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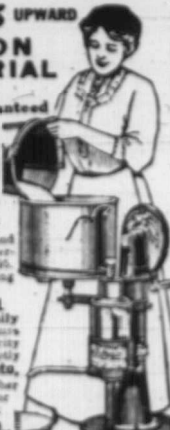
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it seems to please the bankers and it doesn't hurt us.

Co-operation is Education in Self-help

The fifth point is that the association must provide credit for all deserving of credit in the district. That is very desirable if it can be done, but it must be remembered that credit associations are voluntary associations. The deserving farmer can come in if he wants to and he can stay out if he likes. A co-operative association has no Bank Act to fit over the farmers to make them get together and co-operate. I wish to heaven that co-operation could be induced in that way, but co-operation is above all a process of education in self-help. Credit associations should be broad enough to take in all deserving farmers, but it would be almost too much to hope that at first all the farmers in any district would come in. I quite agree with Mr. Brown that the aim should be to make the associations so necessary and helpful that all would want to come in.

The last point is that of forming associations by means of joint stock companies with limited liability. There is no one best way of forming such associations, some co-operative associations thrive without incorporation, others thru corporation with capital stock, still others thru corporation without capital stock. There should be a written constitution agreed to by all members whether it is in the form of a co-operative agreement or of a charter, and there should be a clear-cut provision for arbitration and conciliation in case of difficulties arising. One point should be carefully guarded in case of incorporation with capital stock, i.e., that the money interest does not overtop the human interest in the corporation. A member should be at liberty to take as much stock as he wishes, but every member should have only one vote regardless of how much financial interest he has and there should be no proxies. A member should have votes according to the number of souls he has, not according to the number of shares he has. In a word, the human element should dominate, not the almighty dollar.

Farmers Themselves to Blame

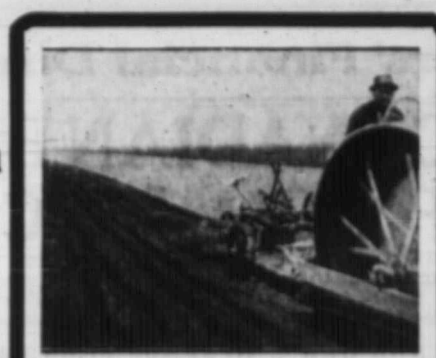
I sincerely trust that a working arrangement may be reached between the banking and the farming interests, the interests represented as we might say, by Mr. Brown and Mr. Wood, and we, as farmers, should do all in our power to facilitate the giving of a fair trial to any arrangement which the representatives of the two interests may, when they meet, deem feasible. There is one point that we as farmers should be clear on and that is that we should not meet the well meant efforts of the banks with any latest antagonism to the banks, because it is absolutely clear that we have put the banks in the dominant position they are in, and we have put ourselves in the subservient position we occupy. If there is any kicking to be done, we should go out behind the barn and kick one another.

May I just add a word on my own account on the matter of co-operation generally. We prairie farmers lack the co-operative spirit—we must try to develop it. Co-operation has made great strides in Canada in the last twenty years. Capital co-operates under the guise of big corporations, trusts, combines, trust companies and other similar combinations which are given special privileges. Labor co-operates by means of trade unions, labor agreements, compensation laws, benefit associations, and these have many privileges. The farmers do not co-operate, we compete with one another. The result is that while capital and labor have been strengthening their position, we have been growing weaker. The influence of capital and labor respectively on legislation and government has been growing stronger, that of agriculture weaker. We have been getting the handicaps, others the privileges. There are very few actual farmers in the various governments. We must get together and co-operate in everything that concerns us, industrially, socially, economically and politically. If we do not we are going to get still weaker in all these respects.

Many of our farmers are sceptical. They ask doubtfully, "Is co-operation good, is it feasible?" The simple an-

Brandon

July 17th to
22nd



Regina

July 24th to
29th

LOOK FOR THE Big Bull Tractor AT THE Brandon and Regina Fairs

Be on hand when the BIG BULL is working. Note its sturdiness and simplicity; its light weight, but superior power; the accessibility of all parts; the ease with which it is handled; its economy in operation; its evident durability; its general design and construction. Examine the BIG BULL, Special Features—the Bull Wheel in the furrow, the Patent Steer Wheel, Patent Levelling Device, Direct-Drive, Gear Shifting Device and many other exclusive features—and particularly the KEROSENE CARBURETOR EQUIPMENT, which can be attached to any BIG BULL Tractor, enabling it to burn either Gasoline or Kerosene.

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Then compare the BIG BULL with any other light tractor at the Fair. The BIG BULL will have the PULL.

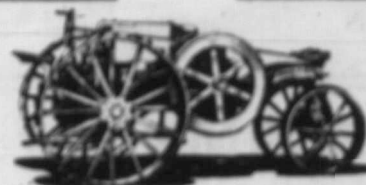
Bull Tractor Co. of Canada Limited

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"Mogul" and "Titan" Kerosene Tractors

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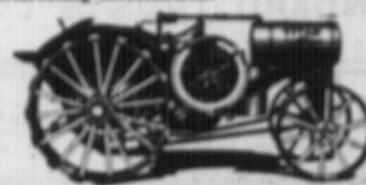
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