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if they will but co-operate for their own protection they will very soon correct the unsatisfactory conditions.

Agricultural Credit

Farmers in the Prairie Provinces today are paying from 8 to 12 per cent. on bank loans and from 7 to 10 per cent. on mortgage loans. They are very generally paying the same rates of interest on overdue accounts with local merchants and on notes given in payment of farm machinery. Yet despite this fact hundreds of millions of dollars have been borrowed from Great Britain on the public credit of the Canadian people at 4 per cent for the benefit of Canadian railways, and for provincial and municipal corporations. The banks in Canada get their money at three per cent. and the loan companies at four per cent. or less. No one doubts that prosperous agricultural development is the foundation of general national prosperity. It cannot be contended that the agricultural industry can be permanently prosperous under such high rates of interest. No manufacturing industry or railway could live at all under such conditions. And there is no reason why the farmers should be forced to do so. In Australia and New Zealand the problem is solved by state loans on long terms at 5 per cent. The state loan system has its weaknesses but will probably be found to be the only solution for those farmers living on the frontier with little or no security. Other farmers, however, who have security should be able to get their money as is done in Germany, France and other European countries through the co-operative credit organizations at low rates of interest. The banking system of Canada cannot, or will not, meet the needs of the agricultural West, and the loan companies are in the same position. The result is the farmers are forced to dump their crop on the market and cause a grain blockade resulting in heavy losses, whereas if they had proper credit they might market their crop throughout the year and avoid any congestion. There are hundreds of millions of dollars now on deposit in the Canadian banks drawing 3 per cent. There seems no good reason why the farmers should not be able to take advantage of this huge fund at 5 or 5½ per cent., when they have ample security to give for it. The system of co-operative credit in the old countries should be investigated and a remedy should be worked out for Western Canada. It can be done if those in authority have the will, and if the farmers who grow the grain take hold of the problem in earnest, the question can be solved to the great benefit of the country in general.

In Conclusion

Lest anyone should accuse me of defaming the country in which I live, I wish to answer this charge before it is made. No one has a firmer belief in the future of this country than I have. The natural resources of the Prairie Provinces are capable of maintaining a prosperous and contented population several times greater than the present entire population of Canada. It is a land endowed by the Creator with almost everything required by man, and what cannot be produced in the Prairie Provinces can easily be secured in exchange for our products. Conditions as created by nature in this country are such as to cause no complaint. It is the artificial conditions created by man through unjust legislation that has brought about conditions such as I have depicted. It is the right and duty of every citizen to study conditions and to assist in providing a remedy. The remedy required can be secured through constitutional means by the use of the ballot, which is the only weapon of self-defense in the hands of every citizen. No man or body of men has any monopoly on wisdom and no one is infallible. If each one studies conditions and then works for a remedy, there will soon be a vast improvement. Changing conditions demand different remedies, and what may be satisfactory to cope with the problem today, may be altogether inadequate or unnecessary ten years hence.

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