ago. I sowed it on the part of the land I intended to summerfallow. I find it makes a good substitute for summerfallow. I usually sow wheat after the corn and find it yields almost as good as the bare summerfallow. I sow it with an ordinary grain drill, setting it to sow three and a half bushels corn to the acre. I leave 42 inches between the rows. I just stop up the runs I don't need.

I harrow as often as possible until

the corn just shows above the ground, then I go at it with a John Deere corn cultivator. (I might mention here that this is the only extra piece of machinery I purchased in connection with the corn crop). I cultivate as often as possible until the crop gets too high. I use a seven-foot McCormick grain binder to cut corn and find it works satisfactory.

I fed corn in the sheaf until this last year and got good returns from it. But this last summer I went to work and made a trench silo. It took one man and myself with a team and scraper two and a half days to make a trench 50 feet long, 11 feet deep, 16 feet wide at top, side slope down to 10 feet at bottom. Having a natural ridge handy to buildings scraped out centre and left both ends sloping.

I had a good crop of corn last summer, just tasseling when frost caught it in August. As soon as I found it was touched by the frost I hitched on to the binder and cut it. I put on teams and began filling silo. Packed the corn in the silo in the sheaf just as it dropped from the binder. During the time I was filling the silo I had the team drive over it both loaded and empty; by doing this I got the corn packed well.

When the corn was all in we covered it with straw, and this fall I put on a roof of poles and straw. One end was built so that I am able to haul out the silage with a horse. I use hay knife to cut silage out. Other years I had considerable waste but this year there is no waste whatever.

All the extra expense I was put to was \$12.50 I paid a man for helping me to fill silo.—Thos. Tindall, Holland, Man.

Fanning Mill Operation

Every bushel of grain should be cleaned before shipping. It saves freight, gives the grain a better appearance and grades better. You have all the cleanings for hen-feed or chop for the cows. We should be even more particular about the cleaning for seed, to select the large, plump kernels in order to increase the yield, as it means from four to five bushels more per acre.

There are quite a number of good fanning-mills at present on the market. A small mill is a waste of time, get one that will put through at least a hundred bushels per hour. I have used an engine for 10 years. They run steady and have the same speed all the time without the jerky motion of hand-power.

The fanning mill should be set level so as to let the grain run evenly all over the sieves. The sieves will sometimes do better work by giving them more or less slant to keep chaff or short straws from sticking. Be sure that the wire or perforated zinc gang sieves do not sag in the middle, as the grain will not run evenly on the sieves. A mill requires a good fan to give, if necessary, a strong, steady blast. It is almost impossible to get all the wild oats out of the wheat in one operation with the common mill. Tapping the end of the sieves with a stick and keeping them clean helps the cleaning process. The new disc mill or the kicker

does the best work of any mill for separating wild oats from wheat.

Grass seeds are very hard to clean and I find it is better to get them cleaned at a seed merchant's who has up-to-date machinery for that purpose.—J. H., Regina.

Predicts Popularity for Kota

To the North of Brandon we have two farms, one a section, the other a half-section. On the half-section farm last year we grew Marquis wheat only. The yield was eight bushels of No. 5 wheat to the acre. On the other farm we grew Kota wheat; it yielded 24 bushels to the acre, part of which graded No. 1 and the rest No. 2 Kota. Needless to say we will grow Kota on both places this year. Marquis last year was badly rusted. The Kota, while it rusted on the leaves, did not seem affected in the slightest.

Our information before growing Kota was that it was weak in the straw, but with us it stood up as well as the Marquis. We also believe that Kota, being a bearded wheat, will stand more drought than will Marquis.

Kota is a hard spring wheat of good milling qualities, and it seems to me much better to grow than durum. As far as the Marquis is concerned, I cannot see how it can be grown any longer with any degree of safety, and I think everyone agrees that if last year had not been a phenomenal year, in that the summer was cool, the rust disaster would have been much more serious than in 1923. Many people are knocking Kota, but I think the variety should at least be given a fair trial.

The following statement of the milling qualities of Kota, by A. W. Aleock, chemist to the Western Canada Flour Mills Limited, is of interest:

"Kota wheat has shown better milling qualities than it was at first expected to. It has an absorption factor equal to or better than Marquis; bakes well and mills fairly easy. Its worst feature is the creamy to yellow color which cannot be entirely got rid of. For this reason the mixture, when this type of wheat is blended with the hard red in the usual proportion of 20 per cent. kota, is frequently discriminated against on local markets, where white color is insisted upon."

Mr. Aleock forecasts a gradual diminution of the spread in price between Marquis and Kota, although he thought the latter would never quite equal its very successful predecessor.—Jas. D. McGregor.

Better Than Auto Exhaust

Editor, Guide: I was interested in reading one man's experience with the rats in his basement, recorded in issue of February 11. Mr. Armstrong's experiment with gas is liable to prove rather expensive and dangerous, and afterwards very offensive, besides it would prove only a temporary remedy to the rodent pest.

Six months ago my premises were over-run with mice and rats. Old foundationless-buildings prove most attractive to rats. In every building we entered after dark, the scurry of rats could be heard. Traps, shooting

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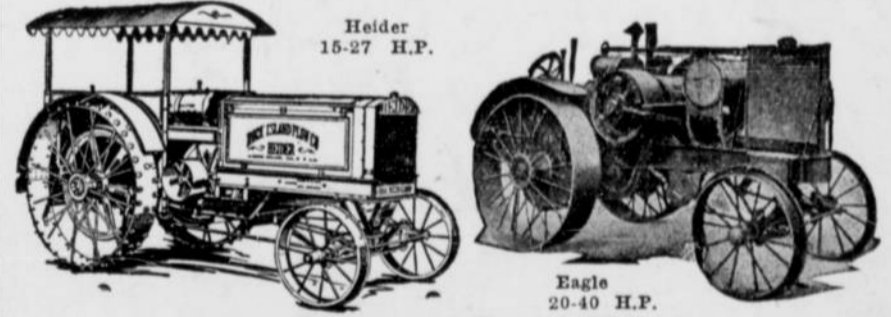
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A. E. Munday, Oakville, Man., who has grown small fruit successfully for some time, has made a start in plums, with some success, as this photo of a branch of Opatas will show. If this grower had allowed his hybrid plums to grow in bush form instead of tree form, he would have greater success.

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and poison all proved futile. At last I resorted to the old reliable, never-failing remedy—the C-A-T. I made known among my friends and acquaintances that I would offer a good home to any homeless cat they knew of. I was successful in a very short time of collecting a working force of 15 of these mouse-eaters, all colors, sizes and sex. I made friends with all that would be friendly, and fed them milk every night and morning in the stable. The pussies very soon knew as well as I when it was milking time.

To make a long story short, and omit some interesting details, I can safely say that in about three months not a single mouse or rat could be found around my premises. Today, I would be safe in offering \$5.00 apiece for every rat found around my buildings, and I would not take \$5.00 each for my cats.

Let every farmer maintain a goodly supply of cats, keep tuned in on the rat pest, and keep up a continual war in this direction and success will attend the effort.—Jas. L. Malcolm, Dauphin, Man.

Co-operative Shipping Pays

On Monday, March 9, T. S. Coyle, of Eatonia, Sask., sold 11 head of extra good cattle through the United Grain

Growers at the St. Boniface market. Mr. Coyle did not have a full car load, but he had his animals handled by Geo. Root on a commission basis. These cattle were pure-bred Aberdeen-Angus, and sold at the top of the market.

There were four heifers weighing 4,120 pounds, which sold for 7½¢, realizing \$298.70. One heifer weighing 690 pounds sold at 8¢, and realized \$55.20. One cow brought 5¢ and made \$63, and five steers weighing 3,460 pounds, sold at from 6¢ to 6½¢, and realized \$210. The 11 head made \$635.90, and netted back to Mr. Coyle, \$513.59, after paying the costs of running the cattle to market and his expenses down with the shipment.

A local buyer was very keen on purchasing this lot of cattle, and he bid on them two or three times before they were loaded. The best bid he made was \$298.50 for the 11 cattle, or just \$215.09 less than they netted back to Mr. Coyle. The heifers that brought 7½¢ were valued at 4¢ by the local drover, and he estimated that they would weigh 825 pounds each, whereas they actually did weigh 1,030 pounds.

Two Federal Policies Discontinued

In order to provide funds for the extension of some of its regular services, the Dominion Livestock Branch has found it necessary to discontinue the general application of the car-lot and free freight policies on and after April 1, 1925.

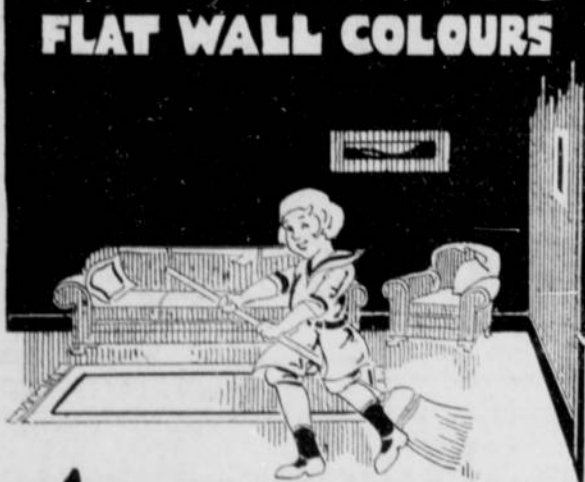
Under the terms of the car-lot policy the branch has since 1916 paid reasonable travelling expenses of farmers residing in Canada, who purchased stock at one or other central stock yards to be returned to country points. In Eastern Canada the assistance rendered has been confined to purchases of female breeding stock (cattle, sheep or hogs). In Western Canada the policy covered shipments of stocker and feeder cattle in addition to breeding stock. During a period of eight years, ending October 1, 1924, over 105,000 steers, 80,000 heifers and 49,000 sheep were purchased on yards by farmers taking advantage of this policy.

The free freight policy was inaugurated in the fall of 1917, with the co-operation of the railway companies of Canada. Originally introduced as a war measure, this policy aimed to prevent as far as possible the slaughter or exportation of useful heifers, young ewes and young sows offered for sale on the open market at central stock yards. During a period of seven years ending October 1, 1924, the shipments returned from stock yards to country points under the terms of this policy numbered 102,000 heifers, 104,000 ewes and 1,100 sows.

These two policies have proved very valuable as educational agencies in that their terms have encouraged farmers from different parts of the country to visit the stock yards and to become acquainted with methods of doing business at these points. Unquestionably they have also played a very important part in encouraging the return of unfinished cattle and sheep to country points for further feeding, and also the return of young female breeding stock, particularly from yards in Western Canada. As already intimated, however, both of these policies were introduced during the war years, and were

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at the outset essentially war measure. They have been continued in recent years largely with a view to assisting farmers over the difficulties of the reconstruction period of the livestock industry. Their elimination this year

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due not so much to a feeling that this type of assistance is no longer necessary as to inability of the branch to finance expanding services to which it is definitely committed out of a total appropriation which will not exceed that of the previous year.

It should be understood that the branch is not discontinuing its support of the general feeder movement, but is endeavoring to actively encourage this phase of the business through other policies more recently inaugurated.

Giving Medicine to Pigs

There is an erroneous impression extant about the pig; he is supposed to be possessed of a digestion rivalling that of the proverbial ostrich. This is quite wrong; and many of the complaints from which pigs suffer are caused by improper feeding. Pigs to be kept in health—and an unhealthy animal means unhealthy pork—require their wants considered and the food supplied to them just as sweet as that given to a horse or cow. The swill often contains the leavings from hotels and large institutions, and along with the scrapings off plates a large amount of salt; thus animals are often nearly poisoned with an excess of salt. Worse than this, the contents of the pickling tub are frequently given to pigs, with the result that scour and other troubles make their appearance.

Beware of Nostrums

It is the custom of many pig-keepers, immediately their animals are seen to be ailing, to rush to the conclusion that they want medicine, and this generally takes the form of one or other of the much-advertised "condition powders." Some of these powders may possibly contain ingredients which are a certain amount of use as a tonic, but others are mere "nostrums," mainly consisting of powdered chalk. Of course, all pig powders are not fraudulent, but it is just as well when a pig seems to be out of sorts to supply cooked vegetables with the food and allow access to plenty of grit. A shovelful of slack coal once or twice a week will often prove a far cheaper and quite as efficient a condition powder as many of the high-priced and useless drugs sold for the purpose.

Where it is necessary to administer medicine to a pig, a very common and usually successful way is to mix the dose with his food, but it sometimes happens that the animal, from some cause or other, refuses to eat it. In such a case the easiest, simplest and best method is to get the pig into a corner of the sty or pen, lay hold of him, and fix a running loop of soft rope or webbing behind the incisor teeth of the lower jaw. He will run back struggling. Hitch him up to the front of the hog pen or a hurdle, when he will open his mouth ready for the administration of the medicine. To give the dose, take an old boot or slipper which has previously had a hole about the size of a quarter cut out in the toe; insert the boot into the pig's mouth, pour the medicine into the leg portion, and it will be swallowed. But in using the boot it occasionally happens that the pig will lay hold of it with his teeth and in this way prevent the medicine being swallowed. In this case, take a piece of wood three inches wide and about 15 inches long; gouge out a longitudinal groove in the centre; put it in the pig's mouth, and slant the physic over the throat. It must be remembered that a pig is very easily choked; so the medicine should be given cautiously and in small quantities at a time.—London Livestock Journal.

Says Profit in Sheep

A Saskatchewan farmer tells how coyotes first contracted a taste for his mutton and how he cured them of it—His sheep thrive with the minimum of shelter

WE have had a number of years experience raising sheep in the West. Our first efforts with a small flock were very successful, but after increasing our flock to 250 breeding ewes and turning the flock over to another party to take care of, our experiences were much different.

Contrary to our instructions with reference to the disposal of the dead lambs or sheep (which we destroy by burning) all were thrown out in an adjoining lot and left lying on the ground, with the result the coyotes were simply educated to like mutton, and promptly proceeded to satisfy their craving for this particular kind of meat by attacking our flock with a vengeance, and we lost 50 lambs and 30 sheep in one season by coyotes. But by putting bells on a number of the ewes and introducing a few goats into the flock, and by waging a continual warfare with a good 30 rifle, we have succeeded in reducing our loss by coyotes to mere nothing. And to the beginner, I would like to give this advice, do not leave dead sheep and lambs where the coyotes can get at the carcasses. If you do you will have to pay the piper.

Loss by Ticks

Another loss we ran into was caused by ticks. The same party that was supposed to be the shepherd of the flock, neglected to dip them, and we lost many sheep the following winter caused by ticks. The treatment we follow for the prevention of ticks, is to dip the lambs immediately after shearing. As soon as the wool is removed from the ewes the ticks will leave the ewes and go on the lambs, and we can easily dip the lambs in a barrel, as they can be easily handled while small. This treatment gets the most of the ticks and keeps them under control. However, we intend to dip the entire flock this season, as it is a benefit to the wool.

Fencing Required

Contrary to the prevalent idea, the fencing for sheep is not necessarily a great expense, and does not call for any great outlay of cash. Our pasture of 140 acres is fenced in with an eight-strand woven wire, with stays spaced 12 inches apart, with two barbed wires on top and one on the bottom.

Our idea was to fence out the dogs and coyotes which it does quite effectually. But a good rifle in the hands of a good marksman is the most effective. However, we find that five strands of barbed wire is quite sufficient to hold the sheep.

Suitable buildings seems to be another problem that deters some from going into sheep raising. But our experience leads us to believe that buildings are not strictly necessary; we have no buildings for our sheep at all, they are never under cover but remain outside winter and summer. They have the protection of a large bluff where we bed them with plenty of straw to lie on, and when I tell you they have wintered so far this winter in the protection of the bluff, which is a half mile from our farm buildings, without a single loss and are in the pink of condition, you will agree with me that buildings for sheep are not an absolute necessity.

Success with Lambs

I believe this system of handling the ewes is one reason why we have good success with the lambs, as we get nearly 100 per cent. increase annually, for by this system the ewes get plenty of exercise and the lambs are good and strong.

As a preventive for goitre we feed wood ashes and salt mixed in the proportion of one of salt to two of ashes from the time of breeding in the fall (usually about November 15) until about the first of the following February; from that date until lambing time we feed potassium iodide in the proportion of one half pound thoroughly mixed with 50 pounds of salt, and kept before the ewes all the time right up to lambing time.

We do not water our flock of breeding ewes during the winter when there is snow on the ground. Of course with

the feeding lambs it is different, being in a corral they cannot get sufficient snow so they must be watered. Our winter feed for sheep consists of green sheaf oats exclusively. Oats were cut when the grain was in the milk stage. The ewes will receive a small ration of threshed oats the last month of pregnancy in order to increase the milk flow.

Our shearing is done by a power machine driven by a small engine. This machine does a more satisfactory job than the hand shears, and the work is done more quickly. We have been in the habit of selling our clip through the co-operative wool growers, but being dissatisfied with the grading of the government graders, we sell to independent buyers on an ungraded basis. We perhaps do not get quite as much per pound for the wool, but we get our cash all at one time and at a time when the farmer and sheep man needs it the most.

Our lambs have made very satisfactory gains this winter, and have not been fed any grain during the winter only the green sheaf oats mentioned before. We dress them ourselves and sell the carcass for 20c per pound net and \$1.25 for the pelt. They have netted us \$9.25 per head.—A. E. Hastings, Maidstone, Sask.

Alberta Sheep Industry Booming

Even in the face of \$2.00 wheat, there is no phase of Alberta agriculture showing more promise for 1925 than the sheep business.

Practically all of the large southern Alberta outfits that were very badly involved financially following the years 1920 and 1921, are today, either out of difficulty or will more than be out after the marketing of this year's wool and lamb crops. There is great rejoicing in the sheep camps.

Jensen Bros., of Magrath, have just sold their 1924 lambs from their Lethbridge feed lots at \$14. The Lethbridge Experimental Farm also sold the lambs on feed there at \$15.10.

Range and grade ewes, bred to good rams, are priced at \$12 to \$16 per head, but are exceedingly hard to buy because sheepmen feel this is the year to hold all they have.

An increasing number of farmers want sheep, but of course, this is usual when values are running high. It is very hard to say how authentic is this demand, and how serious-minded these men are.

The importation of some 700 Rambouillet rams last fall from the United States; also a large number of pure-bred Rambouillet ewes (one band of 1,200 head, by Ray Knight), is undoubtedly going to work a vast improvement in two or three years upon the Alberta wool clip.

Owing to very severe December weather, early and rather heavy feeding was necessary. Since January 10, however, the weather has been wonderfully mild, and two recent chinooks have cleared the snow from practically all of the ranges. Hence the sheep, as well as the sheepmen, have taken new heart. It is the general opinion that "the back of the winter is broken," all bands of sheep are out on the ranges, and the necessity of much more winter feeding is extremely unlikely.

Excellent crops and an abundant yield of hay in the Raymond, Magrath and Cardston districts means that the large flocks owned in those sections, are in the best of condition. A heavy shearing and good quality wool is the general expectation.

From actual figures submitted by the owners themselves a careful estimate would be that at least 175,000 head of sheep will be shorn in the southern Alberta territory this season. At an average of six pounds per fleece, that means approximately 1,000,000 pounds of range-type wool.

According to customs officials, some 14,500 head of sheep were brought into Alberta from Montana and other states during the 90-day duty free period.

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Please send me the STOCKHOLM catalog and details of your "Don't Pay for 4 Months Offer."

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Fire, Lightning and Weather Proof
Write for Prices

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SIMONDS SAWS

Use "Simonds" Crescent Ground Saws; their teeth are of even thickness throughout the entire length of the saw, thus making binding in the kerf impossible. Crescent Grinding is an exclusive Simonds feature.

SIMONDS CANADA SAW CO. LIMITED
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WHEN WRITING TO ADVERTISERS. PLEASE MENTION THE GUIDE

Depend on Gin Pills to relieve Rheumatism

"Ten years ago, when a victim of rheumatism, I found great relief after taking Gin Pills. In fact, they put me on my feet. Ever since that time, when I have the slightest kidney trouble or an appearance of my rheumatism, I take Gin Pills and find they do the work."

R. K. Faulkner, Lower Economy, N.S.

Gin Pills will always "do the work".
At all druggists.

National Drug & Chemical Co., of Canada, Limited, Toronto, Ont.
Gin Pills in the U.S.A. are the same as Gin Pills in Canada.

