OFFICERS: Penhold President-James Speakman. Vice-Presidents-H. W. Woods S. S. Dunham Rice Sheppard W. D. Trego Lethbridge sec.-Treasurer-P. P. Woodbridge ...

A PROGRESSIVE UNION

A very interesting report is to hand from J. H. Dixon, secretary of Dalemead Union, No. 461. This report is for the first half of the year 1915. Mr. Dixon states in the course of his report:—

It is with pleasure that I am able to

report once more in this my second year of office another substantial increase in our membership, and it is worth noting that up to the present no member has lodged any complaint against the working of our union. I have been disappointed sometimes that we have not more members present at our meetings, and I am sure our president is with me when I ask for suggestions from any of you as to how we can make our meetings more interesting. Remember that when! you become a member your duty does not end by paying \$1.00; what we need is your presence with us at every meeting you can possibly attend, as it is then that our union is of mutual benefit.

The recent shows fifty-one members

The report shows fifty-one members registered, forty-three paid up, leaving eight members in arrears. The financial statement is very complete and should be considered very satisfactory. The union has handled one car of hard coal, three of Galt and four cars of cedar posts, containing something over 8,000 posts altogether. The saving to the union on these items alone compared with local prices for the same goods amounts to \$618.44. The receipts total \$126.98 compared with an expenditure of \$105.30, leaving a balance on hand of \$21.68. The expenditure covers delegates expenses to the annual convention, membership dues to the Central office, donations to baseball club, ladies' auxiliary and other small items

BACK AGAIN

L notice that in last week's Guide Mr. Speakman very kindly refers to my illness and absence in the country recuperating. I am glad to say that I have now been able to return to the office and take up the work as usual. A very enjoy-able ten days was spent with one of my old farm neighbors, during which time old farm neighbors, during which time I renewed acquaintance in a practical way with stooking good heavy crops of Marquis wheat and barley, also the milking of cows and other farm operations in season at this time of the year.

P. P. W.

A LETTER FROM NEW ZEALAND

About a year or so ago I got into touch with a large Farmers' Co-operative Association in New Zealand. Some very enjoyable correspondence has resulted with the manager of that association, and some interesting information has been gathered I believe on both sides. So interesting has some of this correspondence become that I have judged it worth while printing this week, in part, a letter which has just come to hand. Readers of this page will I think in many cases be interested to learn something of cases be interested to learn something of what co-operators are doing and thinking in other parts of the world, particularly New Zealand, where agricultural development thru co-operation has reached a stage perhaps unequalled in any other English speaking country. It is interesting to note that paragraph in which Mr. Relph states that in New Zealand the farmers no longer have to guard against the large capitalistic interests and that no one there is very poor and no one very rich as we understand riches in this country. It must be remembered, however, that the co-operative movement country. It must be remembered, how-ever, that the co-operative movement among the farmers in New Zealand is ctically forty years old, and from the literature which has been sent me, they evidently had much the same difficulties to overcome at first as we have. Canada merely need to stand loyaly with each other as they have done in New Zealand and in due time we will doubtless be able to make a similar statement in

regard to our own condition.

Dear Mr. Woodbridge:—Your most interesting letter of 8th June last reached me about a fortnight ago, and I have enjoyed reading its contents two or three times over. You have supplied an immense amount of information of a very

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P. P. Woodbridge, Secretary, Calgary, Alberta, to whom all communi-cations for this page should sent.

instructive and interesting character, from which anyone is able to form a very clear conception of the commercial and general conditions that obtain in your country. To me, your letter is all the more appreciable from the fact that I have passed thru a good deal of the country which you mention and I noticed for myself the enormous extent of your provinces and I could not help realizing the tremendous difficulties that must exist in the matter of transportation and communication between these various wide apart centres.

You ask me for some further information, which I shall have very much pleasure in supplying, and indeed will follow this up from time to time with any information of a nature which I think might be of interest to you.

