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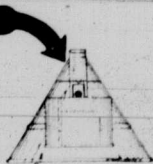
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The Mail Bag

FINANCING GRAIN ON FARM

Editor, Guide:—I have noticed many comments on my address delivered at the annual meeting of the Home Bank of Canada, in Toronto, on June 28. More particularly I have before me the comments of the "Financial Times" as follows:

"Mr. Kennedy's plea for banking accommodation to enable the western farmers to store their grain rather than rush it upon the market as soon as it is threshed was a powerful and convincing one. The proposed improvement does not, however, depend upon the action of the banks alone, as it is obviously necessary that the farmers should have better provision for safe storage of their grain if it is to be made collateral for bank advances."

This goes to show very correctly that it is a matter for the farmers to take part in and assist, in so far as it is possible, the Banking Association to work out a workable measure whereby our banks would be protected from any undue risk in advancing say 50 per cent. of the value of the farmers' grain crop, while remaining in store on the farm. Now, I would like to point out that, in my opinion, it is up to the farmers of the West to show in no uncertain way that they are prepared to go the limit, in so far as reason and common-sense would permit, in meeting the bankers in their demands for bringing about a fair working arrangement.

I would also suggest a brief outline of a plan which might act as a basis to get to work on:

1. That a printed document be prepared and agreed upon by both parties, that when signed by the farmer he shall receive 50 per cent. of the value, and that then and there the grain absolutely becomes the property of the bank under the following conditions:

2. That the farmer should have the right to sell said grain to whom he likes, in any way he sees fit and at any time it may seem good to him to do so, providing, however, that he must in all cases, if the bank so demands, sell before the new crop is ready for the market.

3. That it be made an offense under the Criminal Code for a farmer to dispose of grain or the proceeds of grain on which such advance has been received without first reimbursing the bank the amount advanced. If it were found necessary, additional protection for the bank could be provided by means of a uniform lock for granaries, this to be provided by the bank and the key held by them.

We have three Provincial Associations, with fourteen hundred local associations, and we have two hundred or more points in Saskatchewan covered by the Saskatchewan Co-operative Elevator system, and nearly one hundred in Alberta, and over one hundred in Manitoba. Now at all those points a united working arrangement could be made whereby a system could be put in force, making every local and every member thereof a party to the scheme, in duty bound to assist and protect the bank wherever possible, thru united effort to encourage honest dealing, and discourage dishonest dealing. I do not hesitate to say that it is up to the farmers in the West to assist in providing machinery that will enable the banks to carry out such a policy. I would also like to point out in the plainest way I can that when the farmer signs the document above referred to, that he makes a declaration that he has in store in his granary one thousand bushels of wheat, more or less, as the case may be, according to machine measurement, or some other means of accurate weight if found necessary, and that he will faithfully carry out all demands contained in this contract. It may be necessary to say that the bank's claim takes priority over all other claims, to such a point as the Dominion legislation may decide. I would also like to point out what an economical gain could come from such a working arrangement, as labor, machinery and power play such an important part in production. Thru such a policy threshing and fall plowing can be greatly facilitated. First, by having

portable granaries on the farm, setting the machine near the granary and spouting the grain direct into the granary, thereby doing away with a number of teams and men that are usually used under the present system. Then, again, fall plowing can be carried on while the grain remains in store on the farm instead of our being compelled to draw the grain to market in order to pay pressing obligations, as we are compelled to do under the present circumstances. I personally have known machines, teams and men to stand idle for the want of more men and teams to carry the grain away to market, where as had they been able to spout the grain into a portable granary they could have gone on with the threshing. In conclusion I would say that the labor problem is a hard one to solve when you stop and consider that no man was born a slave for me. Then is it not up to us to govern our business according to circumstances, and not find fault that men are not ready to come forward to work for us for a period of thirty or forty days and then stand in amazement as to how they are to get a living for the balance of the year? I seriously believe that this is a work which the Grain Growers' Inter-Provincial council should deal with without delay.

JOHN KENNEDY.

Winnipeg, Aug. 3.

PREMIER SCOTT ON MORTGAGE ACT

Editor, Guide:—I am sending you herewith copy of a letter which I have today written in reply to a question concerning the launching of the Saskatchewan Co-operative Farm Mortgage scheme. Inasmuch as this is a matter of widespread public interest it occurs to me that you might desire to convey to your readers the information contained in the letter. Believe me, very sincerely yours,

WALTER SCOTT.

Premier's Office,
Regina, August 3, 1914.

John A. Putt, Esq.,
Sec., Bailey G.G.A.,
Pinkham, Sask.

Dear Sir:—I wrote you on 16th July upon receipt from you of a resolution adopted by your association urging upon the government the importance of immediately putting the Saskatchewan Co-operative Farm Mortgage Act into force and stated that I should have the resolution placed before the government at an early date. Since then the government have again considered the subject.

I am directed to communicate with you further and to say that even prior to last week the prospect of a sufficient improvement in the conditions of the Old Country financial markets to justify an attempt to launch our co-operative farm loans scheme was not bright. The total demoralization of the money situation by the present trouble in Europe practically destroys all possibility of hope of the Act being brought into operation this year.

Your members, no doubt understand that the Act contemplates the procuring of most of the necessary monies by the sale of the Co-operative Company's bonds in London. Our home savings available for investment in these bonds cannot be expected to supply beyond a very limited amount of the total monies required. Most of the bonds for a time at least must be disposed of to the same investors who buy our government and railway company bonds. These investors are on the far side of the Atlantic. Everyone in any degree conversant with such matters will readily see how important it is, keeping an eye open to the future success of the co-operative money scheme, that it shall not be damaged at the start by having its first bond issue floated when the market is unfavorable. The success of subsequent issues will certainly depend considerably on the fate of the first issue. For months past the market conditions have been so bad that both governments and railway companies have hesitated to offer bonds for sale—bonds which are a regular and well-known article to the Old Country

Continued on Page 18

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