Climbing Vines, Peonies Gladioli, Dahlias

Are you planning to add that touch of beauty to the home and garden this spring?

Flowers and Climbing Vines add color, variety, charm and fragrance to the surroundings and create new interests for both young and old.

We are encouraging horticulture by distributing hardy, vigorous climbing vines which are not killed back by the frost in the winter; stately Peonies, which, when once planted, last a lifetime; Gladioli and Dahlias, which grow from bulbs, increasing in numbers every year, and only needing to be dug up and stored like potatoes each fall and planted again in the spring. Every home seems a whole lot nicer when old-fashioned flowers are planted in some corner of the garden. Let us help you start, or add to your garden with the finest creepers and flowers.



A Bouquet of Peonies

Peonies

Superb, lovely, fragrant, cold climate flowers. They grow on strong stems, bloom in June and hold their bloom for weeks. When once they are planted they last a lifetime. They are left in the ground over winter. Each year the number, size and beauty of the blooms increases. We have selected the Lady Bramwell (Pink), Duke of Wellington (White), and the Messionier (Red), from a large number of varieties, and can recommend them most highly. We will send you one peony, free and postpaid, when your order is accompanied by a One Dollar (\$1.00) subscription.

Dahlias

Dahlias grow in almost any soil and make beautiful cut flowers. They last for years if the bulbs are taken up in the fall. There are three varieties, yellow, white and pink, and we will send you one each of all three varieties for Twenty-five cents (25c) when your order is accompanied by a One Dollar (\$1.00) subscription.

Gladioli

There is no annual flower more easy to grow, none that is more beautiful, and nothing that will produce the same quantity and quality of bloom at such a low cost. The following is one of many testimonials received in connection with the Gladioli bulbs sent out last spring:



"November 17, 1924. I was delighted with the Gladioli bulbs you sent me last spring. From the 12 bulbs eight bloomed, and the early frosts did not affect them. I saw several lovely flower gardens in Winnipeg that had Gladioli blooming in them, but mine had just as lovely a profusion of bloom as any I had seen. I am looking forward to growing a larger bed of them next summer."—Mrs. James Dixon, Tantallon, Sask.

The Gladioli grows from three to five feet high and blooms as shown in the illustration. We are giving 12 Gladioli bulbs absolutely free with your neighbor's subscription for one year.

Riding Mountain Grapes

This climber is exceedingly hardy and a vigorous grower, with handsome foliage. The fruit makes fine grape juice, grape vinegar and jelly. Comparatively free from insect and fungous troubles, and the foliage which it holds until late fall, becomes vivid in colors of several hues. Postpaid when your order is accompanied by a One Dollar (\$1.00) subscription.

Six Roots for60c

Virginia Creeper

Virginia Creeper is a vine which soon covers the porch and does not freeze back in the winter. It merely has to leaf out in the spring and the house is covered with green almost before other vines or flowers have started growing. This climbing vine grows rapidly in almost any kind of soil. Postpaid, when your order is accompanied by a One Dollar (\$1.00) subscription.

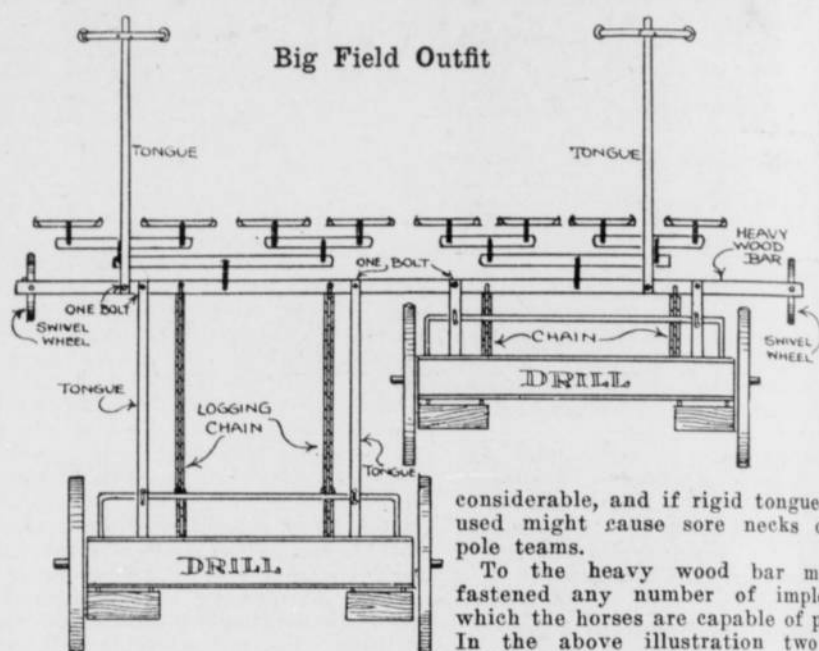
Six Roots for50c

All bulbs and roots will be shipped in a fresh condition at the right time for planting. Full instructions regarding planting, care and cultivation will be sent with each order before planting time. Our subscription rates are One Dollar (\$1.00) for one year, Two Dollars (\$2.00) for three years and Three Dollars (\$3.00) for five years. A Three Dollar (\$3.00) subscription qualifies you to any three of the above offers. Send in your order early to make sure of your selection.

THE GRAIN GROWERS' GUIDE, WINNIPEG, MANITOBA

Some Handy Farm Devices

Suggested by Guide readers



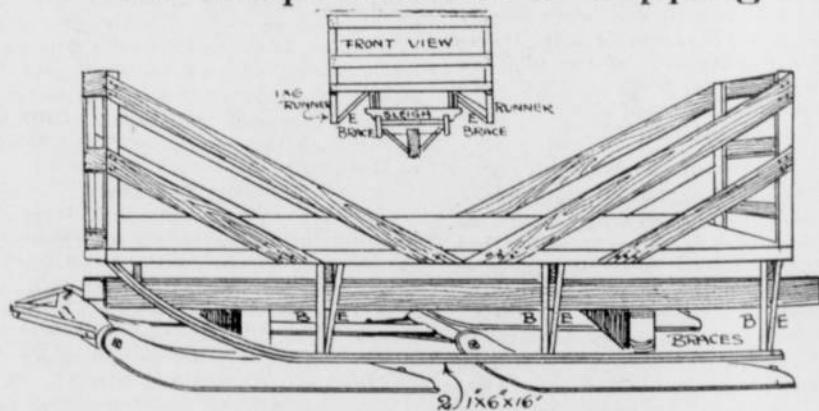
Fred Dean, Fusilier, Sask., sends a drawing of a home-made device by means of which he is enabled to drive a large number of horses at one time, and to which several implements may be attached. It consists of a heavy wooden bar mounted on a swivel wheel at each end. It has a tongue near each end which is secured by a single bolt in order to give freedom of motion, for the sway in a vehicle of this width is

considerable, and if rigid tongues were used might cause sore necks on the pole teams.

To the heavy wood bar may be fastened any number of implements which the horses are capable of pulling. In the above illustration two seed-drills are shown attached, but Mr. Dean also sent in plans for attaching other cultivating implements. By driving horses tandem, the power of twelve or fourteen horses may be concentrated by this bar hitch, and plows may be employed in combination with packer or harrows, all under control of one man.

Mr. Dean has used this hitch for a great variety of field operations for the last two years and claims that it is eminently satisfactory.

To Keep Rack from Tipping

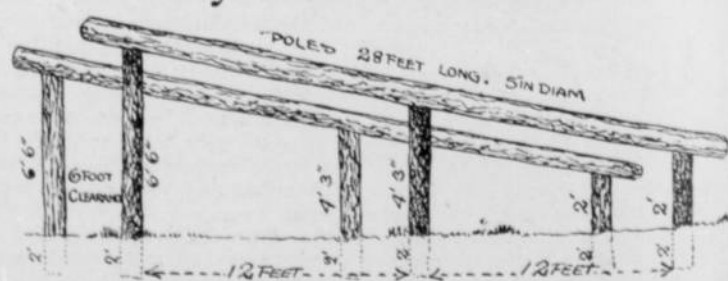


The above shows a side runner attached to hay rack. Material: four pieces 1 x 6 inches by 16 feet or the length of the rack, two pieces on each side (the reason for using two 1 x 6 inches is that one piece is not strong enough to withstand the weight of the load should it tip over, 2 x 6 inches would do for this purpose, but it is difficult to bend without breaking). These runners are fastened to B, with four or five-inch nails; B is the post made of 2 x 6 inches and bolted to C, the cross pieces under the rack bottom and over the sills that lie on the sleigh benches. The post B, should be long enough to extend from bottom of rack to the runner; the runners should be

about 10 inches above ground so that it will pass over ant hills, etc.

The posts B are required three on each side; E is a brace between the sills and the post B, this could be made out of 1 x 3 inches or any such pieces of boards. If the side runners are properly made and well braced, you can haul any size of a load you like, but you cannot upset the load. Because as soon as it tips over to one side the runner rests on the snow and the load rights itself. I have used this side runner for a number of years over some of the worst roads that there were in the Peace River district but have never upset with them on.—Joseph Reyda, Kerndale, Alberta.

Hay Rack Unloader



The above sketch shows how to make a hay rack unloader. Material required, six posts, two of each size as shown in the illustration. Posts should be as follows: two post 4 ft. long, next two 6 ft. 3 in., and last two 8 ft. 6 in. long. The sketch shows the unloader to be used to unload off the wagon, but it will work equally as well to unload the rack off the sleighs by having top poles extended at the lower end so that they will reach the ground.

To unload the rack drive in between the two long poles from the lower end, drive slowly until the rack is raised high enough so that the wagon is pulled from under it. To load the same proceed as follows: Back up your wagon under the rack from the high end of the unloader and keep on backing until you can swing your team off at the lower end of the unloader.—Joseph Reyda, Kerndale, Alberta.

When You Catch Cold Rub on Musterole

Musterole is easy to apply and it gets in its good work right away. Often it prevents a cold from turning into "flu" or pneumonia. Just apply Musterole with the fingers. It does all the good work of grandmother's mustard plaster without the blister.

Musterole is a clean white ointment made of oil of mustard and other home simples. It is recommended by many doctors and nurses. Try Musterole for sore throat, cold on the chest, rheumatism, lumbago, pleurisy, stiff neck, bronchitis, asthma, neuralgia, congestion, pains and aches of the back and joints, sprains, sore muscles, bruises, chilblains, frosted feet—colds of all sorts. Seldom fails to deliver results. 40c and 75c, at all druggists. The Musterole Co. of Canada, Ltd., Montreal.



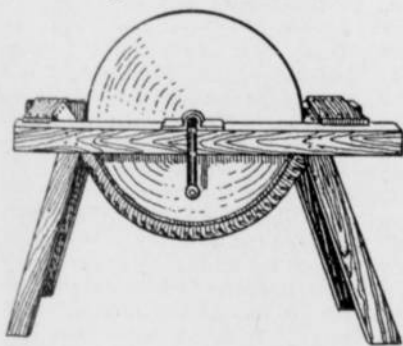
Better than a Mustard Plaster

EARN MONEY AT HOME

YOU can earn \$1 to \$2 an hour in your spare time writing show cards. No canvassing or soliciting. We instruct you by our new simple Directograph System, supply you with work and pay you cash each week. Write today for full particulars and free booklet.

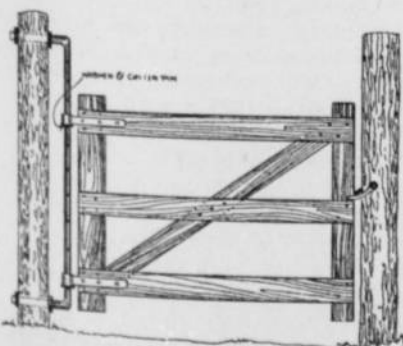
WEST-ANGUS SHOW CARD SERVICE LIMITED
Authorized Capital \$1,250,000.00
341 Colborne Building, Toronto, Can.

Trough for Grindstone



Our hired man used an old tire cut in half underneath the grindstone. He nailed it to the frame, and when the grindstone is needed, pours water into the improvised trough. Grindstones deteriorate if allowed to remain in standing water, so that the water should be tipped out after using.—Mrs. A. E. McInnes, Makaroff, Man.

A Gate for Winter Use



The above is a drawing of a gate which may be adjusted to swing clear of snow. All that is required as the snow begins to pile up, is to raise the gate and adjust the cotter keys on the sliding rod to the required height.

Almost anyone can make a gate of this kind. It will be necessary, if the farmer has no forge, to get the sliding rod made by a blacksmith, also the strap hinges to slide up and down on the rod. Holes should be drilled at equal distance on the sliding rod. Two heavy washers and the hinges should be placed on the rod before it is bent into shape.—John Tough, Islay, Alta.

Radiators

The average car owner and driver, as a rule, gives very little thought to the radiator on his car, yet it is as equally an important part of his motor as any other. The radiator must function in an efficient manner to allow the rest of the motor to deliver its power. So stop, think and give the radiator some attention. Wash it out thoroughly at least three or four times a year, especially and extra well after you drain off the anti-freeze in the spring. See that your radiator is clean on the outside, too, that none of the air passages in the core are blocked with mud or dirt.

Talking about anti-freeze, in our opinion the safest and most efficient anti-freeze to use is De-Natured Alcohol and clean water, half-and-half. This mixture is most reasonable in price, and if you give your radiator and the anti-freeze anyway near the attention that it should get, this mixture will give you 100 per cent. satisfaction. Don't use thick, sticky, anti-freeze compounds that you are not sure of its ingredients. In putting water in your radiator or anti-freeze, only use cleanest and purest water obtainable; try and get clean rain-water. Use water with the least possible amount of alkali in it, as alkali not only is likely to ruin your radiator but will damage your whole water-circulation system through your motor. Radiators which have one-piece brass tanks both on the top and bottom of the radiator, and with a bronze core, are best. The reason for this is that alkali does not have as bad an action on brass and bronze as it does on iron or any other metal. Brass, and particularly bronze, has also better cooling efficiency than any other metal.

In buying a radiator, why not get one that is frost-proof. They cost no more. The use of bronze is much superior here, too, in a frost-proof core, because bronze has more elasticity, that is, expansion and contraction. Thus when you freeze the water in your radiator-core channel, the frozen water expands and the bronze core channel expands with it. When you thaw the radiator out, the bronze water passage contracts and will almost come back to its original shape. Bronze in the core also gives more efficient cooling than brass or copper, because of the texture of bronze being finer and less porous; thinner material can be used. Bronze is more expensive to use in radiator core work than either brass or copper, but the better satisfaction resulting from the use of bronze is more than worth the extra cost. Do not be misled by the term frost-proof radiators. This term does not mean the radiator will not freeze; it will, just as quick as any other kind of a radiator, but a frost-proof radiator will stand continual freezing of the core, the cooling portion of the radiator, without any harm resulting. No manufacturer or salesman selling a frost-proof radiator can guarantee that freezing will not harm the tanks of the radiator, because if you do freeze the tanks (solid) they are bound to break, and so will your motor or cylinder head break or crack. Neither the tanks on any radiator or the circulation system in your motor are made to expand or contract, to take care of the expansion and contraction of the frozen water. If one freezes the tanks of his radiator (solid) enough to break them, he should take the responsibility, not pass it on to the maker of the frost-proof radiator. All the manufacturer of frost-proof radiator means, and can possibly guarantee as frost-proof, is the core. The core of the radiator is the only part of the radiator that usually freezes, anyway, and a good frost-proof radiator core will stand being frozen innumerable times, and if thawed out gradually each time, no harm will result to the efficiency of the core or the radiator.

If your radiator overheats at any time, don't blame the radiator for not cooling. Buy a motometer; a boiling radiator means something is not right some place. It might be that you need water in the radiator, a clogged radiator inside in the water passages

caused by use of dirty water, clogged air passages with mud on the outside of the radiator, a faulty hose connection, something wrong with the timing or ignition on the car, or some other portion of the motor. Ninety-nine times out of a hundred, an over-heated motor or radiator is not caused by the radiator itself, but due to the causes just mentioned.

Give your radiator a chance. Give it some thought and attention. A better working motor will be the result.—Jas. B. Carter.

Papering Whitewashed Walls

Q.—Please tell me how to make wallpaper stay on walls that have been whitewashed. I do all my own papering and have good success except on one room that was whitewashed years ago.—Mrs. M. B. Wright.

A.—It is very difficult to do a good job of papering over kalsomine or whitewash without removing same. This can usually be done by wetting thoroughly with hot water in which a small amount of washing soda has been dissolved, then scraping and washing off with a wet sponge. When dry the walls can be sized in the usual way.

Sometimes fairly good results can be secured by giving the whitewashed walls one or two thin coats of a glue and molasses size. Soak half-a-pound of good quality flake glue in cold water until it becomes softened, then lift it out and boil it slowly in a glue-pot over a slow fire. When thoroughly softened so it can be stirred without any lumps, pour it into about half-a-gallon of hot water. To this is then added about a quart of good old-fashioned molasses or heavy brown sugar syrup. This should then be thinned with hot water until a thin size is produced. Two thin coats are better than one thick one.

Resharpener Old Files

Q.—Is there any practicable way of resharpener old files and grinding burrs?—E. Jurnstein.

A.—Files which have become dulled may be made useful again by first boiling them in a potash or lye solution, then rinse them in hot water, brush them with a stiff brush, and wipe dry. Then plunge them for half-a-minute into nitric acid and then wipe them on a cloth stretched tightly on a flat piece of wood. The effect will be that the acid remains in the grooves and will eat away the steel without attacking the tops of the teeth, which have been wiped dry. After standing for a few hours, the files should be rinsed in hot water and dried. The operation may be repeated if the first application does not produce the desired depth. Care must be taken not to get the nitric acid on the hands or clothes. No doubt the same general method could be used on burrs also. It is rather doubtful, however, whether the saving will pay for the cost and trouble of doing the work.

Crank-Case Oil for Posts

Q.—Would like your advice about dipping posts in oil drained from automobile crank-case. Would doing this extend the life of the posts enough to pay for the labor and trouble?—W. E. Schutte.

A.—Am sorry to say that I do not believe that treating posts with used crank-case oil would add much, if anything, to their useful life. It might have some effect in keeping out moisture, but would have no perceptible toxic or poisonous effect on the decay organisms, as creosote does. Certainly not enough to pay for treating. The thing for you to do is use creosote, or a mixture of half creosote and half gas-house residue, and carry out the treatment according to the free instructions on creosoting fence posts published by the U. S. Department of Agriculture, Washington, D.C., or by your own agricultural experiment station.

Good Car.—"Pa, does the Lord own a Simple Six, too?"

"Great Scott, no, son. Whatever put that into your head?"

"Well, at Sunday School we had a hymn that went, 'If I love Him, when I die, He will take me home on high.'"
—Wallaces' Farmer.

Science proves the danger of bleeding gums



COAST defense protects the life of a nation. gum defense the life of a tooth. On the gum line danger lies. If it shrinks through Pyorrhoea decay strikes into the heart of the tooth.

Beware of gum tenderness that warns of Pyorrhoea. Four out of five people over forty have Pyorrhoea—many under forty also. Loosening teeth indicate Pyorrhoea. Bleeding gums, too. Remember—these inflamed bleeding gums act as so many doorways for disease germs to enter the system—inflecting the joints or tonsils—or causing other ailments.

Forhan's positively prevents Pyorrhoea, if used in time and used consistently. As it hardens the gums the teeth become firmer.

Brush your teeth with Forhan's. It cleans the teeth scientifically—keeps them white and clean.

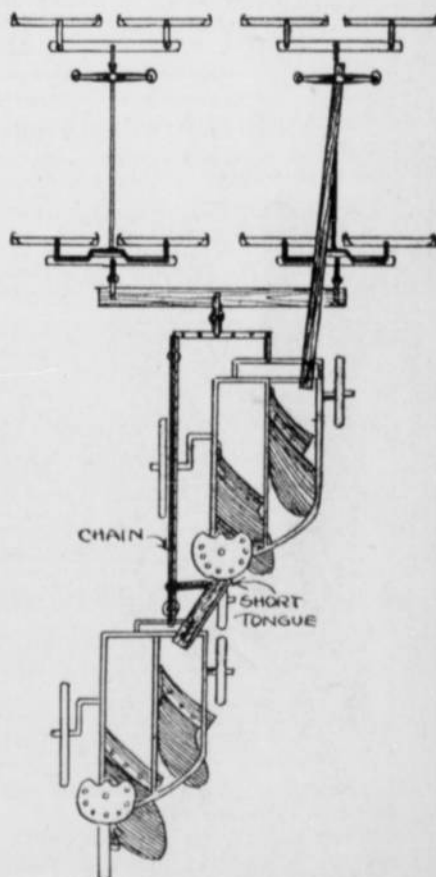
If gum shrinkage has already set in, start using Forhan's and consult a dentist immediately for special treatment.

