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 Fourth, Rice Sheppard, Strathcona.
 Hon. Sec.—E. J. Fream—Calgary
 Sec.-Treas.—P. P. Woodbridge—Calgary

EXPERIENCE WITH BANKS

By request of Mr. Speakman the following notice is inserted:

"The Directors of the U. F. A., in their meeting today, in view of the widespread feeling that the present action of Canadian banks in many cases is not helpful, but often hindering to business and farming, have appointed Messrs. Wood, Woodbridge and Speakman a special committee to investigate this matter and suggest a remedy. We desire, first of all, to find out exactly in what way the banks are hurting agriculture by their action and we therefore invite any farmer who has any experience in the matter to give us the real facts in his own case, so that we can learn definitely what is wrong. Address all letters as soon as possible to P. P. Woodbridge, Provincial Secretary of the U. F. A., Calgary.

JAS. SPEAKMAN, Chairman."
 Calgary, Oct. 17, 1914.

CONVENTION DATES FIXED

At a meeting of the Provincial Board of Directors, held at this office October 16 and 17, a particularly heavy amount of work was disposed of, there being no less than forty-five items on the agenda, necessitating morning, afternoon and evening sessions. As a result of this meeting, a joint legislative and executive committees left Calgary on Sunday evening for Edmonton to take up with the government matters pertaining to Direct Legislation and Agricultural Credit.

The date of our annual convention to be held next year at Edmonton, was fixed for January 19, 20 and 21, and special committees were appointed to make all the necessary arrangements. Special efforts will be made in connection with the women's convention to be held in conjunction, and no efforts will be spared to make the Alberta Farm Women's Parliament an unqualified success.

Full details will be rushed out to the locals at the earliest possible date by circular letter.

ONE OF THE BEST

Hanna Union, No. 536, has a membership of thirty-seven fully paid up. This is one of our most active unions and a steady correspondence has been kept up with the Central Office during the year. In May last, the president, O. E. Payne, reported that they had sold shares, and had the full amount required for the first 20 per cent. instalment of stock for a farmers' Co-operative Elevator deposited in the bank. Mr. Payne also organized the Lonebutte Union in July last, which union has now a membership of fifty-five fully paid up.

ABOUT BELMONT

Belmont Union, No. 537, has a paid up membership of thirty-four. Altho various letters have been received from the secretary, P. L. Rogers, from time to time, no actual report as to what the union is doing has reached us. However, we hope to receive some interesting reports during the coming winter, as it is evident from the correspondence on our file that interest has been kept up and meetings held regularly, until July last at any rate, which is the date of the last letter to hand.

HOW'S SUNSHINE?

Sunshine Union, No. 538, has a membership of 24. This union was last heard of on April 25, when the secretary, M. L. Boyle, reported that they were going forward steadily and hoped to have a membership of seventy-five before the end of the year. The union was also very interested in co-operative purchasing. We trust that now the busy season is over, the union will again hold regular meetings, and that we shall receive reports as to the work which they are carrying on from time to time.

ON THE JOB

Another of our energetic secretaries is J. C. Williamson, of Colinton Union, No. 540. This union has a membership of twenty-six and a steady correspondence has been kept up with this office during the year.

A UNIVERSAL SUCCESS

H. Lockstidt, Secretary of the Universal Union, No. 570, reports as follows:

"I am pleased to inform you that we are still alive. The last two meetings were very poorly attended on account of the busy season, but we expect a larger attendance from now on and have arranged to have an interesting entertainment for each meeting. We have fifty-three members in good standing at present and still expect a few more before spring.

"Our local has derived much benefit since joining the Youngstown District Association in the way of co-operative buying, which is one of the main things we have taken up. Our first annual picnic, which was held on June 19 and at which Provincial Secretary P. P. Woodbridge was present, was a great success in every way and a hearty vote of thanks was extended him for his presence, which was greatly appreciated by all. I have been asked by some of the ladies to start a Woman's Auxiliary in connection with our local, and if you can give me any literature and advice in connection with this matter, it will be greatly appreciated."

VALUABLE ADDRESSES

J. Higginbottom, of Lonebutte Union, No. 643, reports that that union held a meeting in the Fry schoolhouse on October 2. Professor Elliott, of Olds, was to have been with them, but he disappointed. However, they had a big crowd and speeches from Dr. H. H. Wade and J. C. Trenaman, both of the town of Hanna. The former spoke on present conditions and the latter on the law as it is with regards to implements and machinery. The secretary, J. Higginbottom, spoke on the necessity of the farmers sticking together if they wished to get the full value of combination and co-operation. Seven new members were enrolled.

