

Chinook, Alta.  
Aug. 1<sup>st</sup> 1922.

Holland-Canada Mtge. Co.  
Winnipeg

Dear Sirs

In answer to your letter of recent date as to the interest on S.E. - 9-28-7-49 and as to how I am farming it.

I summerfallowed about 110 acres and am going over some of it now with the cultivator, for the ~~first~~ <sup>fifth</sup> time. There is a field of flax of about 37<sup>3</sup>/<sub>4</sub> acres drill measure, which might make one or maybe two bushels to the acre. The wheat crop on the rest of the section is an exceptionally bad failure - probably won't make three bushels to the acre - all summerfallow & reeking, properly farmed.

The other three-quarters of this section are mortgaged to the U.S. & N. Trust Co., whose agent was here yesterday. If you have an inspector or representative in this district it might be to the benefit of both of us if he

benefit







Chinook Alta  
Aug 21 1922

Cesler Stanton Trust Co

Wpg.  
Dear Sirs

Re Loan No. 5418

Your letter of Aug. 18<sup>th</sup> at hand.  
Will you please re-read my letter to you dated August 1<sup>st</sup>. (You entirely miss the point of my letter as far as it concerns me.) I want ~~some~~ a guarantee from you that you will not foreclose on this land as long as it is farmed properly & I give you one-third of the <sup>selling</sup> crop to apply on taxes, interest, & principal — so that I can carry on without so much worrying. <sup>Without some guarantee on your part also</sup> There is absolutely no use staying in this dry district worrying to death how to make a living, & also have you threatening to foreclose.

I farm this section as one farm so that necessarily the quarter mortgaged to you will not have 100 acres in crop yearly as you say I intend to do. Next year there will be about 110 acres in wheat, & the flax ground will be spring plowed for oats. The following year 1924 the whole quarter section will be summer plowed.



London 21/1/22

Dear Mr. [Name]

Your letter of the 17th inst. will be found in front of you dated August 1st. Your article in the paper of my letter of the 17th inst. I want to guarantee you that you will not purchase on this land as long as it is farmed properly. I give you one-third of the crop to apply on taxes, interest, & purchase. I can give you one without so much worrying. There is absolutely no use staying in the city district worrying to death. You can also have your property to be dealt with.

From this section an acre or so that necessarily the greater majority of you will not have 100 acres in one year or year or year. Next year there will be about 110 acres in wheat, & the following year will be spring plowed for oats. The following year 1924 the whole greater section will be summer plowed.

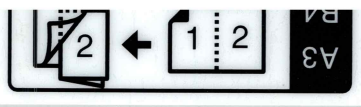
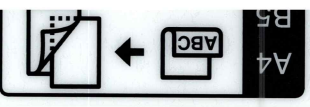


You will get one third of the wheat if there  
is any, & if there are fortunate enough <sup>to get</sup>  
any oats they will be fed to the ~~horses~~ <sup>to do the work</sup> & neither  
you nor I will get any. ~~of it~~ This is not an  
oat district & it is hard ~~enough~~ to raise enough  
feed to keep horses in condition to do the  
season's work. I generally have had to buy oats  
even when I have had as much as 110 acres  
in oats.

The land around me is going back to the  
mortgage companies because it did not pay its  
way. We have worked out - my wife is teaching  
school now - and the farm is in good condition  
~~etc~~ because we have put outside money into  
it. Without some guarantee on your part  
such as I suggest you can readily understand  
that it would not be worth while <sup>to</sup> farm  
the land properly why should you be unwilling  
to make such a promise to me? ~~A deal is~~  
~~worthless if it is not fair to both parties.~~

I will give you one third of the proceeds from  
the plot on this quarter, but I certainly can see no  
advantage in signing such a lease as you sent.  
This letter will do for evidence that I intend to pay  
the third ~~just as~~ ~~the~~ ~~fractional~~ ~~part~~ ~~of~~ ~~the~~ ~~total~~ ~~failure~~. Stubble crops  
are generally failures here & only put them in as a gamble to try  
to get a little more to appease our creditors ~~but~~ ~~this~~ ~~is~~ ~~poor~~ ~~business~~