35c and 60c tubes
All Druggists

Formula of
R. J. Forhan, D.D.S.
Forhan's
Limited
Montreal

Drives Two Gangs Together

During the past two years when labor was hard to get, and as I was working a lot of land, I decided to hitch my two plows together. The two 12-inch gangs worked very well together. I plowed an average of seven acres a day with eight horses, two four-horse teams working tandem, the off horses in the furrow and the other six on unplowed



land. The only inconvenience was getting off at the end of the furrow to raise the rear plow and put it in on the next furrow.—Ernest Geo. Paris, Strasbourg, Sask.

Strawberries Apples Plums Cherries Rhubarb

If you can grow Wheat in your district you can grow this Fruit

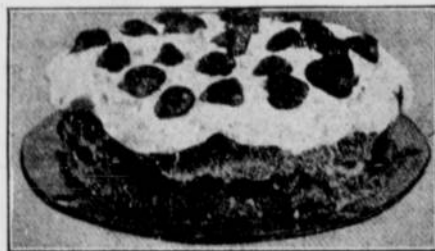
The fruit stock which we are distributing has been purchased from reliable growers at lowest wholesale prices, and we are passing this advantage on to our readers, giving them the benefit of the terms under which this stock was purchased. We are doing this with the idea of encouraging the small fruit garden on every Western farm, and the generous offers are also in the nature of prizes for obtaining your neighbors' subscriptions. There is not the slightest doubt about the possibilities of fruit growing on the prairies. Scores of letters coming to this office speak in glowing terms of the wonderful results obtained with small fruits. Let us help you start a fruit garden with these hardy cultivated varieties. The offers listed below, except in the case of Champion everbearing strawberries, are made with the understanding that a One Dollar (\$1.00) subscription must accompany the order. We will accept new or renewal subscriptions from anyone outside your own family.

Champion EVERBEARING STRAWBERRIES

The Champion yields more fruit, a larger, firmer fruit and a higher-quality fruit than any everbearer grown in this country. Single plants have produced as much as a quart of berries under ideal conditions. If your soil will grow potatoes it will grow these strawberries. Plant in May and eat delightful strawberries from August to snowfall the same year. This luscious fruit will delight every member of the family.

- 25 plants for \$3.00 in subscriptions
- 50 plants for \$4.00 in subscriptions
- 100 plants for \$6.00 in subscriptions

Here's an opportunity to start your boys and girls at a money-making hobby. There is a market right at your door for all the fruit you can grow, and every strawberry plant set out this spring will produce six to ten new plants, half of which you can sell and use the other half to increase the size of your own garden.



Senator Dunlap and Dr. Burrill Summer-bearing Strawberries

Cultivated strawberries are being grown successfully in all parts of the prairie provinces. We recommend Senator Dunlap and the "Million Dollar" Dr. Burrill strawberry as the best June bearing varieties. Take your choice and order which ever you prefer. With a One Dollar (\$1.00) subscription we will send you postpaid:

- 25 plants for\$.35
- 50 plants for70
- 100 plants for 1.40

You can make strawberry shortcake or strawberries and cream a reality. Get enough plants to supply all the fruit you can eat. A plot two rods square will produce from 50 to 100 quarts of fruit in a season. We recommend planting a small patch of both summer-bearing and everbearing strawberries in order to lengthen the berry season.



Do Raspberries Pay?

\$890 worth from one acre in Manitoba last summer is a pretty good answer. The Latham and Miller are two of the best varieties for western conditions. There is a keen demand for raspberries, in fact drayloads have been sold at \$5.00 a crate, and the demand always exceeds the supply. Since each cane will produce about 20 additional canes, a nice little sum can also be made from this source. With a One Dollar (\$1.00) subscription we will send you, postpaid, either Latham or Miller raspberry canes at the following prices:

- 12 canes for\$.60
- 25 canes for 1.20
- 50 canes for 2.10

\$20 IN PRIZES

Four cash prizes will be given for the four best reports sent in describing actual results obtained with the Champion Everbearing strawberry plants, distributed this spring by The Guide. Photographs may be used since they will help to illustrate your story:

- 1st prize\$10.00
- 2nd prize 5.00
- 3rd prize 3.00
- 4th prize 2.00

Collect your information, beginning with the receipt of your plants, and you will easily be able to make a very interesting story describing the planting, the growth, the yield and the many ways in which you use the fruit. These reports do not need to reach this office until November 30.

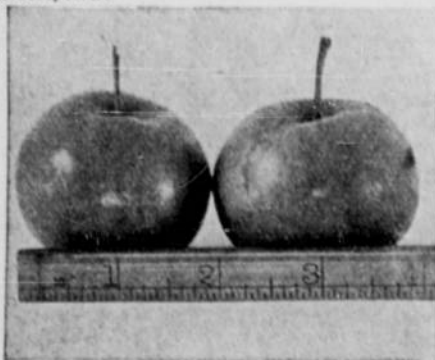
Macdonald Rhubarb

Eastern horticulturalists have greatly improved this humble eatable until it is now more like a fruit than a vegetable. It is a fine red or strawberry variety, in which the sugar content has been greatly increased and the acidity, or tartness, decreased, at the same time improving the flavor. The stalks are exceptionally large, often being two feet long. The skin of this variety is thin and does not have to be peeled off for cooking. It begins bearing early in spring and remains tender and juicy until freeze-up. It is superior for preserve, pies, sauce and only requires half the sugar. You ought to try one or two root divisions of this improved rhubarb. Price, postpaid, when order is accompanied by a One Dollar (\$1.00) subscription:

- 1 Root division 40 cents
- 2 Root division 75 cents

Standard Apples and Crab Apples

The varieties of Standard Apples and Crab Apples we are distributing have already proven their possibilities both in the northern and southern parts of each of the western provinces. This health-giving food will give you great satisfaction. The Hibernal keeps well and is a fine cooking apple. The Blushed Calville is good for both eating and cooking. These two are the hardiest varieties of standard apples and are obtainable at the following price with a \$1.00 subscription:



two best varieties obtainable. With a \$1.00 subscription we will send you postpaid: One each Transcendent and Red Siberian for \$1.00 extra

One tree of each variety for \$1.00.

Crab Apples are excellent for jelly or preserves. The Transcendent equals the imported varieties of Crab Apples and with the Red Siberian are the

Plums and Cherries

All the varieties listed below are quite hardy on the prairies. Many of them begin fruiting the year after planting. The cherries look somewhat like a plum, but have a decided cherry flavor, either raw or cooked. No fruit will give greater satisfaction than these improved plums and cherries. Take your choice of either the four or three tree offer, with a \$1.00 subscription.

- | | |
|------------------|--------------------------|
| Assiniboine Plum | } Four Trees for \$2.25 |
| Mammoth Plum | |
| Cheney Plum | |
| Compass Cherry | |
| Sapa Plum | } Three Trees for \$1.65 |
| Opata Plum | |
| Champa Cherry | |



ORDER YOUR PLANTS NOW

Remember, the subscription must be obtained from someone outside your family to qualify you to participate in these generous offers.

Fruit stock will be shipped in a fresh, healthy condition at the right time for planting. Full instructions regarding planting and cultivation will be sent with each order before planting time. Our subscription rates are \$1.00 for one year, \$2.00 for three years, and \$3.00 for five years (note the saving). A \$3.00 subscription entitles you to any three fruit offers, except in the case of Champion everbearing strawberries.

The Grain Growers' Guide Winnipeg, Manitoba

When Bees Failed

By George F. Chipman

HAVING become inoculated with the beekeepers' enthusiasm, which is most contagious, I started out with five hives of bees in the spring of 1923, and was successful in taking off an average of 111 pounds per hive of high-grade honey in August and September. Naturally, I was considerably elated by my success and regarded beekeeping as one of the simple arts in which there was no such word as failure.

My honey sold at good prices, and by the simple process of a few figures on paper, I saw how easy it would be to conduct an apiary as an interesting and profitable side-line to journalism. Consequently, in December last, I ordered 10 two-pound packages of bees from the same man in Texas from whom I purchased the previous year. I purchased extra equipment for my apiary, and was all ready for the bees when they arrived in excellent condition, on April 20. I hived them and fed them on sugar syrup, and they increased and multiplied most satisfactorily.

I located my bees for harvesting on the same stand where the five colonies had produced such an excellent crop the previous year. I gave them the same care, and was highly pleased with the way they came on. Not a single swarm escaped, and the colonies were very strong. However, I noticed the supers were not growing much heavier through July and August.

Honey Dew

In the latter part of August I decided to extract some of the honey, and only then to my keen disappointment I found it to be a sweet, thick, black liquid, much the same as the "black-strap" molasses we used to feed to the horses and cattle down in Nova Scotia 30 years ago. Upon enquiry from the bee experts I found that the cold season had reduced to a minimum the secretion of nectar in the wild flowers. There was no sweet clover near, and, consequently, no honey to be gathered. Following their natural instinct the bees were anxious to store up food for their winter supply had gathered in "honey dew" when they failed to find real honey. This honey dew it seems is a black, sweetish substance, found on oak leaves, but it isn't honey. It is not even good food for bees, but they gather it when all else fails.

My beekeeping experience for the season of 1924 came to an end right there. There were a number of other beekeepers with apiaries ranging from two to 100 colonies each in the same locality, not far from the shores of Lake Winnipeg, and all of them, I am informed, had the same experience that I had; no honey but plenty of "honey dew." I donated my bees on the combs and the "honey dew" to a neighboring beekeeper, and in return received an equal number of drawn combs. My beekeeping accounts for the season of 1924 are all in the red-ink column. I am richer in experience but absolutely minus of honey.

I have talked it over with beekeeping experts and it is some consolation to find that in their opinion that the bees were not to blame, and that no blame attaches to myself. This latter point is particularly gratifying. I have, therefore, decided to try it again and have placed an order for 10 packages of bees with the same man in Texas. But I am not going to put those bees in the same place again, despite the fact that it is the first complete failure ever known in that vicinity. This time I am going to place them on the river bank close to two golf courses near the City of Winnipeg. I think that they ought to pick up a lot of honey out of the white clover on the golf courses, and from the wild flowers along the river banks, and may even provide a little stimulus to the golfers. Next August will tell the tale.

Northern Tomato Culture

P. Fraser, Kelvington, Sask., lets us in on some of the secrets of the tomato grower's art

Those who have been successful in growing tomatoes by other methods than the one here given, I would say keep on using the old way, but if one has never had "luck" in growing tomatoes, then one may have if directions outlined in this article are followed. I have used it for a number of years with success.

The Earliana is a variety of tomato very suitable for high northern districts, for while it is not the best eating variety it has earliness and sure setting qualities to recommend it, and is fairly free from cracked and mishapen fruits.

Some nice soil should have been provided in the fall, but if this has not been done then procure the best available and have it dry enough so that it won't squeeze into a ball when pressed in the hand, but just dry enough to show the marks of the fingers and still fall apart when touched.

The tomato seeds may be sown from March 20 to April 5, and if only a few dozen plants are required a five or six-inch flower pot or a tomato can will be large enough to start them in. First put a few broken pieces of flower pot or crockery in the bottom of the pot or can, this ensures drainage and some air in the soil, then fill the pot or can with light soil to within an inch of the top and press the soil a little but do not make it hard.

Then sow from one-third to a half of an ordinary ten-cent package of seeds on the top of this. When the seeds are sown on the soil they should then be covered with fine soil or sand not less than one-eighth of an inch and not more than one-quarter of an inch deep. They should then be watered very gently with soft water, the water may be applied with a spoon.

A Tropical Plant

It should be borne in mind that tomatoes at all stages of growth like plenty of heat and light, so the pot with the tomato seeds should be placed in a light window, and if this window can be within a few yards or even a few feet of the kitchen stove so much the better. If kept warm the little plants will be up as thick as the hair on a dog's back in a few days, but if kept too cool they may never come up at all, or they may die by damping off near the roots or even under the soil before they come up. It is well to move the tomato seedlings back from the window to a table at night as they do not thrive if chilled.

Many make the mistake of sowing tomatoes in a large box. This should be avoided as such a box is heavy to lift and so is liable to be left in a shady place during the day or in too cold a window at night. A second pot of seeds may be sown a week after the first and will provide plants if the first pot fails. When the tomato seedlings come up, if too close together, some of the extra ones or weaklings may be picked out leaving as many as required for transplanting.

The First Transplantation

By the time the seedlings have two good leaves in addition to the seed leaves it is time to transplant them into pots, cans, or boxes. Tomato or corn cans do very nicely for this purpose. A corn can is large enough for one plant and a tomato can for two, or from one dozen to one and half dozen may be planted in a shallow box such as the boxes that yeast cakes come in. The cans should have a few nail holes punched in the bottoms of them, then they should be filled nearly full of good soil. Holes for the tomato plants are then made in this soil with the finger or handle of a knife, and one small plant placed in each hole, placing the little plants a little deeper in the soil than they originally were in the first pot. Do not use plants that are very weak or that have the roots broken off. The soil should then be pressed fairly firm about the plants and each can or pot watered. Place them where the sun will not strike them directly for a couple of days, or they may be shaded from the sun with newspapers, after

which they may be allowed full sunlight and plenty of warmth. Living rooms are seldom too warm for tomatoes.

Tomato plants may grow long and spindly if not kept in sufficient light, and if they do this, the growing top should be nipped off when the plants have four or five leaves. This has the effect of making the plants nice and stocky before the new sprouts are formed. The tomato plants should be watered when dry, but the soil should not be very wet all the time or it will become sour and the plants will turn sickly. They should, however, be kept warm and as near the light as possible.

When the middle of May arrives, but not before, if short of room in the house the tomato plants in their pots may be set out of doors in a box or pit just deep enough to shelter them from rough winds. They must be watered as often as dry and this is generally once a day, care will also have to be taken to protect them from frosts at night.

Setting Out

By the first of June the plants will likely have some flowers and even small fruit on them and those early fruits are the ones that ripen first. June is the month to set the tomatoes out in the garden, but as there is sometimes a light frost early in June, planting out should be deferred until this frost or cold spell is over. Once in few years this may come as late as June 12, but is generally over by the end of the first week. When ready to set the tomatoes out in the garden a bright place free from shade should be selected and holes made with a hoe to receive the plants.

If the tomato plants are in cans the cans should be cut open with a can opener or a pair of snips so that the roots may be removed all in one ball. If in flower pots they are easily tipped out. If the plants are in boxes the roots should be saved from breakage as much as possible. The plants are then set in the holes prepared for them, and, if there is any danger from cutworms, a piece of newspaper about three inches wide wrapped round the stem of each plant, so that half of this paper will be under the ground and half above, will keep the cutworms off.

The soil close to the tomato plants should be pressed firm with the foot and a very slight depression left round each plant to catch water, the surface soil should be left loose. One or perhaps two waterings will be enough for the plants if the ground is dry, but if the ground is very damp this may be dispensed with.

The single-stem system, which consists mostly of keeping all side shoots cut off, ensures some nice early fruit, but by allowing the tomato plants to grow naturally results in a larger crop of fruit. About the first of August all flowers, fruitless shoots and growing tips may be cut off as they will not produce anything in the way of fruit before frost comes. A few of the leaves may also be removed; this allows the sun to get to the tomatoes and throws more sap into the fruit so that it matures more rapidly. It is generally worth while to protect the tomato plants with straw or cloth covers from the first fall frost, as there is generally about two weeks of good ripening weather after the frost.

Tips on Curing Fruit

When the tomatoes are picked they should be cut with an inch or two of stem adhering as they wilt sooner if the stems are pulled out of the fruit.

It is a common practice to put green tomatoes in the sun to ripen, but this is one time that the bright sunlight does no benefit the fruit. Instead this exposure of the picked fruit to the sun results in withered tasteless fruit. The green tomatoes will ripen and retain their juices and flavor better if placed in a dark drawer in a warm room. Those wanted later will ripen nicely if placed in shallow boxes or on shelves in a cellar. Some of them will keep until the month of December. The smaller




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fruits may be pickled or preserved at any time but they are better for those purposes if nearly matured.

If a situation on the south side of a barn or house is available for planting tomatoes, the fruit will ripen ten days earlier than on the open ground, and if watering is ever required it should be done with soft water, for hard water and very dry weather have a tendency to make tomatoes somewhat acid and saline in flavor.

While there is not much cash in growing tomatoes for home use there is a great deal of pleasure to be derived from raising them, and they are a very fine addition to the food supply either fresh or preserved in liberal quantities.

Home-curing Hams and Bacon
Continued from Page 8

at your meat. I prefer the brine-cure myself, but this is largely a matter of opinion. The following are good recipes, I have used them both many times. The Yankee or brine cure for hams and bacon:

For each 100 lbs. of meat, make a pickle of 10 lbs. of salt, 2 lbs. of brown sugar, 2 ozs. of saltpetre, 1 oz. of red pepper, and 4 to 4½ gallons of water, or just enough to cover the meat before a weight has been put upon it, after it has been packed in a water-tight container. (This brine should be strong enough to float a fresh egg). Rub each piece well with common salt, pack each piece carefully in the barrel skin-side down, with the exception of the top layer, which should be skin-side up. Put all the ingredients for your brine in a clean wash-boiler and boil 10 minutes. Stir it frequently and remove all the scum. Let this cool over-night or until it is perfectly cold, then pour over the meat. Leave bacon in this pickle for about two weeks, then take it out, drain and wipe dry with a clean cloth, and smoke. Or paint with Smokine. Hams should be left in this brine for from five to six weeks, according to size. Bacon cured by the above method took first prize at our local fair.

English or Dry Cure

The hog should not be too large or too fat, weighing not over 200 lbs. After it is dressed, cooled and cut into proper pieces, allow to every 100 lbs. of pork, a mixture of 4 quarts of common salt, ½ lb. saltpetre, and 4 lbs. of sugar. Rub this mixture thoroughly over and into each piece. Place in a tub where a brine will form itself, baste the meat with this brine two or three times a week, turning each piece every time. Continue this process for from three to four weeks, adding more of the salt mixture as the meat will take it. When it is thoroughly salted, take out of the tub, lay each piece to dry, but keep away from flies. A good way to keep is to dip cotton bags in a strong brine, dry these bags, place meat in them, tie tightly around the top with twine and hang in a cool, dry place.

A Good Pork Sausage Recipe

Six lbs. lean pork, 3 lbs. fat pork, 3 tablespoons salt, 2 tablespoons black pepper, 4 tablespoons sage.

Spices may be added to the seasoning such as cloves, mace and nutmeg, if liked. A cupful of Bull flour added to this recipe improves it. You can likely get this from your local butcher. Chop the meat finely and mix well, put into cleaned cases or pack in jars and cover with hot lard.

Corned Beef

Cut up a quarter of beef into suitable pieces for cooking. For every hundredweight of meat take a gallon-and-a-half of coarse salt, a quarter-of-a-pound of saltpetre, a quarter-of-a-pound of baking soda, and a quart of molasses, or four lbs. of sugar; mace, cloves and alspice may be added for spiced beef.

Strew some of the salt in the bottom of a barrel, then put in a layer of meat, strew this with salt, then add another layer of meat, and salt and meat alternately until all is used; let it remain one night. Next morning dissolve the soda and saltpetre in a little warm

water, and put it into the molasses or sugar, then put it over the meat, add water enough to cover the meat, lay a board on it to keep it under the brine. The meat is ready to use after 10 days. This recipe is for winter meat. If meat is cured in summer more salt should be used. This is a fine recipe for cheap, poor cuts of meat. If you find on towards spring that you have a lot of scrappy pieces of beef that is hard to do anything with, try this method, and you will be surprised with the results. Beef liver, and tongues cured in this brine and then smoked are fine.—Mrs. Vera Sproxtton, Strongfield, Sask.

A B C and X Y Z of Curing

Meats that are allowed to freeze on the surface before the animal heat has escaped from the interior, will not have as pleasant a flavor as they would have if cooled off gradually. Meat ceases to take salt when the temperature falls below 36 degrees Fahr. Dry curing should, therefore, be carried on in a room where the temperature does not long remain below 36 degrees.