AMUNSON MEETS AGAIN

A meeting of the Amunson Union, No. 413, was held on October 1. The president, Mr. Price, was in the chair. Owing to inclement weather, busy times, etc., this union has not been holding meetings very regularly during the past couple of months, but the interest is being kept up and we hope to receive some interesting reports during the coming winter.

CO-OPERATION PAYS

R. M. McCool, Secretary of Floral Union, No. 471, reports that some time ago they formed a District Association consisting of representatives from the four adjoining unions, and Bottrel Union is now desirous of joining. The bulk of the work is being done thru the Central, which makes it very convenient for all. They have at present a car each of salt, apples and lumber ordered, and have already received a car of coal and expect to order some more immediately. Mr. McCool says: "Since we have dipped into so many things, i.e., we have bought and sold on the co-operative plan, it has created very much enthusiasm among the members and that accounts for so many new members, and we look forward to receiving a great many more. One day last week an order was sent for some fifty plow shares, which are delivered here at a saving of from \$1.25 to \$1.75 each share. A good lively interest is taken by a goodly number of our members, altho a few are dead. We are now selling hogs on a co-operative plan and altho we have just started, it seems to be a paying proposition."

In view of the general scarcity of reports from our local unions at the present time, such an enthusiastic and optimistic account as that sent us by the Floral Union is very refreshing indeed. One of the most noticeable features amongst the various activities of this union is the close attention paid to the official circulars. From previous personal experience we know that occasionally in the regular meetings of local unions these circulars are not read to the members, and as the only copy usually possessed

by a union is in the hands of the secretary this means that the members are not acquainted with the various items presented for their consideration by this office and the primary object of the circular is thus defeated.

SOUNDING CREEK REPORTS

Accompanying a remittance of \$7.50 for membership dues was the following report from the secretary of Sounding Creek Union, No. 601:

"Our number of members has now reached fifty-nine. Orders for fence wire, willow posts, coal and flour have been made and executed, and the members have expressed themselves as being exceedingly pleased with all the commodities they have obtained thru the U.F.A. The number of members attending each meeting and the interest taken by them, some having to come over seven miles, is very encouraging."

Apparently this union is making very satisfactory progress. One outstanding feature of the report is that regular meetings were held since organization every month, with the exception of August—when the weather interfered. In addition also to the regular September meeting, a special meeting was held on the 24th of that month. We shall also be pleased to receive more detailed reports from this source in the future.

THE SOUTH IS HOPEFUL

The following is a characteristic report from one of our secretaries in the South country; he says: "We have had no meetings since June 5, as we had a total failure of crops here. Everyone felt very discouraged and this fall half of the members left for other parts to work."

"We have an Alberta Farmers' Co-operative Elevator here at Foremost and get flour and feed at right prices. We got in the two first carloads of coal last Tuesday, which will be a great help, as altho we have local mines, it often happens that a person cannot obtain coal when he goes after it. I find that we have plenty of moisture here now, as we had a foot of snow recently and rain also. We are looking for a bumper crop next year."

District Directors:

Victoria—P. S. Austin, Ranfurly; Edmonton—E. C. Clara, North Edmonton; Strathcona—W. G. Vicary, Strome; Red Deer—D. Buckingham, Stettler; Calgary—H. W. Wood, Strathmore; Macleod—J. Quinsey, Noble; Medicine Hat—W. D. Trego, Gleichen.

BUSINESS LOOKING UP

The following short, but comprehensive report has recently come to hand from A. A. Brown, Secretary of Onoway Union, No. 131:

We have twenty-seven members on the books. Business is looking up on U.F.A. lines. This year's turn-over will be in the neighborhood of from \$300 to \$400 instead of from \$30 to \$40 as usual, which speaks for itself.

ORGANIZING A CREAMERY COMPANY

In his report of the September and October meetings of Raven Union, No. 554, Secretary Cole mentions the fact that the members of that local are intensely interested in the organization of a creamery in their community. He writes as follows:

"With regard to the creamery a list was opened by the secretary of those who guaranteed cows and money to support the same, it being proposed to take over the creamery of F. Copeland and rent a building occupied by him. The total guaranteed by members present was 82 cows, \$110 subscription, and a committee of four was appointed to further solicit. A meeting was fixed for November 11, at which it is hoped organization will be perfected."

A FUNERAL NOTICE

The following letter was received at this office some time ago and explains the fact that the name of Berry Creek Union, No. 316, appears on the list of our suspended unions:

"Permit me to report the passing of Berry Creek Union. Symptoms which developed with the formation of Stanmore local Alberta Farmers' Co-operative Elevator Company have since proved serious. A few of the members are absorbed in neighboring unions, the remainder, I trust, are laid away in peace to rest for the coming of another day."

Yours with profound regrets,
 T. G. LEVINS,

Actg. Sec.

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