I am sending in a parcel under separate cover a copy of our Memorandum and Articles of Association. A perusal of these will give you an idea of what our regulations are, altho I must advise you in this connection that these rules were drafted about thirty-six years ago and many of the clauses have been very-considerably amended, and as it would mean good deal of trouble to make the adjustments in the copy which I am sending, I am also forwarding a similar set of regulations belonging to a recently formed o-operative association. You will notice that the difference between the modern rules and ours is that very much more extended powers are given to the directors. In years gone by it was not customary to give companies such full powers, but I am advised that with regard to all new companies that are promoted it is deemed advisable to include the very fullest range of powers and objects in the memo.

With regard to what you term the details of our organization, I understand from this that you would like a review of the nature of the business in which the association concerns itself, and if this is really what you wish, I think the booklet which I posted to you some time ago covers practically the whole of the ground.

A Wide Business

At our headquarters here in Christchurch we have a very extensive block of buildings of the nature of what you understand in America as departmental stores, in which almost every department of commerce is represented. Then we have extensive offices where the records are dealt with, a separate office for our livestock department, another for the land selling department and so on. We have livestock saleyards dotted about in various parts of our district, with branches various parts of our district, with brainers also established, with their respective departmental stores, etc. We lay ourselves out to assist shareholders both financially and with livestock and all other supplies. We watch their progress, send inspectors round periodically to make up inventories of their live and dead stock on the farm, make up balance sheets for their own information and ours and to assist them and ourselves to see what progress they are making from time

We have large warehouses into which we receive their separate clips. They are stacked, allotted, exhibited and sold to buyers who periodically visit New Zealand for this specific purpose, from your own country, United States, Belgium, France, Germany, Japan and Great Britain. We also act in the capacity of bankers for also act in the capacity of bankers for a great number of our shareholders. Our grain stores are also kept fairly busy thruout the season, dealing with the produce of our farmer shareholders.

Federation Proposed

I alluded to this scheme, I think, in my last letter to you. You will be inter-

ny last letter to you ested now to learn that your letter reached me at a very opportune moment in this respect. It came in on the very day that we were holding our second conference, on the 6th instant, and I read its contents, unofficially, to a number of the delegates present and they were very much interested in the letter.

I am sending on to you a copy of the minutes of the proceedings of that meeting, also a printed copy of the proposed memo. and articles of association, and as as you say, it is rather singular that it to same line of thought is in active evidence in the various parts of the world, with regard to co-operation. We find all the world over a desire on the part of these concerns to link up with one another, just as you have been trying to do in Canada. You refer to difficulties that exist even with the co-operative companies themselves, in waking up to a realization of the great benefits to be derived by working in closer concert. We have the same kind of thing to contend with here, altho perhaps in not so marked a degree, for the reason that we are nearer each other and the opportunities for getting into more frequent touch are more favorable than they must necessarily be with you in a country of such vast extent. With you, also, one can tully understand that the conditions which obtain in one province vary considerably with those of another, both as regards climatic and other natural differences.

Favors Mixed Farming You state that the co-operative movement with you over there commenced about fifteen vears ago, in the prairie provinces, in Saskatchewan, chiefly for the purpose of furthering the interests of the grain business, and it is interesting to note that the livestock business is now ranking about equal in importance. This, in my opinion, is a good thing, from a business point of view, at any rate, as the two classes of industry produce an income which is distributed over a greater part of the year than would be the case if you were wholly dependent upon the revenue accruing from grain.

I have not yet had time to thoroughly study all the literature you have so kindly sent, but I have perused the official minutes of your seventh annual convention, which took place at Edmonton in January last, and from this I get a better understanding of the constitution and aims of your union. When I first communicated with you, I thought you were purely a commercial organization, but I see that this is not so. Yours is really a union of a great number of units, who are bound together thru the medium of your organization for the purpose of mutual protection and general enlighten-ment thru the means of literature, com-mittee reports, etc., and the commercial side of the organization has really appear-ed to me to be introduced as an after-thought thought.