The blood and uric acid which is extracted from the meat and retained in the brine, begins to ferment when the temperature rises above 45 degrees Fahr. Brine curing must, therefore, be carried on in a room the temperature of which does not long remain above 45 degrees. Frequent freshening of the brine tends to prevent fermentation. Meat in brine ceases to take salt when the temperature of the brine falls below 36 degrees, but the temperature of the room may remain below 36 degrees for several hours before that of the brine is so far reduced as to suspend the process of curing.

Materials Employed in Curing Meats

The principal ingredient of all mixtures for curing meats is salt. Meats can be successfully cured with this alone, but not without it. Saltpetre constitutes a part of most mixtures for curing meats. The specific effects of saltpetre are:

1. To extract the blood quickly.
2. To impart a bright red color to the lean meat.
3. To give firmness to the meat.
4. To neutralize unpleasant flavors.

A too liberal allowance of saltpetre makes the meat dry and hard.

Sugar, particularly when applied in conjunction with heat, has strong preservative powers; when applied cold it is used to secure a desired flavor.

Pepper is used by many in curing meats, but it is employed more to secure a particular flavor than for its preserving properties.

Smoke has preserving properties, but like sugar and pepper it is employed chiefly to secure a desired flavor.

Periods in Curing Pork

The process of curing pork should be divided into from three to five periods. The object aimed at during the first two periods, aside from starting the process of curing, is to eliminate all agencies that tend to hasten decomposition or impart unpleasant flavors. These agencies are blood and uric acid, and the means by which they are quickly removed is saltpetre. Saltpetre should, therefore, be employed freely during these periods.

The objects aimed at during the remaining periods are to complete the process of curing, to retain the natural excellence of the flesh, and to impart, through the medium of sugar, spices and smoke, such artificial flavors as may be desired. There are many formulae by which the foregoing objects may be obtained. The following are those used by the most successful meat curers:

Dry Salting in Cool Weather

If possible to do so without freezing let the dressed carcass hang until the animal heat has escaped before cutting into sections. If this cannot be done, cut into sections while the carcass is still warm and spread the meat out on the table in a cool room, and let lie until the animal heat has escaped. Prepare a mixture of salt and pulverized saltpetre in proportion of

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John Caldwell, Virden, Man.

10 pounds of salt to four ounces salt-petre. Rub each piece with the mixture for from one to three minutes, according to the size of the piece. Spread a layer of this mixture one-eighth inch deep on the board or table on which the meat is to be placed, and on an equal amount over each piece. At the end of five days this operation should be repeated. At the end of 10 more days the uric acid and the blood will have been extracted, and there is no further need of saltpetre in the curing mixture. The meat should then be overhauled and an application of salt and sugar made in the proportion of 10 pounds of salt to four pounds of sugar. Pepper may also be added to the mixture.

At the end of 15 days, pieces not exceeding 10 pounds in weight will be sufficiently salted. Pieces exceeding ten pounds in weight and those not intended to be used within two months, should be given another application of the same mixture and left to remain in salt for an additional 10 days or two weeks.

Many successful meat curers use the same formula throughout the entire process, namely, 10 lbs. of salt, 3 lbs. sugar, 2 ozs. saltpetre. In case one has not the means of protecting dry salted meats against low temperatures when spread out on a barrel or table, the difficulty may be overcome by taking a clean barrel and putting in a false bottom about four inches above the true bottom; this will provide a receptacle for the fluids drawn from the meats; then pack the meat in the barrel proper and cover each piece with not less than one-eighth-of-inch of the curing mixture. The barrel should be thoroughly rinsed out at the end of each period during the curing process. It should be covered with a sheet of factory cotton to exclude vermin and dust, and in case the weather should suddenly turn cold, a covering of heavier material should be thrown over it.

Dry-Salting Pork in Warm Weather

When curing pork in warm weather it is a good idea to apply the first mixture of salt and saltpetre while the meat is still warm. The warmth of the meat will dissolve the salt and hasten the curing process.

When this is done the meat should be spread on a table as explained above, and protected from flies; it must be overhauled and re-salted in not more than 48 hours. The periods of dry salting in warm weather should not exceed two, four six, eight and 10 days each.

Brine Curing

In brine curing the formula used in dry salting is a safe one to follow. The meat should first be rubbed with a mixture of salt and saltpetre and placed in a clean barrel. Sufficient water should then be put in a barrel or tub to cover the meat to a depth of three inches. Salt should then be well stirred into the water until it will float a potato. Saltpetre and sugar should be added in the same proportion as in dry salting.

It is a good plan to boil water which is to be used in making brine, skim off all foreign matter that comes to the surface, then add the salt, etc., and let it cool before applying to the meat. If the water is brackish or strongly alkaline it is important that this should be done.

The brine should be changed at intervals of five, 10 and 15 days. A fresh brine may be made each time or the old may be boiled, the impurities removed, the brine cooled and again supplied. After the third change the meat should be left in the brine from 14 to 20 days.

Smoking

The smoke flavor may be imparted to the meat by means of smoke, which can be secured at almost any drug store, or by exposing the meat to smoke arising from a slow fire. Care must be taken to secure the largest possible amount of smoke with the smallest amount of heat. The materials used for smoking meat vary according to districts. Partially decomposed birch is perhaps the best native wood

for smoking purposes. Balm of Gilead bark is also excellent, or the wood from the same tree may be used. Slightly moistened bran or flax with an equal amount of sand is used by many farmers in the prairie districts. The work of smoking meat is usually done in this province some time during the month of April. This is an opportune time because flies have not yet put in an appearance, and the weather has become sufficiently warm to permit of hanging meat in the smoke-house without danger of freezing which is an important matter.

Suggestions re Smoke-Houses

There are three points in connection with smoke-house construction to which especial attention must be given. The meat must be protected from the heat of the smudge that is used for smoking purposes, the walls of the building must be sufficiently tight to prevent the smudge from being fanned into a blaze should a high wind arise; provision must be made to prevent the walls from catching fire in case the smudge should break into a blaze from any cause. The first condition may be secured by hanging the meat 10 or more feet above the smudge, or by hanging the meat in one compartment and placing the "smudge" in another, making provision for admitting the smoke to the meat either through small openings from one compartment to another, or by means of an ordinary stove pipe.

A very cheap and useful smoke-house may be made by placing a dry-goods box on top of another. A number of two-inch holes are bored through the bottom to permit the smoke to arise, while the meat is protected from water by means of a canvas roof. Protection against fire can be obtained by making the smudge in a sheet-metal pail. A cheap smoke-house can be built of slabs. A good size is 10 feet long, eight feet wide and eight feet to the eaves. The ideal smoke-house is built in whole or in part of brick or stone. It should be from six feet to eight feet square and 10 feet high at the eaves. Small openings of the size of half-a-brick should be left in the gables to permit the smoke to escape. Such a structure is absolutely safe against fire, it affords complete protection against winds, and the meat can be hung sufficiently high to prevent injury from heat.

Summer Keeping of Smoked Meats

The arch enemies of the farmer's smoked meat supply during the summer months are flies and moisture. In the prairie districts where drying winds occur, protection against these may be secured by wrapping each piece in a cotton bag and burying the lot in a large box filled with oats. Care must be exercised not to place one piece of meat within six inches of another, or the moisture in the two pieces will cause the oats lying between them to mold, in which case both meat and oats will be spoiled.

In the wooded country where there is less wind and more cloudy weather, the box method is not a safe one to follow. For these districts it is better to make a number of cotton bags, each sufficiently large to hold one piece of meat, slack a quantity of lime and dilute it to the consistency of a thin whitewash. Dip the bags into this solution but do not let any of it run into them. Hang the bags on a line or pole and when the whitewash has ceased to drip, and before it has become hardened, draw a bag over each piece of meat and tie a string tightly around the top of it so as to prevent flies from coming in contact with the meat. Meat protected in this way should be hung up by a strong cord in a cool, dry place. A properly-built smoke-house or well ventilated granary will answer the purpose.—B. A. Meeks, Manville, Alta.

The above letters were received in the experience contest advertised in The Guide issues of January 28 and February 11 and 18. The contest is not yet closed as we go to press, so there has been no attempt made to place these letters in order of merit. They have been selected solely with the view of covering from every angle the question of preserving meat.

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An Advertisement by the Winnipeg Grain Exchange

Extracts from Report of the Royal Grain Inquiry Commission

Pertaining to The Winnipeg Grain Exchange

Of all the institutions connected with the grain trade of Canada, the most important is the Winnipeg Grain Exchange. Its constitution, and its practices have given rise to much controversy in the past, and were the subject of lengthy investigation by the Commission.

We shall now proceed to consider these charges seriatim.

Character of the Exchange

- (1) That the Exchange is an organization of the grain-handling interests detrimental to the farmers and in restraint of trade.

In 1907, the Government of Manitoba brought the Exchange into court. Mr. Justice Phippen pointed out in the judgment delivered at that time, that the right of a particular trade, business or class of traders to protect their property by regulations and agreements, so long as the public interests were not unduly impaired, must be respected. He found that there was no conspiracy to limit unduly the facilities for transporting, producing, manufacturing, supplying or dealing in grain.

The present lengthy and searching investigation does not seem to have disclosed any fact of such importance as, in a general way, to disturb this finding. The Winnipeg Grain Exchange does not appear to have erected undue barriers to the "free and natural competition of commerce." And it must be emphasized that freedom of competition, under the present system of organization, is the surest guarantee to the farmer that undue profits are not being made, or that the best service is not being rendered. Several large crops in succession, a period of rapid expansion in grain growing due to high prices or immigration, some technical advance in the method of handling grain, may lead in some instances to generous profits for a year or two. But relatively large profits inevitably attract into the industry more capital and keener competition with an ensuing fall in the level of profits.

At the present time there is no evidence that bona fide traders or dealers in grain have been prevented from becoming members of the Winnipeg Grain Exchange and sharing in the advantages that the organization offers. The United Grain Growers, The Saskatchewan Co-operative Elevator Company, both large farmer companies, are important traders in this market. Mr. James Murray, of the United Grain Growers' Company, is a member of the committee of arbitration for 1923-24. Recently the Alberta Wheat Pool, which stands for a particular theory of buying and selling, obtained representation on the Exchange and makes use of its facilities for cash and future trading. The Grain Exchange cannot, therefore, be deemed a close corporation which keeps out of its membership all new competitors appearing, thereby restraining them from taking advantage of the facilities for marketing that have developed in Western Canada.

In so far as the Exchange, therefore, is an organization to provide for the maintenance of a market place, it forms, without undue restriction, a necessary and beneficial link in the marketing of western grain. The Exchange does not of itself buy or sell grain. It does set up the machinery under which grain can be conveniently bought and sold. It does not appear, then, that there are any undue restrictions placed either upon obtaining membership in the Exchange, or upon making use of this machinery in the buying and selling of grain.

Speculation

- (2) That speculation, either on the cash or futures market injuriously affects the farmer and the community.

The term "speculation" has a great many shades of meaning, and, as a result, there is a great deal of ambiguity in its use. It is often defined in business as the taking of necessary risks, and in this sense covers an element in all business activity.

H. T. Jaffray, chairman of the western subsection of the Canadian Bankers' Association, estimated that there is about \$150,000,000 of credits granted each year to the western grain dealers, elevator companies, commission men and exporters to finance the moving of the crop. The ordinary customer of this group, however, borrows to the extent of 90 per cent. of the amount of his purchase of grain, and of his advances to farmers on grain. In the ordinary case the bank requires the grain dealer to sell a future so as to be sure the bank is not taking too much risk. This is a definite term of the credits granted. Without a future purchase the bank would require the grain dealer to have a very large cash interest in his grain apart from what the bank put in. In the very great majority of instances grain dealers do not have a large investment of cash of their own in the grain they are handling. If the elevator companies could not buy grain and protect it by selling a future they would have to buy it on a larger spread between the price they paid the farmer and export prices. This would be necessary to allow for possible losses through fluctuations in price before they could get it to the export market.

The ability to hedge grain and thus limit possible losses increases the borrowing power of the grain dealer. It therefore makes it possible for him to do business with a smaller amount of capital. If hedging were abolished for a time, at least, by curtailing the operation of the grain dealers it would lessen competition. The effect of lessened competition would be that a farmer would get a lower price for his grain. Mr. Jaffray said he was not prepared to estimate whether the farmer would get "10 per cent. less, or 5 per cent. less, or 15 per cent. less, but in his opinion he would certainly get a substantially smaller price."

The Alberta Pool, which had received a line of credit, Mr. Jaffray stated, was not required by the banks to hedge its grain because the farmer gets only a partial advance and carries all the risk himself. That is, the farmer retains such a substantial interest in the grain until it is ultimately disposed of that it is sufficient to protect the advance the bank makes against any loss. Loss, if it occurs, will fall upon the Pool members themselves. The witness believed that without hedging the farmer would be unable to dump his large crop on the market within three months of the harvest season without taking a smaller price for it. Evidence was later given by Chester Elliott, western sales manager for the Alberta Pool, that the Pool had sold wheat for future delivery "when prices looked attractive," and had also used the futures market in connection with the export business "to accommodate the buyer." Mr. Elliott, however, said they did not use the market to hedge the grain of which control had been acquired in the country.

The same general considerations apply to the hedging operations of private terminal elevators, exporters, foreign importers and millers, so that hedging in these instances need not be discussed in detail. It is important, however, to note that in connection with the sale of grain the ability of the foreign importer to limit risks by use of a future is of sufficient importance in itself to lead the Alberta Pool to enter the futures markets to meet the needs of importers even though, by reason of the farmer-pool members carrying their own risk, it does not hedge the grain it actually acquires control of in the country.

It must be pointed out, too, that hedging operations furnish a very large part of the volume of business done in the futures market. At every stage in its progress from the producer to the consumer the grain is hedged. In every instance there is the same motive in doing so, the limitation of risks.

A second illustration of the effect of a futures market is to be found in its power to absorb large supplies of grain being dumped on it in the months immediately succeeding harvest, without the price breaking disastrously.

Not only does the speculative element in this way help to carry the market but incidentally it also serves to establish a

continuous market. By this is meant that grain can be sold at any time. It does not tend to become a drug on the market, selling away below its value at certain seasons of the year. The speculative element stands ready to absorb offerings and thus to keep prices in line with the basic facts of supply and demand throughout the year. The notion that the prohibition of trading in futures would make prices higher in the fall to the farmer, when he is pouring his wheat on to the market, is unsound.

Conclusions

The conclusions drawn from this survey of futures trading and a future market are:—

(1) That a futures market permits hedging, and that hedging by dividing and eliminating risks in price variations reduces the spread between the prices paid to the farmer for his product and those obtained for it upon the ultimate market.

(2) That hedging facilitates the extension of credit and thereby reduces the cost of handling grain by making it possible for grain dealers to operate on less capital than would be the case otherwise.

(3) That for the same reason hedging makes a larger degree of competition possible in the grain trade, on a given amount of capital.

(4) That hedging is of advantage to exporters so that even in instances where grain is handled under a pooling organization, where the initial risk is carried by the farmer himself, in order to handle successfully the export trade such organizations find it desirable to make use of the futures market.

(5) That a competent speculative element in the market ensures a continuous and searching study of all the conditions of supply and demand affecting market prices.

(6) That speculative transactions tend to keep prices as between the contract grades and as between present cash prices and cash prices in the future in proper adjustment to each other, and to future conditions of supply and demand.

(7) That prices thereby tend to be stabilized and fluctuations reduced.

(8) That a speculative element is necessary in an Exchange to ensure a continuous market, so that when a crop is dumped upon the market in the fall the farmer will not suffer loss by a heavy drop through absence of demand for immediate use.

(9) That individuals who engage in speculative transactions without adequate knowledge or capital, not only usually lose heavily but also are a disturbing element upon the market. Their transactions become mere gambling.

(10) That it does not seem possible to legislate effectively so as to eliminate such individuals without disturbing the general and genuine usefulness of the Exchange; but that legislation should be directed towards preventing the incompetent from being lured into speculation.

(11) That parliament should not at present enact restrictive legislation in the expectation of tempering fluctuations on the Exchange, or of improving and stabilizing prices, but that time should first be taken to allow the new American law on this subject to demonstrate its efficacy.

(12) That the penalties and precautions against rigging the market, or dishonorable trading, seem calculated to make such practices rare and unprofitable.

Undue Spreads in Prices—Wallace Report

(3) That there is an undue spread between the prices on the Winnipeg Grain Exchange and those on the Liverpool Produce Exchange.

The gravamen of this charge is that, by some sort of manipulation, prices on the Winnipeg Grain Exchange are kept lower than they ought to be, with a corresponding loss to the farmer, and a gain to merchandising interests.

Currency was given to this idea by a report on the wheat situation made to the President of the United States by Henry C. Wallace, secretary of agriculture to the United States, transmitted to the President, November 30, 1923.

In this report, a comparison (page 99) is made of the prices per bushel of Fort William spot wheat, No. 1 Northern in Winnipeg, and the spot prices of the same grade in Liverpool. The prices are averaged for each month and the comparison extends from January, 1922, to September, 1923. The result makes it appear that over and above freight charges there was a margin between these two markets which was 6.5 cents per bushel for January, 1922; and for August, September and October of the same year was 15.4, 23.7 and 30.6 respectively. In June, 1922, the margin was .01 cent. per bushel. Other months gave variations between the high and low figures given above.

We heard James A. Richardson, president and general manager of the James Richardson & Sons Limited, a very large exporter,

who submitted that this comparison was unfair in that it failed to take into the reckoning "elevator charges at Fort William, elevator and brokerage charges at New York, ocean insurance, guaranteeing the outturn, brokerage charges to man at the other end." Mr. Richardson estimated that these charges would amount approximately to five cents a bushel, so that the average profit on the basis of the comparison for the month of January, 1922, which showed a margin of six and one-half cents, would really be about one and one-half cents a bushel, while in those months where the margin was below five cents the exporter would make a loss. Mr. Richardson pointed out that for the purpose of bringing the two sets of prices into comparison the freight rate for grain all rail from Port Arthur to New York was taken as the transportation cost, but that actually only about 2 per cent. of Canadian grain shipped through New York went from Port Arthur by the all-rail route.

In the months of September, October and November, 1922, where the widest margin was shown, he said a railway strike in the United States had interfered with the transportation of grain to New York. The result was that exporters were unable to get their grain to the vessels, and lost heavily through being in default in their deliveries at Liverpool. On the other hand English millers not receiving the grain they had contracted for at its due date, bid up the price of what was available "spot" in Liverpool. The high price in Liverpool measured the degree to which the exporters were in default in their deliveries. **We are satisfied that the Wallace Report, touching this matter, is inaccurate and misleading, and does not lend any support to the notion that prices are unduly depressed by manipulation on the Winnipeg market.**

Commission on Sales

The cash commission merchants sell farmers' grain either by disposing of it on the Exchange or by selling it to millers, private terminal companies or other grain dealers, if in the latter way they can obtain a premium over the current market price for their customers. The commission departments of the elevator companies carry on business in the same manner. They are in very sharp competition with the cash commission merchants.

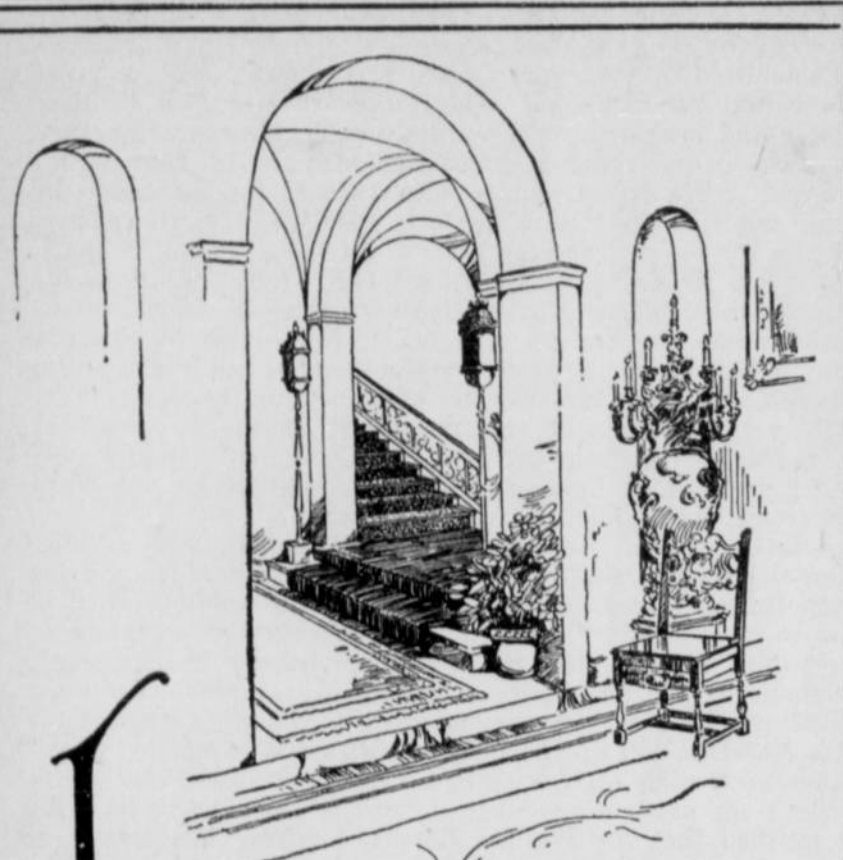
The theory of a percentage charge as opposed to the specific charge is that when the price of grain falls the commission merchant should share in the diminution of the returns to the producer, and the charge for his service should not be the same; secondly, that as the cost and hazard of handling high-priced grain is greater than in the case of low-priced grain, more risk is involved, and there should be a lesser charge made for low priced than for high-priced grain.

