

All unpaid per cent. and from date of elled. Special e size as the made on fif- atter of capi- of opinion. co-operative ut should be tors thought accumulated ince, the fu- e association backing as ringer is at had dealings know there n the know- o-operative agers and a interest in ce construc- ity. Hence, use the sup- come luke- ough capital this someone same secur- t he earning three as at t the money present out have been this in the rd against asment. orable bank of surplus up doubtful he bank in . These it reasons for extra capi-

Inspection for Disease  
There should be inspection here, and in new associations against disease. In fection with tuberculosis or contagious abortion from incoming cattle would not only be a serious loss, but would probably militate seriously against fur- ther progress. The creation of an insur- ance fund should be a good move.  
The present rapidly rising prices of cattle is something that needs to be met by new associations by the most care- ful and close buying. Hence the neces- sity of an exceptionally competent buy- ing manager.

Extension of the Idea  
As intimated previously in this ar- ticle the idea has been suggested that the bank furnish credit to the associa- tion as needed and the farmers' notes be made payable to the association di- rect rather than to the bank. This is under contemplation at present. It does not seem impossible, but on the other hand, quite feasible, that similar con- tinuations of farmers should get from the bank money for other purposes. Se- curity of the loan is asserted by the bank to be the determining factor in ex- tending such loans and also in reduc- ing the interest rate. Since the farmers at Elfrus can do this farmers in other places should also be able to do it, for livestock or for other uses that short term capital may be put to on the average farm. Already there is in Western Canada in each province the framework of such machinery in the Grain Growers' associations of Mani- toba and Saskatchewan and the United Farmers of Alberta. Already the co- operative spirit is developed more among these locals and their centrals than among any other farmers' organi- zations we have. If such a system could be put into operation thru them it would not only help materially in get- ting the banks and farmers over some of their present difficulty of meeting on common ground, but it would great- ly strengthen the Grain Growers' as- sociations and the whole body of west- ern farmers. Such would essentially be a system of short term credit and if all the banks were prepared to do their part it could be a real factor in build- ing up a system of co-operative loans. A writer in a recent issue of the Jour- nal of Commerce suggests that if the banks are not disposed to lend suffi- cient money under the new amendment to the Bank Act, to meet the full de- mands of western farmers, it might be practicable to organize a subsidiary loaning company, with a capital of probably \$1,000,000, to supplement regu- lar loans of the banks. On a capital of this amount, he states, probably \$4,000, 000 to \$5,000,000 of cattle loans could be swung. If, however, the principle can be worked thru the Grain Growers' organizations, the centrals of which could probably be adapted to the same purposes as a subsidiary company such as that mentioned, only on a more ex- tensive scale, not only cattle loans but short term credit for other purposes could be supplied.

Discard the mongrel and scrub bull and save money. If calves are worth raising, they should be of the best breeding possible, on the sire's side at least. Use only the very best pure- bred bull available; good dairy cattle are more valuable each year, and the good ones never come by chance, but are well bred and reared.

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