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The Grain Grower's Guide

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CO-OPERATION IN IRELAND

By Earl Grey, Governor-General of Canada

Two years ago, when a bill respecting industrial and co-operative societies was before the House of Commons, a special committee of the house was appointed to consider the bill and to take evidence on it, from leading co-operators. Earl Grey was president of the International Co-operative Alliance, and is regarded as one of the leading experts in the world on the subject of co-operation. In giving his evidence, he dealt with the various countries of the world, and gave most interesting information on the subject. It is of great importance to the farmers of Canada that His Excellency is a strong advocate of co-operation. Among others Earl Grey dealt with the co-operation that had been developed in Ireland, and on that country he said as follows:

"The co-operative movement is a growth of recent date. Just as Mr. Sonne was the father of Danish co-operation, so Sir Horace Plunkett and Father Finlay are the principal promoters of Irish co-operation. The first co-operative society was established in 1889.

"There are now in Ireland 300 creameries, 150 agricultural societies and 230 credit societies, and in addition there are poultry associations, flax societies, bee-keepers societies and various home industries' societies, making altogether at the end of 1906, 891 co-operative societies affiliated with the Irish Agricultural Organization Society, with a total membership of 90,000 members and with a trade turnover for 1905 of \$10,000,000.

"The registration of 32 new banks during 1905 is sufficient evidence that this form of co-operative society still appeals to the Irish farmer.

"The I.A.O.S. was started by Sir Horace Plunkett 18 years ago on the basis of self help, and on the foundation of self help has been gradually built up an edifice of government assistance.

"The government is co-operating with the I.A.O.S. in its endeavor to help the Irish farmers to help themselves. The report of the I.A.O.S. for the year ending June 30th, 1906, shows that the government granted the I.A.O.S. \$10,000 to help them to meet the expenses of organizing and supervising credit societies, and the subsidies contributed by the government to the I.A.O.S. to help it in its general work during the year ending February 28, 1907, were \$18,500.

"Now, I have learned from the report of this society most recently issued, that in Cape Colony one of their own men trained in Ireland has been appointed Agricultural Co-operation Commissioner, with power to spend \$45,000 on agricultural organizations and \$750,000 in co-operative loans.

"It has been recognized in South Africa that the chief want in that country was the impossibility of borrowing money for profitable agricultural operations, and that the best way of meeting this want was through co-operative credit.

"In the same way it has been found in Ireland that the money placed at the disposal of selected credit societies for loan at 3 per cent, by the department of agriculture, has been a great boon to the credit societies, which had difficulty in raising sufficient capital either from deposits or from the joint stock banks on overdraft.

"At the same time it should be stated that the joint stock banks have shown a very friendly spirit in their treatment of co-operative credit societies, several

bank managers having put themselves to personal inconvenience to attend meetings, and have shown a readiness to facilitate credit societies in various ways.

"The society reports that there is a constantly increasing confidence in the safety of the banks.

"It has been found—I am quoting from the society's report—in many districts where no other form of agricultural co-operation can otherwise obtain a foothold, co-operative credit is frequently welcome. This is partly due to the simplicity of the system and the effective aid which it gives to farmers in a comparatively short time, and it is due also to the fact that local prejudice amongst dealers is not so often directed against this form of co-operative enterprise as against poultry societies and agricultural societies. Indeed, some of the banks have been assisted in their formation by local merchants, who would have resisted any other type of co-operative society.

"It is satisfactory to be able to state that whereas investigations have been made as to the utility of the loans to the individual borrowers, the results have fully realized the most sanguine

"Co-operative societies are being formed in Ireland for the fattening of poultry, for the sale of eggs, for bacon curing, tobacco curing and for the handling of flax, with the result that the improvement effected in the co-operative handling of flax and the improved marketing facilities have undoubtedly been the means of considerably increasing the area under flax 1905-06.