Moreover, the commission man performs certain services apart from selling the grain, and these services are attached to each car or parcel of grain, whether it be of high value or low. From the time the commission man receives the bill of lading until the car is unloaded, he follows it to destination, institutes, enquires, checks, grades, appeals if necessary, etc. These services of themselves would appear to justify a minimum fixed charge. The main point is that the charge actually made shall be reasonable.

The rate fixed by the Winnipeg Grain Exchange of one cent per bushel for wheat remained unchanged during the period of high prices. Winnipeg is the only large Exchange where no increase has taken place. The rate charged in the Exchanges at Chicago and Kansas City is 1 per cent. of the gross proceeds, with a minimum charge of one cent per bushel. The minimum charge at Minneapolis and Duluth is one and one-half cents per bushel. It will be observed that the rate at Duluth and Minneapolis is 50 per cent. higher than in Winnipeg, while at Chicago and Kansas City, when wheat is below a dollar a bushel the rate is the same as at Winnipeg, but if the price advances beyond a dollar, the rate is higher. While the argument that the rate should be fixed on the percentage basis is attractive, the present specific rate fixed by the Winnipeg Grain Exchange does not appear to be excessive, and it is very doubtful if a change would prove of any real benefit to the farmer.

The Exchange and the Inspection Service

When the grain is inspected at Winnipeg the inspectors employed in the inside service of inspection, who place the grade upon the official sample, are not in a position to know who the owner of the shipment may be. Not a single instance of tampering with the officials of the inside service at Winnipeg by members of the Winnipeg Grain Exchange, or by anyone else was disclosed.



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W. J. Cooper and family at Steep Rock, Manitoba, listening-in to CKY

On Buying Radio Sets

A discussion of the question of whether it is best to buy a complete set or to build your own—By I. W. Dickerson

ONE of the first and most important questions to settle after one has decided that he should have a radio set, and about what size, is whether to buy a ready-built set or try to build up the set from parts purchased. One of the most common types of radio questions asked is for diagram and directions for making a radio receiving set; so that apparently a very large proportion of readers still have the idea of making their own receiving sets at home.

To all such I should say by all means to buy the built-up set rather than to try to build one at home; because I believe that in all but exceptional cases, the built-up set will prove the cheapest and by far the most satisfactory in the long run.

The Matter of Price

I think the majority of people have the idea that they can build a set more cheaply than they can buy one already built, but in general I think this is not true. In fact, I believe that quality of material and performance considered, the home-made set will cost more in actual cash outlay than will an equally good built-up set, taking no account at all of the time and labor required. This was probably true even a year or so ago, and certainly is true at the present time at the very reasonable prices for first-class sets. It is not hard to see how this can be true when one considers that in buying a complete set direct from a manufacturer, one is paying only one profit on the complete set, since the manufacturer buys his parts by the thousands at the very lowest factory and shipment costs for large quantities, and that the labor used in putting the set together was of the very highest efficiency where one worker does but one thing all the time. If the complete set is bought through the dealer, this same manufacturer's cost and profit must be paid, plus the dealer's profit, which also includes the cost of shipment and delivery. Personally I consider this method of buying through the dealer the most satisfactory for the average man who knows little or nothing of radio, since the slight additional cost includes the opportunity to see just how the outfit looks, and usually a chance to try it out at home, includes advice and often help about how to install the set and erect the aerial, advice on batteries, a choice between two or three loud speakers, and best of all, the dealer's personal guarantee that the set will work properly and his prompt help in case trouble develops, as it will with the best of sets. All this service is worth actual dollars and cents to the buyer. I know of many cases where several tubes have been burned out or a storage battery practically ruined by ignorance on the purchaser's part, which a dealer would have warned him against. And at \$3.00 a tube, it doesn't take long to pay the average dealer's profit on an ordinary set.

When one buys the parts and builds his own set from the local dealer, one pays a profit and necessarily a higher

one on each piece which is used, in most cases half-a-dozen profits, and often as many costs of carriage and handling on each part, since often these will go through two or three jobbers before reaching the dealer. If the parts are ordered, the buyer has several costs of carriage and handling to pay for. Quite frequently the dealer cannot afford to carry the highest grade material, so that second grade or even worse material is used. And usually one must for safety order more wire and other material than will actually be required, and often the parts left over after completing say a three or four-tube set would easily pay for the manufacturer's efficient labor cost of putting the complete set together. My own experience usually is, that no matter how carefully I plan the set and the different equipment I will use in it, that some parts are not just right, some parts are overlooked, or additional wires or other parts bought. So that as a rule, if one would make a list of the delivered cost of every single item used in building a three or four-tube set, he would find that it would total more than a built-up set of better quality could be bought for.

Securing Quality in Performance

Most people who buy radio sets now are more interested in quality and performance than in knowing all the whys and wherefores of the set. To these the home-made set is very likely to be a disappointment both in appearance and in performance. In the first place, the amateur does not have the knowledge or skill properly to assemble a set to get the best results, and is very likely to secure second-rate parts at the price of the first-class ones. Even with first-class parts, the proper spacing and arranging of the coils, condensers, tubes, transformers, becomes a very particular and painstaking process, often a fraction of an inch making the difference between smooth and satisfactory and noisy operation. And then the contacts are very, very important in the proper operation of the set, most farm radio builders having neither the skill nor the facilities for making good, clean soldered joints. And the average farmer doesn't have the necessary tools to build a good-looking and efficient set. He does not have the exact measuring devices, compasses and prick punches for laying out the work exactly, drills of the proper size and sharpness, reamers for making holes of the exact size needed, screw-drivers and small wrenches of the speed type, pliers of three or four types, soldering irons for making the joints, and so on. He can buy these tools, of course, but in many cases the necessary tools will cost almost as much as the complete radio set he is starting out to build.

Who Can Afford Home-Built Sets?

To my notion there is just one class of readers who can afford to build their own sets. These are the ones who are interested primarily in radio as a science and who want to know the why

Continued on Page 34

The Money Question

Another batch of letters from Guide Readers
on monetary reform

Money and Savings

The Editor.—One implication of your comments on the Rural Credit resolution passed at the U.F.A. convention is that money is a commodity, and not, as the best authorities prove to us, a medium of exchange that is made and destroyed at the banks every minute of the day. "Every bank loan creates a deposit and every payment thereof destroys one. Every time that a bank buys a security it adds to the amount of money in existence," says a well known banker.

By your comments, Mr. Editor, you must believe that money is made or brought into existence by saving of it. As a matter of fact saving of money is a form of deflation—an interception of bank credit. Money saved ceases to function as a medium of exchange until it is borrowed or the person who saves it buys something with it. To illustrate let us assume that the staff of The Grain Growers' Guide saves \$100 a month and puts in the savings department of the government or pays it to an assurance company as a premium. It is withdrawn from use until it is again borrowed. Should the staff of The Guide, instead of saving their money use it to purchase goods and services, the various business concerns of the community would have the use of it without creating any new debt.

It is well known that the Dominion government a few years ago issued money direct, and the British government still have out £150,000,000, that it put into circulation in buying factories or war munitions. The bankers call it an unproductive loan. The public says "it saves interest." Germany has been using the Renten money extensively, issued against real estate, without any gold cover or backing, and this money did not go off par since its inception.

Why all this talk of a depreciated money when gold money is only two-thirds of its 1913 value? Who sets the price of money internationally? If trade balances and gold holdings is the chief factor in the matter, as bankers tell us, then the British pound should be going down instead of nearing par as at present.

Canada has at present a larger percentage gold cover for our money, also a more favorable balance of trade, than Britain has at this date. Then according to our bankers Canada can easily stand an increase in the volume of her money, without any danger of depreciation of it. And surely money is needed to revive business, develop our resources and incidentally save a few farmers from becoming economic wrecks. —C. H. MacFarquhar, Cremona.

Inflation and Deflation

The Editor.—In your issue of February 11, page 19, last column, Prof. Patton writes: "Not only would the rising price level disturb the relations of producers and consumers, and of debtors and creditors, but it would also tend to check exports, unless exporters were prepared to accept lower world prices for their products than they would be compelled to pay for the goods they consumed."

We do not need to resort to the "fiction" that the correspondent who "wants authoritative guidance" speaks of, to show the fallacy of the professor's statement quoted above. Look at the facts. Germany inflated, and did it "tend to check exports"? Why, the fact is that her ability to produce at low cost and export, is a menace to every manufacturer and employee thereof in the civilized world. Look at the unemployed in the Anglo-Saxon countries which finance controls and deflated. Look at France where the currency was not deflated after the war. France is giving employment to all of her own inhabitants and also to thousands who are flocking thither from other parts of Europe.

Take examples which come under our own observation.

Here is Mr. X—, who in 1918 bought on time, 50 head of beef cattle at \$100 per head. The price in 1920 goes down to \$25 per head. Mr. X—has to pay \$8.00 per head interest. This is 32 per cent. of the present value of the cattle which he has to pay yearly. Can he pay it? How will he pay the principal? Mr. X— sells his cattle which pay 25 per cent. of what he owes for them. He sells the rest of his stock and equipment and that pays another 25 per cent. He then sells his farm which pays the other 50 per cent. of his cattle debt. Mr. X— ceases to export cattle. What was it that checked his exporting of cattle? Was it the "rising price level" of cattle? Was it not deflation rather than inflation that checked his exports?

Now, about "the rising price level disturbing the relations of debtors and creditors." What is their relation to-day? In 1918, Mr. Y— had 50 head of cattle value \$5,000. Mr. X— had land value \$10,000, and chattels value \$5,000. Mr. X— bought the cattle on time from Mr. Y—. Mr. X— now has \$20,000 worth of property and is debtor to Mr. Y— to the amount of \$5,000. But what happens? In 1920 currency is deflated. Agricultural prices fall from \$100 per head in cattle to \$25 per head. Mr. Y— now forces collection of his \$5,000 from Mr. X—. So that after lending in 1918 to Mr. X— one-fourth of what Mr. X— possesses, Mr. Y— can now, after 1920, take from Mr. X— all of what he possesses. This looks to me like one-fourth justice and three-fourths legal-

ized robbery. In 1918, Mr. X— was worth three times as much as Mr. Y—. Now Mr. Y— has all of the property and Mr. X— is a pauper. How is that for "disturbing the relation of debtor to creditor"? Was it inflation that did that or was it deflation or both? Why make such a holler about locking the stable door after the horse has been stolen? Hundreds of thousands of Canadian farmers have been inflated and deflated out of their property by the national and international bookkeepers who now shout for stability. We have your horse, yea, and your ass also. You must work for us henceforth. Let it remain so, Amen!

Now, about "cumulative inflation" causing exporters to "accept lower world prices for their products." How can the quantity of legal tender in Canada of itself affect the price of wheat in Liverpool? Before 1914 five German marks were worth a Canadian dollar. Let us say that Canada and Germany each ship one bushel of No. 1 wheat to Liverpool in 1913 and in 1923. Will the German wheat be equal in value to the Canadian wheat in 1913, and worth less than the Canadian wheat in 1923, just because German internal currency is inflated? If the "world price" of wheat in Liverpool is \$1.00 per bushel, the Canadian exporter in 1923 will get \$1.00, and he will come home and pay 80 odd cents worth of debt in Canada with it because Canadian money is nearer par than English. The German will get \$1.00 for his wheat and go home and pay five million marks worth of debt in Germany with his bushel of wheat.

Now regarding the exporter paying higher for what he consumes than he receives for what he exports. Let me say that, laying tariffs and transportation charges aside, "world values" are set by world needs, not by the volume of legal tender in any particular country. If I need a German piano worse than I need a Canadian beef steer, and Goldstein needs the steer worse than he needs the piano, why can't we trade? What has currency or inflation and deflation got to do with it? The manipulators of finance are making a hell of what should be a big neighborhood. They are destroying the world community spirit for pecuniary gain. They are selling the stability and welfare of humanity for "thirty pieces of silver." If they slept in "Flanders fields where poppies grow," instead of the millions innocent of frenzied ambition, there might be more security now from future wars.—J. V. Macklin, Grande Prairie, Alta.

The Real Problem

The Editor.—I have been much struck in reading the many letters and editorials on the Money Question, with the fact that none of them give us the slightest clue as to what the problem is, and you have even gone to the length of calling in a learned professor to give us two articles which do not bear on the problem in any way, shape or form!

The problem, stated shortly is this—The national income will not buy the national production.

This applies to all modern countries, with the result that it is increasingly difficult to sell our apparent over-production abroad, and still the majority of our people have nothing like all that goes to make life worth living for, in the way of good comfortable homes plenty of warm clothes, time for recreation and study, and the wherewithal to travel, and we are told to work harder and produce more. If we individually work harder, obviously the other fellow will have less to do and therefore earn less, and it follows that the harder we work the more we will produce, and the price of our produce is liable to be less.

Now, Mr. Editor, please exert whatever influence you may possess and ask Mr. Patton to apply himself to that problem, surely not too much to ask of a professor of political economy. Hoping that this will lead others to studying the real problem.—Thomas F. Roberts.

Cash Instead of Credit

The Editor.—Prof. Patten tells us that "fixed wealth" and "circulating wealth" should be financed in different ways, that we must draw upon "existing savings" for capital undertakings designed to increase the productive capacity of the nation; that it is absolutely wrong to think of issuing new currency against the credit of the nation to carry on such works as it would cause inflation, reduce the value of the dollar and raise the price of commodities of production and manufacture. But Canada is a new country and has not the money saved up for development purposes, and we cannot borrow "existing savings" for such purposes at home. We go to the United States and Britain to exchange our interest-bearing bonds for private credit to carry on such works, and when this credit is put in circulation, I fail to see but that it produces the same result in what Mr. Patton calls inflation, with the exception of the annual interest charges which under the other scheme of using our own credit would go into the coffers of the Dominion government to reduce taxation, and besides the taxing powers of the government could be used to retire annually enough currency

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notes so that the purchasing power of the dollar could be effectually controlled.

The chief reason why we are all suffering from deflation in distribution turnover, is that we have stopped spending money in "fixed wealth" and development, and having no extra currency from the wage bills of "fixed wealth," the farmer has no money for "fixed wealth" farm development, the towns and cities have little money for "fixed wealth" improvements; the producer has been eking out an existence under heavy losses, many in need of the necessities of life for himself and family, twenty per cent. have lost their farms and gravitated to the city to increase the army of the unemployed; the retail merchants losing in their accounts receivable and volume of turnover are hanging on at a loss; the wholesale trade is languishing and in Eastern Canada are uniting their interests in order to survive; the manufacturers are working their plants part time and at a loss, and it is my belief that this will continue until we make a complete change in our financial policy, and use the national credit for costless financing of all improvements in "fixed wealth," of course making sure that all such undertakings are "thoroughly sound productive enterprises," for we have nothing as the fruits of the present gold basis system but a bankrupt world that can never pay its debts, and ere peace reigns they will have to be forgiven.

Prof. Patton says: "Currency notes put in circulation upon such a basis might still enjoy internal acceptability, because of the fiat of government, but the currency would cease to be elastic in conformity with current trade requirements." This means that although bank credit currency (cheques, etc.), without a gold basis which he says performs a greater volume of exchange than any other medium, is used under the present system, to introduce instead a costless system of currency notes by the government issued against "fixed wealth" would be less elastic.

In my humble opinion it would provide cash for the exchanges of all commodities and services, instead of credit as at present and lead to the permanent progress of our beloved Canada; not cumulative inflation, but increase of the purchasing power of the people, and bring again prosperity to the farm and the factory on a scientific basis that would make for permanence in all relation of citizenship in production, manufacture and distribution.

A few years ago Sir Auckland Geddes, then ambassador to the United States, in addressing The Canadian Bar Association, remarked: "The people as consumers lack the means to purchase sufficient of the commodities they themselves produce. The productive system is highly efficient, but the distributive system is totally inadequate." We all know what is the life blood of the distribution system.—W. C. Paynter, Tantalion.

Is Interest Always Just?

The Editor.—In the February 25 issue, Brother Christie ties in on the interest question. In the article in question the statement was made strong for the purpose of stimulating thought on the interest question. When a man or institution loans

me purchasing power (credit) and at the same time deprive themselves of a similar amount of purchasing power, I grant that the advantage given me by the act may justify the payment of interest. But when the granting of credit is an inflation of the currency and hence means a decline in the purchasing value of the money held by my neighbors, then interest would appear to be adding a further insult to the injury of inflation. Mr. Patton's article in February 11 issue will bear me out in my contention that a large part of our loans are in effect an inflation of the currency. A time of business expansion (good times) occurs during inflation periods, and business depressions (bad times) are the result of what is known as deflation. The period of 1920-1924 falls in the latter or bad times period. Now, people, because they have not given the money question any thought, conclude that the inflation period is good. Just as in a similar manner the moderationist, say, might claim the commencement period of a "jag" was fine and forget that the following period of deflation (the morning after) was very bad—they are the obverse and reverse sides of the shield. I would not, however, wish to go as far as present in my statements as a letter on the money question does on the same page as Brother Christie's letter. Money defined as a medium of exchange—we may agree on, but at present when the people who have charge of the medium do not clearly apprehend the effects on commerce, etc., that money as used under present ideas have; we lesser lights who feel the effects but handle very little of the cause should at least study the matter. Knowing that the ideas we have, whether arrived at carefully or prayerfully, or merely accepted because of current custom, do dominate our actions, we should be a little lenient of the opposition. If our money system is the very best that can be devised by mankind, and our social system also the best, no more need be said, but the very fact that they are man-made institutions does lead us to think that perhaps there is room for improvement. There is no doubt whatever that we can easily produce all the goods and services needed in Canada, indeed more than needed, but our productive machinery is idle too much of the time to suit, say, our manufacturing friends. We apparently cannot distribute our production, although there is an ever-increasing army at the job of distribution. What holds us back? Apparently our ideas do not fit the physical facts of the case. Now, our ideas have come down to us from our ancestors (tried and sane and safe); we follow in the "old paths of safety." I am told the Chinese worship their ancestors. We run them a good second at least in worshipping "our ancestors' ideas." Let me append a line or two from the Poet Clough's new decalogue:

"Thou shalt have one God only; who
Would be at the expense of two?
No graven image may be
Worshipped, except the currency.

"Thou shalt not steal; an empty feat,
When it's so lucrative to cheat.

"Thou shalt not covet; but tradition
Approves all forms of competition."

—Avalon.

The Paying of Interest

The Editor.—It has been interesting to read the various letters in the Open Forum of your paper, on the money question, and judging from the number of such articles, it becomes more and more apparent that there is an ever-increasing number of people who are beginning to think on the subject, and when they think, they can't help but see the utter impossibility of interest, provided of course they are possessed with average intelligence.

G. Christie, of Eckville, Alta., in upholding the interest system, says that interest is paid out of the surplus that accumulates, from some body or some number of people producing more than they can consume. Such a statement shows that the writer has not given the matter a second thought.

If interest could be paid with surplus production it would only be an imposition and not an impossibility. But interest demands that the "surplus production" that Mr. Christie talks about, must be sold. But in order to pay for it, the purchaser must sell other "surplus production," to get the money to pay for it with, leaving nothing over for interest. I doubt if there is a grade eight school boy, of average intelligence in the whole of Canada, who, if he had the matter pointed out to him, could not see at a glance the utter impossibility of paying interest without making someone in the world correspondingly poorer in the process, as there is no room for interest in an exchange of commodities, the world's buying power can only equal its selling power and no more.