The Farmers' Unions Your union seems to me to be per-forming the same functions that our farmers' unions aim at. In almost everv little centre thruout this Dominion there is a branch of the N.Z. Farmers' Union, and once in every year a conference is held in our capital city, Wellington. That conference is sitting at the present time. There are the provincial headquarters and offices, and every province sends so many delegates to the annual conference. To give you some idea of the work they undertake, I will cause to be sent to you full report of the proceedings of the conference now being held, agenda paper, etc., etc., and I trust this will be of interest to you. You will see, therefore, that the Farmers' Union in Union in New Zealand, as we understand it, is a non-commercial concern altogether and the farmers' co-operative concerns care for the commercial side of the farmers'

With regard to agricultural literature, we have a very excellent agricultural journal, which is issued once a month under the auspices of the government. I will see that one of these is sent to you each month and I will also cause to be sent a copy of our New Zealand Official Year Book, which contains a interesting statistical

A Square Deal I notice in one of the reports in connection with the convention that reference is made to the large capitalists and the care that your union has to exercise in guarding itself against undue influence of this factor. We are much better off in this country, inasmuch as there is a more even distribution of wealth. We have no one here very poor and no one ery rich as you understand riches, and aking things on the whole. I feel sure that sir farmers are wonderfully well catered

DISTRICT DIRECTORS: Victoria-P. S. Austin Ranfurly Namao Cowley Calgary—J. A. Bishop Bed Red Deer—D. Buckingham Medicine Hat-E. E. Sparks Jeuner

for and receive an all-round square deal Interested in Hail Insurance

In the report of your directors, reference is made to the matter of hail insurance. On page 4 of the pamphlet referred to, under this heading it reads:—

"Your board note with pleasure the success achieved by the rural municipal or co-operative system of hail insurance,

This strikes me as being something new in the matter of insurance, and further, as some parts of our territory are subject to visitation of hail storms in certain seasons, with very disastrous effects, I should like to have particulars of the working of such an insurance. I am inclined to think that kind of risk might be introduced to advantage in this country. Perhaps a specimen policy would be about the best guide you could supply.

Then, again, another paragraph under the heading of "dried out" districts, from what I can gather from the article you lay yourselves out to assist those farmers who suffer periodically from drought, which is also the kind of thing that, in a mild way, we are subject to in certain parts, and any information concerning the help supplied by your pro-vincial government would be very inter-

This association is just upon the close of its financial year (the 31st instant). We are looking forward to a satisfactory result, altho I fear that we cannot expect such a good return as last year. The war, during the whole of the current period, has more or less affected our business operations, especially so in our auction departments. The loss by submarine of two of our fine insulated steamers and the commandeering of others for imperial government purposes, disorganized our shipping of that type, so much so that the cold storage at the several freezing works became congested and the farmers were compelled to hold their fat stock. and, this too, in a very trying and exceptionally dry year. The result, as you can imagine, meant serious losses to many of our grazers. To compensate this, howour grazers. To compensate this, how-ever, we had an extraordinary sequence of good prices for our cereals, so that, as far as the individual farmers are concerned, when one thing is weighed against the other, they have not done at all badly.

With kindest regards and best wishes for success in your undertakings, Yours faithfully, E. W. RELPH,

Manager New Zealand Farmers' Christchurch, N.Z., Co-operative Assn. July 29, 1915.

SEED GRAIN RELIEF LOANS Following my article in the last issue of The Guide, I am glad to publish the following correspondence, which explains itself. I think our farmers will recognize the consideration which the government has given them in this matter and will at their heat to represent the consideration. do their best to repay the one-half asked

for as promptly as possible.

My Dear Sir:—You will no doubt have seen thru the press that the government, owing to existing conditions, has decided to collect only one-half of the advances made for seed grain and fodder, and from those who have received relief alone only one-half out of this season's crop, leaving the balance for subsequent pay-

have no doubt that this will meet with the wishes of those who have been asking the government to forego collection of the full amount this season.
Yours faithfully,

W. J. ROCHE, Minister of the Interior

Ottawa, Sept. 7.
Hon. W. J. Roche, Ottawa.
Dear Sir:—I beg to acknowledge receipt of your letter of the "th instant and to thank you for the concession you have made in the collection of the advances to farmers for various kind of relief.

You say nothing about the method of collection, but I am sure our association will be glad to co-operate with you to render the cones.
easy as possible.
Yours sincerely,
JAS. SPEAKMAN. render the collection as inexpensive and