"The dairy societies have been as in Denmark, of the greatest help to the Irish farmers. Dairy societies that have not hitherto engaged in agricultural trade are now recognizing the advantages derivable from the co-operation purchase of manure, seeds, etc., and are evincing quite a keen interest in the consolidation of business and federation for that purpose with the I.A.O.S.

"In districts where co-operative credit societies have been established with continuity, if not in actual connection, with agricultural societies, it has been found that the bearing which one has on the other, undoubtedly tends to the usefulness and prosperity of both societies.

"Further, it is interesting to note that the Irish Agricultural Wholesale Society was the first body in Ireland to guarantee the percentage of purity

I make two exceptions. Co-operative credit—a matter of vital concern to all farmers who intend to improve their system of agriculture, as they will have to adopt more tillage, with its corollary of winter dairying, and also live stock insurance, both of which at a later stage, I think, might be directly organized by a government department, with a view to the gradual development of a scheme which will justify the financing of the farmers' credit associations with public moneys on the lines followed in Germany and elsewhere, abroad."

A Farmer's Policy

By L. B. Walling

Secretary, Single Tax Association, Toronto

The Lawlor lot, on the north west corner of King and Yonge Streets, Toronto, was sold recently at the rate of more than \$3,000,000 an acre, exclusive of the building upon it. This is a fair sample of how the value of land increases in our larger cities. This lot, it is said, was originally obtained by the Lawlor family many years ago in payment for a board and laundry bill. To many farmers this example may be a revelation. They never dreamed that city land ever reached such a price. But here it is in cold figures, and there is land in Toronto held at a higher price even than that.

The same is true of every city and town in the province, the difference being only in degree. The larger and more populous the city the greater will be the value of the land. In New York and Chicago there is land 10 times as valuable as in Toronto.

The farmers of Ontario have all along held that they were the principal land owners of the province, but they are not. They are, so far as area is concerned, but most farm land is in itself of comparatively little value. Let any of those who have in the past opposed any proposal to raise all taxes from land values, sit down and figure how much farm land in their township it would require to buy one acre of such city land as the Lawlor lot. In many cases they will find that it would take more than all the farms in the township, improvements and all. It is to the cities and towns, therefore, that we must go to find the land owners of the province, if we would measure land by its value.

And how many farmers have any conception of the extent to which they themselves, taken as a whole, have contributed to the production of these enormous city land values? The value of land, apart from the improvements on or in it, is not the product of the land owners individually, but the collective product of the whole community. And the farmers are a part, and a most essential part, of the community. Imagine a community without any rural population. The cities draw their very life blood from the country. The country could get along in a way without the city, as in the case of pioneer communities, but the city owes its very existence to the country.

The land value taxer says that as the value of the land, exclusive of improvements, is the collective product of the community as a whole, it should be taxed for the benefit of the community as a whole. This would mean that high priced city lots, like the Lawlor

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EARL GREY, Governor-General of Canada

expectations, and profits of 20 to 50 per cent, or even more, have been proved to accrue the farmers adopting this form of credit. Another advantage which might be called as by-product arising from the working of the banks, is the increased interest taken, not only in the system itself, but in agricultural co-operation generally, by the committees. Men who hardly know each other except by name, and virtually never met, who were sundered by religious or political differences, meeting on bank committees, have helped each other in their work as farmers, and by discussing practical questions of local or general interest, have helped themselves and their parish by the diffusion of useful knowledge, the increase of practical improvements and the spirit and practice of good fellowship.

and germination of farm seeds and has thus been able to raise the standard of seeds to the great advantage of the farmers; and by reducing the cost of artificial manures has increased their use enormously, while the action of the department of agriculture has led to a more intelligent application of fertilisers.

"It may also be of interest to mention that the I.A.O.S. has arranged a scheme which enables members to obtain compensation for workmen's accidents by small premium of 3 per servant; and to insure their live stock from death by accident or disease for 4 per cent. per annum.

"I should like to quote one sentence from the speech of Sir Horace Plunkett at the last annual meeting of the I.A.O.S.

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