Just as soon as enough people put their minds to the question to force the government to adopt a system of national credit operated at cost, we will have prosperity, and Bolshevism and Communism and all the other isms, will disappear as if by magic, but just as long as we remain the dupes of the financial interests, we will have chaos and misery and unemployment.

The cause of our unemployment now is, that taxes are so high, manufacturing and producing of all kinds, are all done at a loss, making it impossible for any kind of business to carry on, and the taxes are only collected to be turned over by the government to the international financiers in interest.

And the produce of our farms can hardly find a market, as the foreign countries to whom we sell are like ourselves paying all the money they get into the hands of the big financiers, and the only cash they have to expend on the necessities of life, is what the financiers choose to lend them back again, in that way pyramiding their debts.—G. F. Lee, Midnapore, Aita.

The Economics of Interest

The Editor.—Your various letters re the Money Question have prompted me to have a word or two on the subject.

In the first place most of the writers have a very meagre knowledge of interest and its values in our economic life. They could get this knowledge from any public library and without paying interest.

Briefly, for their benefit, interest, as understood by most authorities, is a levy for the use of goods and labor which we

cannot supply from immediate earnings or cannot pay for with exchange of goods at the time of delivery of the said goods or labor, and usually represents a sum below the amount the borrower expects to get in return for the use of the goods. To explain further would require a whole book.

We agree that money is only a means of exchange. The printing of bills, or the coining of gold would not grow one ear of wheat or raise a calf, nor would it build a house, or a locomotive, etc., etc. This itself should show our friends that printing presses cannot solve the trouble. Wealth is another thing entirely and usually represents stored up surpluses of goods or labor, and can be held in this form for future use.

Works of all kinds, both public and private, are backed by goods and effort of countries other than our own, or by districts other than our own. To get the use of these commodities, much earlier than we otherwise would, we borrow them and we do not give equal exchange for them, thus to encourage the lending we pay usage. If we did not pay usage our friends would leave us to enjoy our own misery.

Thus, we pay a tariff for the use of something we should probably never enjoy under any other system. It is ridiculous to expect some other person or country to supply us with an excess over our earned value of exchange and wait twenty or more years for us to pay it back in wheat or other exchange unless they were going to benefit in some way. This new country is doing things on a large scale, and our children will have to pay for the many works and improvements which we have borrowed for them and which would have been impossible had we tried to do them without any form of borrowing.

It is quite easy to understand that a man who has borrowed and reborrowed up to his neck would object to paying interest and can see all the faults of a system which has been his undoing. But were interest abolished he would find it a cold world, and he would be allowed to go out on the prairie in his ox-cart, provided he could procure one without paying interest, and have the scenery all to himself. He could look in vain for the C.P.R. or the C.N.R. to come within a few thousand miles of his domain, for why should Britain or U.S.A., or Germany lend locomotives and rails, etc., to Canada, if there was to be no returns for their labor. Would the workman wait 40 years for Canada to grow wheat to pay off the cost of these goods; most of the workmen would be dead of starvation waiting for the wheat to grow.

The whole question is too full of matters, too deep to be taken up in a few columns, but it seemed to me that someone should at least write covering the opposite side of the argument. Why The Guide should be the butt of every interest payer and be accused of "despicable policies," and "wilful attempts to deceive," is not understandable. If the various writers would spend as many hours studying economics as they have in formulating their "beautiful dream financing" they would never have written their letters.—George Johns, Regina, Sask.

The Basis of Interest

Continued from Page 7

yield of the loan to the borrower. And the bank or investment company pays the depositor a rate of interest sufficiently below that which it earns on its loans to allow for expenses and profits. The saver who places his funds with such institutions thus foregoes the higher return which he might obtain on his capital by direct investment, for the greater security of his principal, and the more assured, if lower, annual return which he receives through the investment middleman.

Of these five alternative ways of employing surplus income all but the first represent provision for the future. Only in the last three cases, however, does interest emerge. It arises because capital funds are converted into capital goods, whereby more wealth is produced for the same expenditure of direct labor. Where the saver employs his funds in his own productive enterprise (as the farmer or business man normally does) he stands to receive the whole of the product of his capital. If he chooses to lend his funds instead to some other producer, he receives a contractual share of the product, varying with the degree and directness of responsibility which he assumes in the investment.

Short-term Borrowing

All borrowed money is not converted, however, into instruments of production. As we observed in the previous article, real capital is of two great types: fixed and circulating, the first consisting of improved land, factories, warehouses, machinery, means of transportation, etc., and the second, of raw materials and goods in course of production and exchange. Capital funds are required, not only to construct the former, but also to assemble and store the latter. In the first case several years may be required for the fixed investment to "pay for itself," the period varying approximately with the durability of the instrument. Funds borrowed for such purposes must be obtained in the form of long-term loans, usually covered by mortgages, bonds or debentures. The interest upon these is expected to be met out of the annual "product" yielded by these productive investments.

Circulating capital, however, is used but once by the producer or dealer. It is being continuously "turned over" with varying degrees of rapidity. Here the farmer or the manufacturer require command of present purchasing power long enough merely to permit them to procure and carry supplies during the period needed for growing or processing, until they can be disposed of to the next functionary in the productive or marketing organization. So, too, the successive middlemen require short-term loans to finance the assembling and storing of commodities until they can be moved on a stage nearer the final consumer. It is to supply short-term loans to facilitate the turning over of circulating capital that the commercial banks primarily exist. They may provide producers and dealers with present purchasing power, either by advancing loans on the security of goods or stocks still in the borrower's possession, or they may discount drafts drawn by the producer or dealer on his customer for goods actually sold. In the latter case the seller shifts to the bank the credit he has extended to his customer, paying the bank a premium on the accommodation in the form of interest added or discount deducted. Unless the producer or dealer has very large liquid resources of his own he usually finds it more advantageous to pay this premium and secure present purchasing power, than to wait until his goods can be finally disposed of and paid for. Otherwise he might find himself unable to keep his plant in continuous operation, or his stocks fully maintained. Many a favorable opportunity for taking advantage of the market in purchasing supplies or securing orders or contracts may be lost through lack of ready purchasing power. Capital turned over, say three times a year at 4 per cent., yields the same aggregate return as the same capital turned over once at 12 per cent. Thus the short-term commercial bor-



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rower, no less than the long-term industrial or agricultural borrower, finds it economical (unless his calculations miscarry) to pay the premium on present purchasing power for the larger return obtainable when the loan funds are converted into fixed or circulating capital.

Nature of Bank Loans

It is to be observed that bank loans are not only used for different purposes than long-term investment loans, but are also made available in different form than savings invested in bonds and mortgages. Banks do not lend actual money, that is, legal tender currency. They lend their credit either in the form of their own notes or of credit deposits. In the former case they tender their promise to pay lawful money on demand. In the second they undertake to meet the demands of borrowers up to the amount of credit granted. A bank loan is thus in effect an exchange of credits. The borrower gives the bank his note to pay a certain sum in the future. The bank in turn hands over its promise to pay on demand, or undertakes to honor the borrower's cheque. The bank's loans represent liabilities on its part to note-

holders and credit depositors, and yet it is able to obtain interest on those liabilities. The bank would thus appear at first to derive an undue advantage from this exchange of credits. The reason, however, that it can command such a premium, is that its own credit instruments are superior to those of the borrower. The bank's promises (whether in the form of notes or marked cheques) are demand obligations, representing present purchasing power, whereas the borrower's instrument is a promise to pay only at a specified future date. The bank's promises moreover enjoy general acceptability, whereas the borrower's note has only a very restricted and "discountable" currency. The superiority of the bank's credit currency is not, however, a mere matter of legal privilege. A bank must maintain at all times adequate cash reserves (in form of gold and Dominion notes) to meet its outstanding demand liabilities which are continually being presented to it through the medium of the clearing house. Its note-issuing powers are definitely limited by law, as well as by conservative banking practice. In the last analysis its loaning powers rest

upon the capital its shareholders have subscribed or allowed to accumulate "at rest" from undivided profits; and, to an even greater extent, upon the deposits of the public. It is thus upon the broad and liquid basis of the direct investment of the bank's shareholders and the indirect investment of the bank's savings' depositors that its elastic credit-issuing powers rest. It is able to provide present purchasing power (at a premium) against future promises or orders to pay, based on exchangeable wealth, because it commands itself the confidence of investors, direct and indirect.

It will thus be seen that the "money monopoly" of the banks is less absolute than is commonly believed. Only to a very limited extent do the commercial banks control the savings which finance the long-term requirements of industry and agriculture. A bank, it is true, always holds a considerable portion of its assets in the form of government and liquid corporation bonds, but it must stand ready to convert these into cash at any time depositors' demands become heavy. The bulk of long-term financing is provided by the savings of the public, either

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directly through bond subscription, or indirectly through the medium of mortgage, trust, and insurance companies, or through government or trustee savings banks. And even in short-term financing, as we have seen, the banks' credit powers vary directly with the volume of the voluntary deposits of the public.

The Public and the Rate of Interest

To a far greater extent than is generally realized the public have within their own control the determination of what the premium on present purchasing power or the prevailing rate of interest shall be. Other things being equal, the greater volume of saving by the public, the greater the supply of loanable funds will naturally be, and the lower will be the general rate of interest. In this respect the great increase in popular savings represented by the enormous expansion of insurance in force within recent years is having its appreciable influence upon interest rates, especially in the United States. Again, the greater the extent to which producers pool their own savings and provide their own financing, the more independent will they become of outside lenders, and the narrower will be the margin between the interest paid by the borrower and that received by the primary saver. This is the basis of all co-operative credit societies and "people's banks," of all mutual insurance companies, of the newly appearing labor banks established by American trade unions, and of the Farm Loan Associations, as organized in certain Canadian provinces and in the United States under the Federal Farm Loan Banks. Provincial governments, as well as the Dominion government, are now also inviting the savings of the public. Thus, while in Canada the chartered banks are becoming fewer in number and larger in size, it is only by virtue of the services they render and the facilities they afford that they can continue to attract the savings of the public, in the face of the actual and potential competition of such other savings and investment institutions.

There is a still more significant respect, however, in which the borrowing public may influence the rate of interest. Even although the general rate of interest might be lowered through a greater volume of saving, there would still exist wide differences in rates according to the degree of risk involved in loans to different borrowers. The rate of interest which a particular borrower has to pay is ordinarily a component of the existing time premium on present purchasing power, plus a risk insurance premium, varying with the relative integrity of the borrower and the character of the security he has to offer. Where a farmer has no security but the prospect of a single crop, where his acreage is too large in proportion to his productive equipment, where his property is hopelessly overcapitalized, or where his borrowing intentions are of a speculative character, he obviously cannot expect to obtain accommodation on equal terms with the borrower whose ability as a farm manager has been demonstrated. Even a co-operative credit society will hesitate to accommodate a member whose ability to use the loan to productive advantage is questionable. Reduction of risk by scientific and economic farm management is the most effective of all methods of reducing the rate of interest on farm loans. And it is a process that does not require legislation to be realized.

The Real Issue

To the borrower, whether a homesteader, a great corporation, or a national government, interest is naturally regarded as a charge and a burden. It is simply the premium, however, on present purchasing power, which, productively employed, may be expected to yield returns greater than its cost. Savings converted into real capital increase the national wealth, and the borrower is but sharing the product of capital with the saver whose abstinence and foresight made it possible for that capital to come into being and function. Interest is not a sink-hole. Unless the loan has been applied to non-productive purposes (as in the case of war loans or spendthrift

borrowing) the income of both borrower and lender has been increased by the transfer of savings. Interest payments are simply the distribution of the product of capital or of the advantages of command of present purchasing power. Interest will be offered and demanded so long as present possession is at all preferred to future claims or prospects.

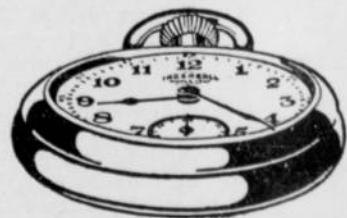
But while interest may not be altogether abolished, the general rate may be lowered and the distribution of interest incomes broadened, through a greater "democratization" of saving and investment. Inequalities of income may be reduced from the one side through the instrumentality of progressive income taxes and succession duties. On the other side the aim should be to supplement labor incomes by interest incomes through the practice of individual saving and productive investment. It is not the abolition of capital that is to be socially desired. It is the greater diffusion of capital. And no better example of the possibilities in this direction is to be found in the world than in the case of the two great farmers' elevator companies of Western Canada, with their combined 65,000 farmer shareholders, each in a small way a capitalist-producer.

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News from the Organizations

Continued from Page 2

senior local in the erection of a community hall, which will cost about \$2,000. The Juniors are preparing a tennis court, and plan to make a skating rink for next winter, adjoining the hall so that electric light can be supplied from the same plant.

Protest Duty on Wheat

Declaring that any export duty would tend to lower the price of wheat to the producer, Oyen local recently passed a resolution unanimously protesting against any export duty on wheat, as suggested in the Turgeon report.

Midnapore and Red Deer Lake local passed a resolution vigorously protesting against the imposition of any export duty on grain, and against any special privileges being granted to elevators in the matter of car distribution, as was recommended in the Turgeon report.

Large Membership

The sum of \$6,667 passed through the books of Wintering Hills local, in the transaction of their 1924 business. This local closed the year with 146 members, a membership drive early in the year having substantially increased their numbers.

Begin With Clean Slate

An indebtedness of Gleichen local to the bank was wiped out before the close of 1924, and the members are rejoicing in being able to begin the new year with a clean slate. The Meadow Brook Community Hall, in the erection of which the local contributed largely, is also entirely out of debt. The local feel hopeful of achieving a good deal of community work.

Manitoba

Debating at Elkhorn

During the past year Elkhorn U.F.M. has been quite active, especially in a co-operative way, but for the first time has entered the Brandon district debating series. The subject of the first debate was: Resolved that All Cattle Should be Dehorned. The affirmative being taken by Messrs. Rodgers and Waines, and the negative by Messrs. Cousins. The judges decided in favor of the affirmative. The second debate was on the following: Resolved that Farmers Who Keep Their Half of Road Allowance Free from Weeds be paid at the Rate of \$5.00 per Mile by the Council. Messrs. E. Crosby and R. Stinson took the affirmative, and J. L. Leslie and W. Halliday, the negative, the judges giving their decision in favor of the negative. At the close of this debate, a live discussion took place after which Councillor Clarke gave an interesting talk on municipal matters which was greatly appreciated. The subject of the third debate was Resolved that Straight Grain Growing is More to be Desired than Mixed Farming. The affirmative was taken by Messrs. S. McLeod and E. Dixon, while Messrs. W. Crawford and T. Duxbury upheld the negative. The decision was arrived at by taking a ballot of all members present, and was in favor of the negative. These debates are creating great interest among the members of this local.

The following was composed by a member of Hazelridge Junior U.F.M.:

My Manitoba Farm

The sun shines bright on my Manitoba farm,
 'Tis summer, the farmers are gay,
 For they only work eighteen hours in twenty-four,
 And the rest they sleep and fool away.
 The farm wives all stand above the kitchen stove,
 To roast and to boil and bake,
 While The Grain Growers' Guide lies upon the farmer's knee.
 And the poor old chap can't keep awake.

So weep no more my lady,
 Oh, weep no more today,
 Let us give three cheers for our Manitoba farm,
 Then we'll all go and bring in the hay.

Oh, its fine to live on a Manitoba farm,
 For there every one is free,
 Just to rise at four, take the milk-pail on my arm.

It's the only thing worth while to me,
 If I should go for a year into the town,
 I'd wither and wilt and decay,
 A few months there and I'd be all broken down,
 So upon the farm I'm going to stay.

So smile once more my lady,
 Oh, smile once more for me,
 Let us sing one song for my Manitoba farm,
 'Tis the only home I want to see.

U.F.M. Notes

The social evening held on February 20, under the auspices of the Verona U.F.M., was a decided success. After several songs, recitations, readings and an instrumental duet, a one act play, entitled, An Economic Boomerang, was put on, all of which were highly enjoyed. The installing of their radio set with a loud speaker, by Messrs. Cheyne was another enjoyable feature of the evening's entertainment. Lunch was served by the ladies, and the rest of the evening spent in dancing. The sum of \$25.70 was realized from the social and is being donated to Central office.

Rosburn U.F.M. recently held a very successful Old Time Dance, in the Odd-fellows Hall, Rosburn. The committee in charge were A. Hamilton, president; Geo. Young, L. V. Lawless and J. McKinnon. These men left nothing to be desired when making their plans for the evening. A. Hamilton and G. Young sustained their high reputation as entertainers, and kept things moving at a brisk pace, which contributed greatly toward making the dance the most enjoyable one of the season. The receipts amounted to \$60.—A.L.D.

A very enjoyable box social was held recently under the auspices of the But-

trum U.F.M. local. The first part of the evening was devoted to hearing addresses by A. J. M. Poole, provincial president, on the work of the U.F.M., and by W. E. Crawford, on the Coarse Grain Pool. Following the addresses, all the boxes were numbered and corresponding numbers placed in a hat, and the men charged 50c a draw. The proceeds of the social were donated to the Manitoba Prohibition Alliance.

P. Painchaud, secretary of the re-organized local at Fannystelle, anticipates a very good year for their association during 1925, and has sent forward fees for 20 members. An extension to the loading platform at that point is being sought, and a petition signed by the residents of the community has been forwarded to the proper authorities. Many other plans for community betterment are now under consideration by the officers and membership. O. Hamel is president of this live local.

The members of Springvale U.F.M. had a visit a week ago from S. Gellie, who addressed them on the Wheat Pool operations and the proposed Coarse Grain Pool.

The second of a series of debates was also held, and the subject was as follows: Resolved that Every Farmer who Keeps his Half of the Road Allowance Mown and Free from Weeds Should Receive Pay from the Council at the Rate of \$5.00 per Mile. Messrs. Cope and Warwick upheld the affirmative side of the subject, and Geo. Younge and Miss Butler, the negative, the latter debaters in replying to the affirmative arguments, gained the judges' decision by a small margin.

The membership of the Hazelridge Junior local numbers 17. At their last meeting a very full report of the Brandon convention was given by Gerald Habing, following which addresses were given by E. Edmonds, on the U.F.M., Miss Wyn Fisher, on Junior Girls, and Hollis Matheson on Oratorical Contests. A pie social and dance has since been held under the auspices of these Juniors.

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FIFTY-FIVE per cent of the traffic of Western Canada is handled in the last four months of the year.

This great congestion of traffic must be prepared for by maintaining the cars and locomotives necessary to handle it promptly. This equipment, and the capital investment therein, is necessarily idle for a large part of the year.

During those same four months the roads of the United States handled one-third of the total cars loaded during the year, or just the normal average.

Traffic uniformly distributed and capital thus kept employed resulted, on the United States railways, in higher car mileage and higher ton-mile earnings than on Canadian roads.

Yet, measured on Canadian Pacific standards, the returns to Canadian railways are the lowest on the continent.

Take, for instance, the rates on livestock, which are recognized as unremunerative. Besides having low rates, in comparison with other carload freight, livestock requires special service and facilities, both in road haul and terminals. Special cars are required and there is also a great deal of empty return car haulage, which is practically 100%, because cattle cars are unsuited for any other freight.

Still, in August, 1921, the rates on livestock in effect prior to September 13th, 1920, were restored. This reduced basis was authorized after very careful consideration of the importance, from a national standpoint, of co-operation with the livestock industry and the necessity for preserving the breeding, dairy and feeding herds on Canadian farms, thus maintaining the fertility of the land.

On other traffic the rates in Eastern Canada are still 25 per cent higher, and in Western Canada 20 per cent higher, than those in effect prior to September 13th, 1920, except some basic commodities, which are 17½ per cent higher.

Always the Canadian Pacific is ready to co-operate with the public in building up and encouraging industry.

The Canadian Pacific has a real interest in developing the livestock industry in the country, because in the long run it means more traffic for the road.

CANADIAN PACIFIC

It Spans the World

29EWA

The Window-Gazer

By Isabel Ecclestone MacKay
(Continued from Last Week)

CHAPTER XXXV

UPON reaching home Benis found Aunt Caroline waiting for him just inside the outer gate.

