

Over 1800 Belgian Families Saved from Starvation by Grain Growers!

The Belgian Relief Fund desires to thank individual members of the Grain Growers' Associations, who have contributed to the Fund, most sincerely for the magnificent loyalty which has been constantly displayed in the relief of the **Suffering Belgians** and more particularly for the actual money received to date, which has saved 4,500 Belgian people from starvation for one month or over 1,800 Belgian families.

A Special Appeal to Secretaries of the Grain Growers' Associations and farmers generally

A New Year has been ushered in with the confidence of the Entente Allies unshaken and victory assured. Just when peace will be proclaimed cannot be predicted. It means so much to Belgium—yet, in spite of the unprecedented sufferings of her population, she remains true to the cause and will fight until the rights of weak nations are recognized and tyranny overthrown.

BUT—

The longer the war continues the greater Belgium's privations will become. Every day adds to her suffering. Here is an extract from the Belgian note to President Wilson, in answer to his peace appeal:

"Previous to the German ultimatum, Belgium only aspired to live upon good terms with all her neighbors; she practised with scrupulous loyalty towards each one of them the duties imposed by her neutrality. The chancellor of the empire, when announcing to the reichstag the violation of right and treaties, was obliged to recognize the iniquity of such an act and predetermine that it would be repaired. But the Germans, after the occupation of Belgian territory, have displayed no better observance of the rules of international law or the stipulations of The Hague convention. They have, by taxation as heavy as it is arbitrary, drained the resources of the country; they have intentionally ruined its industries, destroyed whole cities, put to death and imprisoned a considerable number of inhabitants. Even now, while they are loudly proclaiming their desire to put an end to the horrors of war, they increase the rigors of the occupation by deporting into servitude Belgian workers by the thousands."

Will YOU Help Belgium to Hang On

Remember \$1.00 a month—less than 4c a day—will provide three slices of bread and a pint of soup a day. \$2.50 a month in the hands of the Belgian Relief Commission will save an average family.

We plead for the continuous support of the Grain Growers' Associations

\$30.00 will Save a Family for One Year.

How many families will your local Association undertake to save?

Every cent contributed to the Fund goes to the sufferers. There are absolutely no charges against these contributions for salaries, wages, printing, advertising, stationery, postage, etc.

Will the secretaries kindly draw attention to this Special Appeal at the next meeting of their local. Belgium deserves it! Send your subscription weekly, monthly or in one lump sum, to The Grain Growers' Guide, or

Send Cheques
Payable to
Treasurer

Belgian Relief Fund

290 GARRY STREET, WINNIPEG

given good satisfaction especially with hogs.

We charge non-shareholders one per cent. of the home price of their shipments as a commission which money is paid on to a share for them so that no one can ship thru us without in time becoming a shareholder. Shareholders get full returns, less the bare expenses. We also deduct \$10 per car to help pay our manager's yearly salary.

Want Good Bookkeeping System

We have several difficult matters to settle yet, chief of which is how to recompense our manager for his time and work adequately and yet not to raise our expenses too high. As our business grows this difficulty will disappear, but at present we require as much time spent on the work as we should if we handled four times the volume of business and besides the thing requires really more managing now than if it were larger and well established. We have not yet discovered a good yet easy system of bookkeeping, owing, I suppose to the fact that none of our responsible members know much about figures and I shall read with interest the reports you publish in the hope that I shall see one there that will answer these requirements.

We are not in active opposition to our local merchants except with to goods that can be handled in car lots, and goods on which it appears to us, too large a handling charge has been placed. Up till now, I even believe, we have helped the business of the local merchant instead of marring it. We get, with the exception of flour, all our goods thru our central because we recognize that it is only by the co-operation of all the farmers in the province that we can continue in our business. We also get more consideration, and better treatment than we would from most wholesale houses.

Any point without a live co-operative association is losing more than it can afford to.—W. E. Kimber, Parkside, Sask.

\$13,662 TURNOVER FOR SUPPLIES

This association was organized at Rowletta, Sask., in November, 1914 and was incorporated under the Saskatchewan Co-operative Associations Act to trade in all kinds of farm supplies. Our Annual Return for 1916 shows 43 shareholders, each holding five shares of \$10 each with a paid up capital of \$1,571. Our turnover for 1916 amounts to \$13,662 which is a good showing over 1915 when the amount of business done was \$6,652. Our profits after paying working expenses are \$968 which after paying six per cent. on capital and four per cent. on purchases leaves a balance of \$327 placed in reserve, and our directors realizing that the stability of any trading body is reflected in its reserve capital have built up a reserve of \$400 in the two years we have been in operation. The knowledge that we have been able to erect a 20 feet by 40 feet warehouse, also a coal shed and weigh scale and do a business of \$13,662 with a capital of \$1,571 goes far to show the advantage of doing business on a cash basis. A little careful financial manipulation by our secretary has enabled us, up to the present, to avoid having to go to the bank for assistance in picking up bills of lading.

The most of our business has been done thru the Saskatchewan Grain Growers' Association and our secretary has found that by always keeping a credit balance of between \$200 and \$300 with the central he is able to have all car lots shipped on open shipments. This does away with the necessity of lifting the bill of lading. The secretary is always careful to see that check for the full amount is sent central within 24 hours of receiving the car.

We are an independent co-operative association, not allied with any of the Grain Growers' locals, but we realize that for the co-operative movement to become a success we must to build up a strong wholesale society and with that end in view have taken \$500 debentures in the Saskatchewan Grain Growers' Trading Department.

We, like other associations, feel the pressure at times of the established trade and the writer views this opposition with satisfaction for it was the

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