you will get one third of the interest if there  
 is any + if there is not enough to pay  
 any other they will be paid to the trustee + return  
 you as I will get any ~~of this~~ this is not an  
 out district + it is hard ~~to~~ to raise enough  
 to keep houses in condition to do the  
 necessary work. Generally have had to buy out  
 even when there had a hundred or 110 acres  
 in one.  
 The land around me is going back to the  
 mortgage companies because it did not pay into  
 my. We have worked out - my wife is teaching  
 school now - and the farm is in good condition  
~~because we have put outside money into~~  
 it. Without some guarantee on your part  
 such as I suggest you can readily understand  
 that it would not be worth while to farm  
 the land properly my should you be unwilling  
 to make such a guarantee to me? ~~What is~~  
~~the best way if that is not your intention?~~  
 I will give you one third of the proceeds from  
 the lot in this quarter, but I certainly can see no  
 advantage in signing such a lease as you sent.  
 This letter will be for evidence that I intend to pay  
 the ~~trust~~ ~~the first~~ ~~quarter~~ of the farm, but the crops  
 are generally failures here if you put them on so a good thing  
 to get a little more to express our intention of the farm.



~~I intend to summer fallow every other year.~~

Will you please answer in regard to the suggested promises to each other; so that you will be assured of payments if it is possible to raise crops ~~here~~, and so that I will be assured of not losing my time & the extra money I put in trying to make good here.

If you prefer to take your third share from the proceeds of the whole section probably the yearly amounts would be more nearly uniform.

As you have  $\frac{1}{4}$  of the section you would get  $\frac{1}{3}$  of  $\frac{1}{4}$  = or  $\frac{1}{12}$  of each year <sup>the total from the section</sup> ~~instead of  $\frac{1}{3}$~~  instead of  $\frac{1}{3}$  of the crop ~~from~~ the quarter the years it will be ~~in~~.

In this dry district we simply have to summer fallow every other year, or after only one crop, unless the seasons turn wet.



~~Statement of account for the year 1890~~

With your pleasure answer in regard  
to the suggested provisions to read other so  
that you will be assured of payments of this  
proportion to raise crops ~~and so that~~  
I will be assured of not losing my time or the  
extra money I put in trying to make good here  
If you prefer to take your third share from  
the proceeds of the whole section provided the  
yearly amounts would be more nearly uniform  
do you have 1/4 of the section would get 1/3 of  
the total from the section ~~the section~~  
1/4 or 1/2 of each year ~~the section~~  
the crop from the quarter the year it will be  
in this way district we supply law to ~~the section~~  
every other year, or after every one crop, unless  
the seasons turned



# Holland-Canada Mortgage Company Ltd.

206-7-8 CURRY BUILDING

P. O. BOX 2875

Winnipeg

August 18th., 1922.

Mr. C. S. Belden,  
Chinook,  
Alberta.

Dear Sir;-

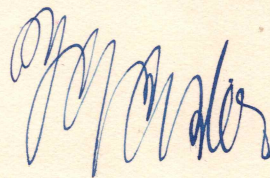
Re Loan No. 5418.

We have read with particular interest the letter which we have received from you under date of August 1st. We were certainly pleased to note that you are at least trying to keep the lands in a first class shape of cultivation, and considering that you have already summer-fallowed 110 acres for crop next year, it makes it so much easier for us to arrange a satisfactory extension for you.

If you intend to have at least around 100 acres in crop every year we would be glad to make satisfactory arrangements with you so that we would get at least a one-third share. As a rule we make such arrangements with our borrowers who have a sufficient amount of the land under cultivation. We are now enclosing, herewith, a lease securing a one-third share of your flax crop and we shall be pleased to receive the document back, together with a letter from you giving us your promise to send us our one-third share of the flax right after threshing.

Yours truly,

HOLLAND-CANADA MORTGAGE COMPANY, Limited.

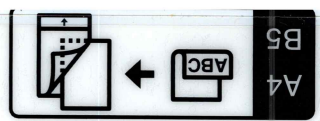
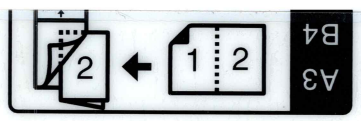


General Manager.

KHB/IS.







Holland-Canada Mortgage Company Ltd.

1777



Holland-Canada Mortgage Company Ltd.

P. O. DRAWER 2875

Winnipeg, Man.

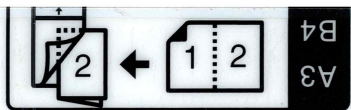


Mr. C. S. Belden,

Chinook,

Alberta.





FRONT