"I thought," she explained, "that we might talk while strolling up the drive. Then Olive would not over-hear."

The professor had quite neglected to consider Olive.

"I have told Olive," went on Aunt Caroline, "that Mrs. Spence had received news of her father which was far from satisfactory and that she had left for Vancouver by the early morning train. The morning train is the only one she could have left by, isn't it?"

"Yes."
"Then that's all right. I also let Olive know, indirectly, that you were remaining behind to attend to a few matters. After which you would follow."

Admiration for this generalship pierced even the deep depression of the professor.

"Does John know where she is?" pursued Aunt Caroline.

"No."
"Then she has gone home to her father. She said something the other day which puzzled me. I can't remember just what it was but she seemed to have some fatalistic idea, about her old life having a hold upon her which she couldn't shake off. Pure morbidity, as I pointed out. But she has gone back. I have a feeling that she has."

"You may be right, Aunt. It will be easy to find out. If I can make the necessary enquiries without arousing gossip. There was nothing in the mail—for me?"

"No. The man has just been. But there is something for Desire, an odd looking package done up in foreign paper. I have it here."

Spence took from her hand a slim, yellowish packet, directed in the crabbed writing of Li Ho.

"I can't make out whether it is 'Hon. Mrs. Professor Spence' or whether the 'Mrs.' is 'Mr.' Perhaps you had better open it, Benis."

"Perhaps, later." Spence slipped the packet into his pocket. "It can't have anything to do with our present problem. . . . I must make some telephone enquiries. But if Desire has gone, Aunt, we may as well face facts. She does not want me to follow her."

"Doesn't she?" Aunt Caroline surveyed him with a pitying smile. "How stupid men are! But go along to the library. You've had no decent breakfast. I'll send you in something to eat. As for Bainbridge—leave that to me."

How curiously does a room change with the changing mind of its occupant. Benis Spence had known his library in many moods. It had been a refuge; it had been a prison; it had been a place of dreams. He had liked to fancy that something of himself stayed there—something which met him, warm and welcoming, when he came in at the door. He had liked to play that the room had a soul. And, after he had brought Desire home, the idea had grown until he had seemed to feel an actual presence in its cool seclusion. But if presence there had been, it was gone now. The place was empty. The air hung dull and lifeless. The chairs stood stiff against the wall, the watching books had no greeting. Only Yorick swung and flapped in his cage, his throat full of mutterings.

It is all very well to be a good loser. But loss is bitter. Here was loss, stark and staring.

Spence walked over to the neatly tidied desk and there, for an instant, the cold finger lifted from his heart. A letter was lying on the clean blotter—she had not gone without a word, then! She had slipped in here to say good-bye. . . . A very little is much to him who has nothing.

The letter was brief. Only a few words written hurriedly with a spluttering pen:

"I am going, Benis. I think we are both sure now. But please—please do

not pity me. Love is too big for pity. You have given me so much, give me this one thing more—the understanding that can believe me when I say that I, too, am glad to give.

"Desire."

Benis laid the letter softly down upon the ordered desk. No, he need not pity her. She had had the courage to let little things go. She, who had demanded so royally of life, now made no outcry that the price was high. Well, . . . it need not be so high, perhaps. He would make it as easy as might be.

The parrot was trying to attract him with his usual goblin croaks. Benis rubbed its bent, green head.

"You'll miss her, too, old chap," he said, adding angrily, "dashed sentimentality!"

The sound of his own voice steadied him. He must be careful. Above all, he must not sink into self-pity. He must go back to his work. It had meant everything to him once. It must mean everything to him again. If he were a man at all he must fight through this inertia. Life had tumbled him out of his shell, played with him for an hour, and now would tumble him back again—no, by Jove, he refused to be tumbled back! He would fight through. He would come out somewhere, sometime.

It occurred to him that he ought to be thankful that Desire at least was going to be happy. But he did not feel glad. He was not even sure that she was going to be happy. Something kept stubbornly insisting that she would have been much happier with him. Quite without prejudice, had they not been extraordinarily well suited? He put the question up to fate. The hardest thing about the whole hard matter was the insistent feeling that a second mistake had been made. John and Desire—his mind refused to see any fitness in the mating. Yet this very perversity of love was something which he had long recognized with the complacence of assured psychology.

He heard Mary's voice in the hall. He had forgotten Mary. He hoped she would not tap upon the library door—as she sometimes did. No, thank heaven, she had gone upstairs! That was an odd idea of Aunt Caroline's. If he had felt like smiling he would have smiled at it. Desire jealous of Mary? Ridiculous.

"Here comes old Bones," said Yorick conversationally.

The professor started. It was a phrase he had himself taught the bird during that time of illness when John's visit had been the bright spot in long dull days. It had amused them both that the parrot seldom made a mistake, seeming to know, long before his master, when the doctor was near.

But today? Surely Yorick was wrong today. John would not come today. Would never come again—but did anyone save John race up the drive in that abandoned manner? Benis frowned. He did not want to see John. He would not see him! But as he went to leave the library by one door John threw open the other and stood for an instant blinded by the comparative dimness within.

"Where are you, Benis?"

"Here."

Spence closed the door. His brief anger was swallowed up in something else. Never, even in France, had he seen John look like this.

"We're a precious pair of dupes!" began John in a high voice and without preliminaries. "Prize idiots—imbeciles!"

"Very likely," said Benis. "But you're not talking to New York."

He made no move to take the paper which John held out in a shaking hand.

"What is the matter with you?" he asked sternly.

"What's the matter with me? Oh, nothing. What's the matter with all of us? Crazy—that's all! Here—read it! It's from Desire. Must have posted it last night."

Spence put the letter aside.
"If you have news, you had better tell it. That is if you can talk in an ordinary voice."

John laughed harshly. "My voice is all right. Not so dashed cool as yours. Read it!"

Spence took the sheet held out to him; but he had no wish to read Desire's words to John.

"If it is a private letter—" he began.

"Oh, don't be a bigger fool than you have been! Unless," with sudden suspicion, "you've known all along? Perhaps you have. Even you could hardly have been so completely duped."

"If you will tell me what you are talking about—"

"Read it. It is plain enough."

The professor slowly opened the folded sheet. It was a longer note than the one she had left for him.

"Dear John," he read, "if I had known yesterday that I would leave so soon I could have said good-bye. But my decision was made suddenly. I think you must have seen how it is with Benis and Mary and I can't go without telling you that I knew about it from the first. I don't want you to blame Benis. He told me about it before we were married, and I took the risk with my eyes open. How could he, or I, have guessed that he had given up hope too soon?—and anyway, it wasn't in the bargain that I should love him.—It just happened.—He is desperately unhappy. Help him if you can.—Your affectionate Desire."

"My affectionate Desire!" mocked John, still in that high, strained voice which now was perilously near a sob. "That—that is what I was to her, a convenient friend! You—you had it all. And let it go, for the sake of that blond-haired, deer-eyed, fashion plate—"

"That's enough! You are not an hysterical girl. Sit down. . . . I can't understand this, John. I thought—"

The two men looked at each other, a long look in which distrust at least was faced and ended. The excited flush died out of John's cheek. He looked weary and shame-faced.

"I thought she loved you," said Spence simply.

The doctor's eyes fell. It was his honest admission that he, too, had thought this possible.

"Even now," went on the professor haltingly, "I cannot believe . . . it doesn't seem possible . . . me? . . . John, does the letter mean that Desire loves me?"

John Rogers nodded, turning away. Silence fell between them.

"What will you do—about the other?" asked the doctor presently.

"What other? There is no other. I loved Desire from the very first night I saw her. I didn't know it, then. It was all new. And," with a bitter smile, "so different from what one expects. Mary was never anything but the figure of straw I told you of. I thought," naively, "that Desire had forgotten Mary."

"Did you?" said John. "Why man, the woman doesn't live who would forget! And Miss Davis filled the bill to the last item—even the name 'Mary'."

"Oh, what a pal was M-Mary!" croaked Yorick obligingly.

"The bird, too!" said John. "Everyone doing his little best to sustain the illusion—even, if I am any judge, the lady herself."

But Benis Spence had never wasted time upon the lady herself. And he did not begin now. With a face which had suddenly become years younger he was searching frantically in his desk for the transcontinental time-table.

CHAPTER XXXVI

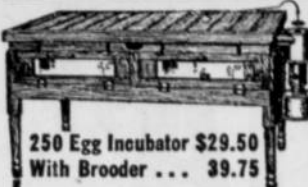
The train crawled.

Although it was a fast express whose speed might well provoke the admiration of travellers, in one traveller it provoked nothing save grim endurance. Beside the consuming impatience of Benis Hamilton Spence, its best effort was a little thing. When it slowed, he fidgeted, when it stopped he fumed. He wanted to get out and push it.

Five days—four—three—two—a day and a half—the vastness of the spaces over which it must carry him grew endless as his mind continually tried to span them. He felt a distinct grievance that any country should be so wide.

"Making good time!" said a genial

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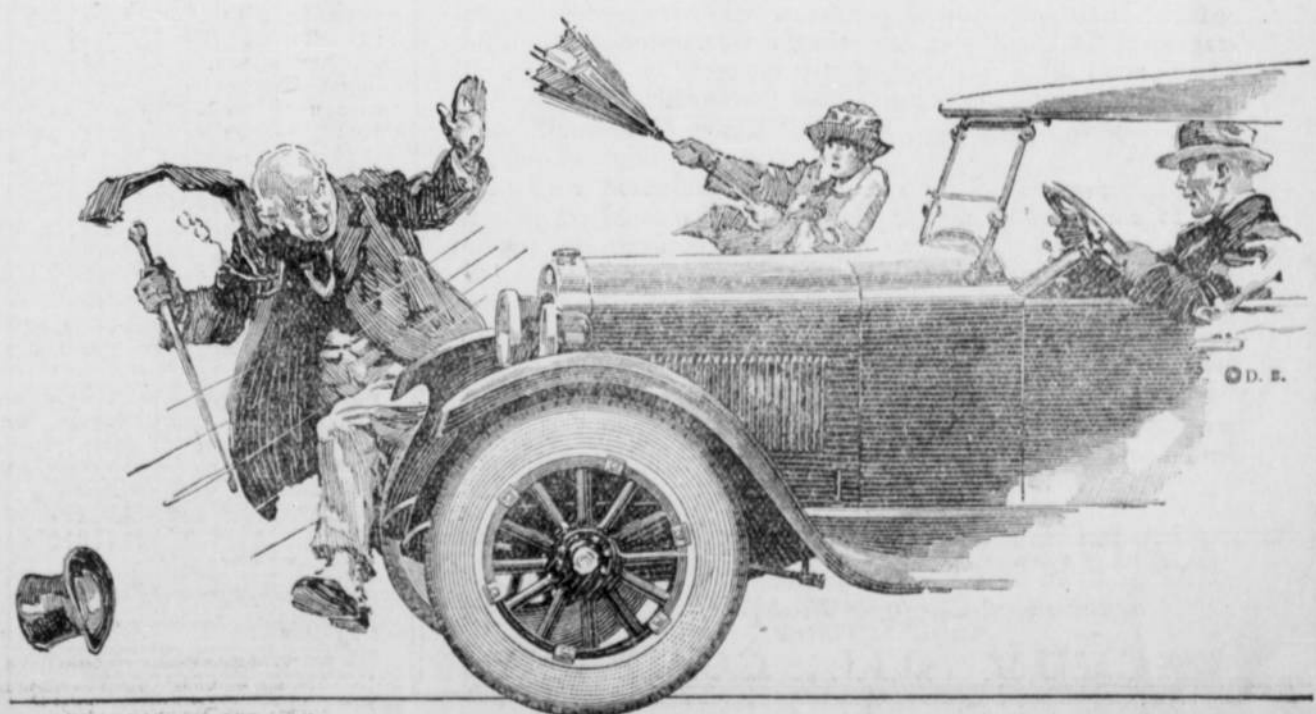
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which had been his dreadful legacy of war. But it passed immediately. Something stronger, deeper in, took quiet command. Desire was in danger! Shock has a way at times of giving back what shock has taken. Spence became his own man once more—cool, ready.

With infinite care he went over the Chinaman's disjointed sentences. They had been written under stress. That much presented no difficulty. Li Ho, the imperturbable, had permitted himself a fit of nerves. . . . Something must have happened. Something new. Something which threatened a danger not sufficiently emphasized before. In his former letter Li Ho had indeed intimated that a return was not desirable, but it had been an intimation based on general principles only. This was different. This had all the marks of urgent warning. "No more safe being married as per enclosed." This cryptic remark might mean that further enlightenment was to be sought in the enclosures.

Spence picked up the second letter. It was addressed to Dr. Herbert Farr, at Vancouver, and was merely a formal notice from a firm of English solicitors—postmarked London—a well-known firm, probably, from the address on their letterhead.

"Dr. Herbert Farr,
Vancouver, B.C.

Dear Sir:

As executors in the estate of Mrs. Henry Strangeways we beg to inform you that the allowance paid to you for the maintenance of Miss Desire Farr is hereby discontinued. This action is taken under the terms of our late client's will, whereby such allowance ceases upon the marriage of the said Desire Farr or her voluntary removal from your roof and care.

Obediently yours,
Hervey and Ellis."

The professor whistled. Here was enlightenment indeed! A very sufficient explanation of the old man's grim determination to block any self-dependence on Desire's part which would mean "removal from" his "care." Here was someone paying a steady (and perhaps a fat) allowance for the young girl's maintenance—someone of whom she herself had certainly never heard and of whose bounty she remained completely ignorant. It was easy enough now to follow Li Ho's reasoning. If it was for this allowance, and this alone, that the old doctor had kept Desire with him, long after her presence had become a matter of indifference or even of distaste, the ending of the allowance meant also the ending of his tolerance. "No more safe, being married." The difference, in Li Ho's opinion, was all the difference between comparative safety and real danger. Money! As long as Desire had meant money there had been an instinct in the old scoundrel which, even in his moon-devil fits, had protected the goose which had laid the golden eggs. But now—now this inhibition was removed, Desire, no longer valuable, was no longer safeguarded. And who could tell what added grudge of rage and vengeance might be darkly harbored in the depths of that crafty and unbalanced mind?

And Desire, unwarned, was even now almost within the madman's reach. . . . Spence sternly refused to think of this. . . . there was time yet. . . . plenty of time. . . . The thing to do was to keep cool. . . . steady now!

"Kind of pretty, going through these here mountains by moonlight," observed the tobacco traveller, inclined to be genial even under difficulties. "She'll be full to-morrow night. Queer thing that them there prohibitionists can't keep the moon from getting full!" He laughed in hearty appreciation of his own cleverness.

The professor, a polite man, tried to smile. And then, suddenly, the meaning of what had been said came home to him.

Tomorrow night would be full moon! He had forgotten about the moon.

"Queer cuss," thought the travelling man. "Stares at you polite enough but never says anything. No conversation. Just about as lively as an undertaker."

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But if Benis had forgotten to remove his eyes from the travelling man, he did not know it. He did not see him. He saw nothing but moonlight—moonlight across an uncovered floor and the white dimness of a bed in the shadow! But he must keep cool . . . was there time to stop Desire with a telegram? She was only a day ahead . . . no—he was just too late for that. He knew the time-table by heart. Her train was already in . . . impossible to reach her now! Fear having reached its limit, his mind swung slowly back to reason. There was, he told himself, no occasion for panic. Li Ho might have exaggerated. Besides, a danger known is almost a danger met. And Li Ho knew. Li Ho would be there. When Desire came he would guard her. . . . A few hours only . . . until he could get to her. . . . She was safe for tonight at least. She would not attempt

to cross the Inlet, until the morning. She would have to hire a launch—a thing no woman would attempt to do at that hour of night. She was in no hurry. She would stay somewhere in the city and get herself taken to Farr's Landing in the morning. . . . Through the day, too, she would be safe . . . and, tomorrow night, he, Benis, would be there. . . . But not until late . . . not until after the moon . . . better not think of the moon . . . think of Li Ho . . . Li Ho would surely watch . . . He lay in his berth and told himself this over and over. The train swung on. The cool, high air of the mountains crept through the screened window. They were swinging through a land of awful and gigantic beauty. The white moon turned the snow peaks into glittering fountains from which pure light cascaded down, down into the blackness at their base . . . one more

morning . . . one more day . . . Vancouver at night . . . a launch . . . Desire!

Meanwhile one must keep steady. The professor drew from its yellow wrapping the little note-book which had been the second of Li Ho's enclosures. It had belonged, if Li Ho's information were correct, to Desire's mother—a diary, probably. "Deceased lady write as per day." Spence hesitated. It was Desire's property. He felt a delicacy in examining it. But so many mistakes had already been made through want of knowledge, he dared not risk another one. And Li Ho had probably other sentimental reasons for sending the book.

He shut out the mountains and the moonlight, and clicking on the berth-light, turned the dog-eared pages reverently. Only a few were written upon. It was a diary, as he had guessed, or rather brief bits of one. The writing was small but very clear in spite of the fading ink. The entries began abruptly. It was plain that there had been another book of which this was a continuation.

Illustrated below is the Gold Seal—famous throughout the Dominion. It is pasted on all genuine, guaranteed Gold-Seal Congoleum goods.



Pattern No. 408, a neat blue and white tile design is on the floor.



"Brush the snow off, children. It can't hurt this Congoleum Rug"

Heedless little feet that love to tramp through snow and splash in puddles, that seem to pick up dirt wherever they go—bring no worries to the mistress of this spick-and-span kitchen.

For there's a Gold-Seal Congoleum Rug on the floor and she knows it can be cleaned in a moment. Just a few strokes with a damp mop and the cheerful pattern will be bright and spotless, and the colors like new.

It's the smooth, seamless surface and the heavy waterproof base of Congoleum that make it so easy to clean.

Many Beautiful Patterns

And the attractive designs are so varied that you can easily find one suited to any room in the house.

Gold-Seal Congoleum Rugs are no bother at all to lay. After a few hours

they'll hug the floor without tacks, cement or fastening of any kind.

And you'll go far before you'll find such big value at so low a price. Dealers everywhere sell Congoleum Art-Rugs.

Popular Rug Sizes—Low Prices

9 x 3 feet	\$ 4.75	9 x 9 feet	\$13.85
9 x 4½ feet	7.00	9 x 10½ feet	16.15
9 x 6 feet	9.25	9 x 12 feet	18.50
9 x 7½ feet	11.55	9 x 13½ feet	20.80
		9 x 15 feet	\$23.10

Gold-Seal Congoleum By-the-Yard, 90c. sq. yd.

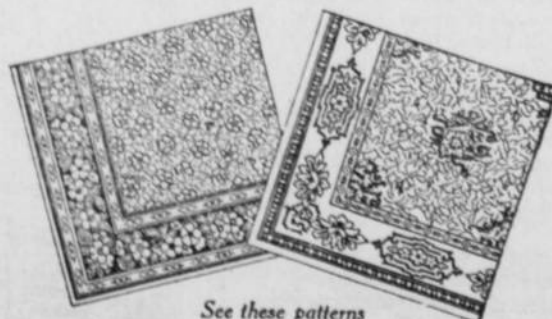
Gold-Seal Congoleum By-the-Yard

The same durable, easily cleaned, waterproof material as the rugs, but made in roll form without border, two yards wide for use to cover the entire floor.

CONGOLEUM CANADA LIMITED

1270 St. Patrick Street, Montreal, Quebec

Gold Seal
CONGOLEUM
ART-RUGS
Made in Canada
By Canadians—For Canadians



See these patterns at your dealer's

The first date was November 1—no year given.

"It is raining. The Indians say the winter will be very wet. Desire plays in the rain and thrives. She is a lovely child, high-spirited—not like me."

"November 19—He was worse this month. I think he gets steadily a little worse. I dare not say what I think. He would say that I had fancies. No one else sees anything save harmless eccentricity—except perhaps Li Ho. But I am terrified.

"December 7—I tried once more to get away. He found me quickly. It isn't easy for a woman with a child to hide—without money. For myself I can stand it—my own fault! But—my little girl.

"December 15—I have been ill. Such a terrible experience. My one thought was the dread of dying. I must live. I cannot leave Desire—here.

"December 20—He bought Desire new shoes and a frock today. It is strange, but he seems to take a certain care of her. Why? I do not know. I have wondered about his motives until I fancy things. What motive could he have . . . except that maybe he is not all evil? Maybe he cares for the child. She is so sweet—. No. I must not deceive myself. Whatever his reason is, I know that it is not that.

"January 9—A strange thing happened today. I found a torn envelope bearing the name of Harry's English lawyers. I have seen the same kind of envelope in Harry's hands more than once. They used to send him his remittance, I think. What can this man have to do with English lawyers? I am frightened. But for once I am more angry than afraid. I must watch. If he has dared to write to Harry's people—"

The writing of the next entry had lost its clearness. It was almost illegible.

"January 13—How could he! How could he sink so low! I have seen the lawyer's letter. He has taken money. From Harry's mother—for Desire. And this began within a month of our marriage. It shames me so that I cannot live. Yet I must live. I can't leave the child. But I can stop this hateful traffic in a dead man's honor. I will write myself to England."

This was the last fragment. Spence looked again at the almost erased date—January 13. He felt the sweat on his forehead for, beside that date, the unexplained postscript of Li Ho's letter took on a ghastly significance.

"Respected lady depart life on January 14."

She had not lived to write to England!

(To be continued next week.)

Saskatchewan shareholders of the Canadian Co-operative Wool Growers' Ltd., netted 24 cents a pound, an increase of 33 per cent. over the previous year's price, for the wool marketed during the spring and summer through the Western Canada warehouses at Regina and Portage la Prairie. A car load marketed in January netted 29 cents per pound.

The Countrywoman

Personal Naturalization Again

THROUGH the kind courtesy of an English woman journalist, we are this week in receipt of a copy of the official report of the parliamentary debate of the British House of Commons, for February 18. A certain section of it we found particularly interesting, for we find the members of the House of Commons discussing a question that has occupied quite an important place in the study of women's clubs and organizations in Canada, during the past few years—that of personal naturalization of married women.

Major Harvey introduced a resolution which reads:

"That, in the opinion of this house, a British woman should not lose or be deemed to lose her nationality by the mere act of marriage with an alien, but that it should be open to her to make a declaration of alienage."

In introducing the resolution Major Harvey pointed out that the subject was not a new one, that women in all of the Dominions and a great many of the crown colonies were discussing it, and that many had declared in favor of the principle involved; that a bill had been brought forward, dealing with it in 1922, and had been finally referred to a special committee composed of five members of the House of Commons and five members of the House of Lords, and that committee had disagreed and no recommendation had been made. Then he went on to say:

"As the law now stands, it distinctly penalizes, in my opinion, a British woman who marries or desires to marry an alien. What I am asking for is no new demand, it is the restoration of a right which women had up to 1870, but which they lost in 1870. Up to that time a woman retained her nationality if she married an alien, and at the same time an alien woman who married a subject of this country remained an alien. Those were the two principles of the common law—firstly, that British nationality was something which could only be acquired by birth, and secondly, that a British subject could not be discharged from his or her obligations, responsibilities and privileges as a subject of this country arbitrarily by the fact of marriage to an alien. Alterations were made in these two principles of common law. The first in 1884, by the Naturalization Act, which stated that an alien woman, on marriage automatically became a British subject; and in 1870, the Statute of Naturalization in Section 10, stated that: 'A married woman shall be deemed to be the subject of the state of which her husband is for the time being a subject.' It will be seen therefore, that by these two acts the principles of common law that I have mentioned were entirely reversed."

Major Harvey went on to show that women's position had greatly changed since 1870, and continued: "Now we have women taking a very active, and I must say a very effective part in all spheres of this life, we have really no right to say that a woman shall not be able to decide to what country she shall belong."

Quite a number of the members took part in the debate, among whom were Lady Astor and Miss Wilkinson. The latter regretted that this amendment to the Naturalization Act "should be made kind of a shuttlecock between this parliament and the Dominions."

And that does seem to be about the present position of this question. Canadian women have been informed, when they pressed for legislation, that our naturalization act is in the nature of an agreement between Great Britain and the Dominions, and cannot be amended without the consent of all concerned.

The British Parliament voted in favor of Major Harvey's motion. It is to be hoped that this will encourage the Mother Country to take a decided lead in securing proper amendments to the Naturalization Act to permit married women to become citizens in their own right.

A Walk About the Shops

Now that spring is once more near, the shops are gay with the new fabrics, colors and garments of the latest fashion. Where is the woman who does not like to go upon an expedition of window shopping, even if she does not intend to buy any of the articles she sees displayed so attractively?

Yes, we confess to the fact that for the past few weeks we have been window shopping, and have taken delight in looking at hats that we couldn't even dream of wearing, admiring shoes of the latest cut that we couldn't buy, and taking stock of the new lines and color of ready-to-wear garments.

One might imagine that when it comes to a matter of shoes, manufacturers would find it difficult to find new styles but they do. This year quite a number of very light tan shoes are being shown. It is of the shade that used to be commonly spoken of as "yellow tan," and is quite different from the chocolate tans so popular for many seasons past. Low Oxfords and strap slippers in both tan and black will be very popular. The vamps of shoes are noticeably broader and shorter.

Small close fitting hats with tall crowns are the thing for early spring wear. They will afford little shade for the eyes of the wearers, and it is very probable that the summer hats sold later in the season will be wider. Many of the new hats have a bit of ribbon or other trimming stuck jauntily on the very top of the crown. This style will delight short women, but will be the despair of their taller sisters. They will be more likely to place it on the brim of the hat. Indications at present are that flowers in masses will be used for trimming on the larger as well as the smaller hats.

There is a noticeable absence of the strictly tailored suit. The separate coat and the ensemble suit seemed to have usurped its place to a large extent. The ensemble suits are very pretty indeed. In this the blouse and the skirt are in one—sometimes with the upper part a contrasting shade and material from the shirt part. The lower part and the coat match, and the coat is made long, coming within a few inches of the bottom of the skirt. This garment will be very serviceable for formal occasions and for those who do much travelling.

The long tunic overblouse is still with us—if anything it is a little longer and a little more gay with bead or other trimming. Skirts are worn much shorter this season than last. Some are shown coming just a few inches below the knee, but it is doubtful if this extreme style will be very popular with many women who have grown accustomed to the medium length.

Just a word as to popular colors. Blues and greens, especially the softer greyer tones of these are coming back. Gay shades of jade and turquoise and pink, will be worn for summer sport garments, but one has many pretty shades of green to choose from in both

The Solitary

Happy the man, whose wish and care
A few paternal acres bound,
Content to breathe his native air
In his own ground.

Whose herds with milk, whose fields with
bread,
Whose flocks supply him with attire:
Whose trees in summer yield him shade:
In winter fire.

Blest, who can unconcernedly find
Hours, days, and years, slide soft away,
In health of body, peace of mind,
Quiet by day.

Sound sleep by night; study and ease
Together mixt, sweet recreation,
And innocence, which most does please
With meditation.

Thus let me live, unseen, unknown;
Thus unlamented let me die:
Steal from the world, and not a stone
Tell where I lie.

—Pope.

heavy and light materials. Rust is a very popular shade in hats, coats and dress materials. It is most becoming to many brunette women, and can be worn by them to good advantage. Sand shades are almost always in good favor and are still popular this year. Some of the new materials in silks show very gay designs. The polka dot is coming back strong, both in silks and cottons.

Old-fashioned Alpaca material is shown in many pretty shades and is used to good advantage both for whole garments and for trimming. Flannel both plain and with an overcheck of a darker shade is being worn a great deal. Plain dresses of this material with pretty colored cuffs and collars delight the heart of the young school girl.

Dresses are made with straight slim lines. There is a tendency in some to flare at the bottom of the skirt. Almost any style of collar, V-neck, scarf or boatline effect is in good standing. The styles on the whole are very simple, comfortable and becoming to most women.

Flavor in Coffee

Experts at the Massachusetts Institute of Technology, carried on an investigation for three years for the purpose of discovering what factors influence the production of coffee as a beverage. They have published the following conclusions in order to guide homemakers who wish to make a good cup of coffee:

"Very hard or very alkaline waters exert an unfavorable influence on the character of beverage coffee. Ordinary soft waters or waters of low hardness may be used without notable difference in the quality of the beverage.

"The temperature of the water plays a very important part in coffee-making. Actual boiling (212 degrees Fahr.) increases the bitter taste. The most favorable temperatures seem to range from 180 to 203 degrees Fahr., as at these temperatures the caffeine is nearly all dissolved, the flavor-giving oils or ethers are not so largely boiled off, and certain changes resulting in bitterness and woody taste are absent or negligible.

"The time of infusion should be brief. In general, it should not exceed ten minutes at the temperature stated above. Long infusion even at the lower temperature increases the bitter taste and decreases the flavor or aroma.

"The action of coffee infusion on metals is pronounced, and bitter, astringent, metallic tastes may be produced. Tin plate, aluminum, copper, nickel and silver, all affect the taste of coffee, and in general in the order named, tin-plate being the most objectionable in this respect. Glass, porcelain, stone ware, agate and other vitrified wares exert no influence on the taste of coffee.

"The fineness of the grind influences the flavor. In general, a fine grind yields a richer flavor than a coarse grind, because of the more rapid and complete solution of the flavor-giving substance. The grind should, however, be adapted to the method of brewing.

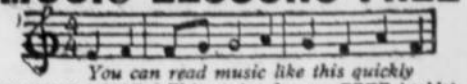
"Different types of coffee have their characteristic flavors which may be detected by the expert. Even coffee of low commercial grade, if freshly roasted, freshly ground and properly brewed, will be superior to coffees of higher grade which have been suitably stored to prevent oxidative changes, and which are badly prepared.

"We believe the best results will be obtained with freshly roasted coffee, infused at temperature of about 185 to 195 degrees Fahr., for not over two minutes in a glass or porcelain container and immediately filtered from the grounds. Pure, soft water, free from alum or chlorine, is most desirable."

A Check on Odors

An "odor sponge," a contrivance based upon the same principle as the gas-mask is a cylindrical-shaped device containing a chemical that does not spill or break. Its function is to keep

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You can read music like this quickly
IN YOUR HOME. Write today for our FREE booklet. It tells how to learn to play Piano, Organ, Violin, Mandolin, Guitar, Banjo, etc. Beginners or advanced players. Your only expense about 2c per day for music and postage used.
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The Importance of Winter Foot Protection.

One of the biggest winter problems of those who work or play outside is the protection of their feet.

In addition to keeping them dry, it is essential to good health that they be also warm and comfortable.

"Lifebuoy" rubber footwear is designed and built to give absolute protection to the feet no matter how cold and wet the weather may be.

There is no substitute for "Lifebuoy"—ask for them by name.

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Kaufman Rubber Co., Limited
Kitchener, - Ontario



ZEPHYR RUBBERS

LIFE-BUOY

the refrigerator or pantry free from odors produced by strong foods but not from unwholesome smells due to insufficient cleaning.

PUZZLE FIND THE DOG



First Four Prizes Each a Wrist Watch
500 Prizes of each a Fountain Pen
1000 Other Prizes

If you can solve this puzzle and will sell 24 Frozen Perfumes at 10c each, you can win one of the above prizes. Will you do this? It is very easy. If so, just mark the dog with an X and send it to us at once, and if it is correct we will send you the Perfume to sell right away.
SELFAST SPECIALTY CO.
Dept. 5 WATERFORD, ONT.

In the presence of this "odor sponge" milk and onions or other strong viands can stand side by side without the former absorbing any of the flavor of the latter. We have not used one of these contrivances but welcome the idea as being suitable when storage space is at a premium.

Useless Expense.—The Man: "I paid a guinea to a palmist yesterday. She described you exactly, and said we should be married within a month."
The Girl: "How extravagant you are! I could have told you that for nothing!"—The Humorist (London).

MOVING PICTURE MACHINE FREE

A real Picture Machine, with colored films, and guaranteed to be exactly like the picture. We will give you this Machine if you will sell only \$7.50 worth of our fast-selling Easter and Assorted Cards, or our guaranteed Garden Seeds. Don't send any money, we pay all charges. Write for the goods now, and get started.
Best Premium Co., Dept. C4, Toronto



The Crow

The crow is worth watching. He is often 20 or 30 years old and knows the neighborhood well. So the saying, "Wise old crow," has a meaning, and it means he is tactful, resourceful, and changes his ways to suit circumstances. In the corn belt, he is adept at following the row "very early in the morning."

When he comes north beyond the corn, he is just as adept at finding birds' nests, fledgeling, and chickens very early in the morning; and after breakfast he is quite sedate and well-behaved—even feeding on cutworms and grasshoppers. If we all got up as early as the crow and were just as alert, he would respect our rights at all times. He just requires watching, and to be kept in his place.

Crows are becoming too common and too plentiful. Two years ago, the school children of Manitoba got over 400,000, and still there were plenty; and when we wanted the crows to help us with the grasshoppers, they were not there. They preferred the treed area where the birds were; for fledgeling is, perhaps, worth fifty grasshoppers and it is easier to catch.

If we could check this marauding habit, the crow would be forced to the fields and the prairie, where he would

do a lot of good. He can be kept from poultry yards by string, scarecrows, and vigilance; and he could be kept from the birds around our homes if we all set to it. A gunshot a day will keep crows away.—V. W. Jackson.

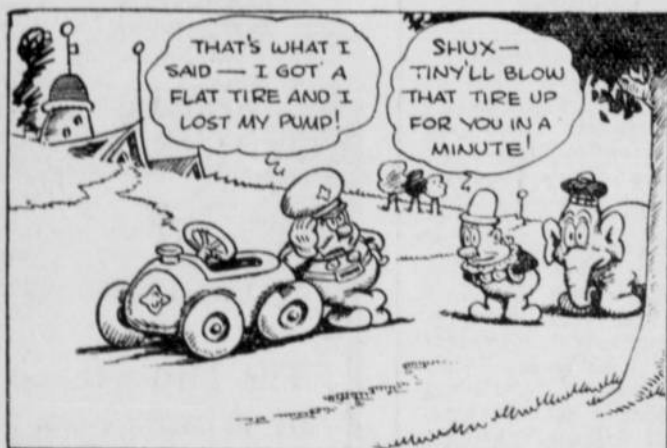
On Buying Radio Sets

Continued from Page 22

and the wherefore of radio operation, and to whom the skill and knowledge to be gained are the important things, and the success of the radio as an instrument of entertainment and practical help are of minor importance. To such a squeal or a howl on a set of their own construction is more pleasing than the finest music on a set they have not created themselves. This thirsting for skill is laudable and growth-producing, and such experimenters will usually graduate through trial and tribulation into producing sets that will give satisfactory results; but the first attempts are likely to be anything but a radio success, so far as their family and friends are concerned. So I would say in conclusion, that if you are primarily after a knowledge and skill in radio and do not care for expenses or for good radio reception, build your own set from the beginning; but if you care but little about the whys and wherefores and want primarily good radio reception at the lowest practicable cost, buy a ready-built set at the start.

THE DOO DADS

It never pays to be stingy. Flannelfeet the policeman had that for his lesson the other day. If he hadn't been so selfish he wouldn't have had to buy a new tire for his auto. Flannelfeet had been careless and had lost his pump, and a tire became flat. He didn't dare drive on the rim, for that would have spoiled everything. He stood leaning against the rear wheel, talking to himself. "That's what I said—I gotta flat tire and I lost my pump," he was saying as Nicky Nutt, of Dooville, and his pet elephant, Tiny, came up behind him. "Shucks!" exclaimed Nicky, "Tiny will blow that tire up for you in a minute." Tiny was not well pleased. He did not love the policeman at all, for he always teased the baby elephant, and played tricks on him whenever he could. He scowled, but walked up and put the end of his trunk over the tire valve and began to blow in it. Flannelfeet thought everybody else must love money as well as he did, and could not believe that Nicky would have his elephant blow up the tire without pay. "Sa-a-ay," he drawled, "you don't love me enough to do me a favor. How much do you want?" Now Nicky probably would not have charged anything if Flannelfeet had not proposed it. But he replied: "Well, we gotta eat," but he did not name a price. Meantime Tiny had been blowing the tire, and it was full and the pressure still increasing, and nobody told him to stop. A big bubble began to show on the tire. "C'mon, shoot," said the policeman, wanting Nicky to name a price for Tiny's services. "Oh, a dollar," said Nicky, carelessly. "What!" yelled Flannelfeet. Tiny, still toiling away at the tire, had blown it up until the bubble began to look dangerous, but nobody was paying any attention to him. Since the policeman was so upset at the idea of paying a dollar for Tiny's services, Nicky agreed to take less. "Well, fifty cents," he finally said. The bubble on the tire grew larger and larger, and Tiny was puffing and sweating away, with nobody taking the least notice of what he was doing. Flannelfeet was determined not to spend much money. He figured that his tire must be pretty well blown up by this time, so he pulled a penny from his pocket and flipped it to Nicky, saying: "Here—take this and consider yourself lucky." Flannelfeet, watching to see what Nicky would do, backed up close to Tiny. Just then the tire, stretched beyond all reason, exploded with a roar. It knocked Tiny clear off his feet, and he fell right on top of Flannelfeet, who lay on his stomach in the dirt. "Migosh, only a cent," said Nicky, bending over to look at the coin Flannelfeet had thrown him, and giving no heed to the plight of the policeman. Tiny sprang off the policeman as soon as he could, and he and Nicky started away. "O-oh! Just wait till I get my wind!" exclaimed the angry Flannelfeet. "Can you beat that, Tiny?" asked Nicky, as he and his pet moved down the road. "Wonder what he wants for a cent." And the stingy policeman had to buy a new tire instead of paying to have the old one blown up.



"I wonder how that rooster ever got through that fence?"

\$3000 Puzzle Contest Closes

CORRECT ANSWER ANNOUNCED



The Number of Sheaves on the Field is

5233

Printed herewith is the Artist's letter to the Judges, certifying to the original number of sheaves in the field, also the Judges' letters, certifying the numbers which they erased before the contest began:

February 28, 1925.

To the Judges of the Figure Puzzle Contest.

This is to certify that sum total of figures used in making the original number of sheaves on the field, for the farm figure puzzle was 5,280.

(Signed) HERBERT EARLE.

February 28, 1925.

Gentlemen: I beg to inform you that the numbers which I erased from the Picture Puzzle to be published in The Grain Growers' Guide, in December last, were as follows: 6-5-4-3—totalling 18

I may state that I took these numbers from the Puzzle without any person seeing them, and they have been in a sealed envelope in my vault from that date until today. (Signed) JOHN BRACKEN.

February 28, 1925.

Gentlemen: This is to certify that on December 15, 1924, at your request I erased certain numbers from your picture puzzle. No one except myself knew the numbers erased, and they have been in a sealed envelope in my vault since that date. The numbers I erased were 3-7-5-2-9-3 totalling 29.

(Signed) T. A. CRERAR.

Premier Bracken erased a total of 18; Hon. T. A. Crerar erased a total of 29, which, taken from the artist's number, 5280, leaves 5233, and to provide against any possibility of mistake, we have had this puzzle worked out, checked and rechecked by experts on an electric adding machine.



PREMIER JOHN BRACKEN



HON. T. A. CRERAR

We believe no similar puzzle ever created half the interest in Western Canada that this puzzle has. We thank our readers for the confidence they have shown, for it was this factor which made the puzzle such a success. It was not as difficult as we expected, in fact, more people have obtained the right answer than there are prizes, hence, we are using puzzle No. 2 to decide the prize winners. We wish to congratulate those who solved the puzzle correctly, and before this issue of The Guide reaches them, they will have received their copies of the second puzzle. We are giving them over two weeks to work it out in order that people living in Alberta may have the same opportunity to solve the second puzzle as those living in Manitoba.

Special Prizes

The winners of the Special Prizes will not be announced until all the prize winners have been decided.

Since a number of persons obtained the correct answer, the Special Prizes go to the contestants who sent in the first, second and third correct answers respectively, in the two periods ending January 19 and February 9.

Solutions to the second puzzle must be sent in to this office by March 21, the judges will then examine these and decide the prize winners.

We have been asked to extend the contest a couple of weeks, but as this would hardly be fair to contestants who sent in their solutions early in the contest, we are not acceding to this request, but are endeavoring to wind up the contest without undue delay.

The Judges will decide the prize winners, and with a chartered accountant, will be responsible for the records of the contest. Unless some unavoidable delay occurs the complete list of prize winners will be published in April 8 issue of The Guide.

IMPORTANT

Anyone having obtained the correct answer to the first puzzle who does not receive the second puzzle, must notify us immediately. The list of contestants is a very long one, and while we have checked it over carefully, someone with the correct answer may not have been notified. We ask such an one to write us at once, for we will accept no responsibility if you fail to do this.