

RESULTS OF ECONOMIC ERRORS

We read a good deal these days of hardship and suffering in our cities, and of poverty that is insupportable to the majority of us. We read the opinions of men who say that the moral tone of the nation is not improving and that intelligence is not spreading as rapidly as it should. Whether we agree with the conclusions made by writers upon these subjects is a matter of no concern at the present moment. Suffice to say that there is something in their argument. Wherein lies the cause? In the last analysis it will be found that our present economic system is to blame for these conditions. When it is known that employees in large firms that are the leading financial and commercial concerns of the country receive a wage that is little more than a pittance, the matter is partially explained. Huge dividends are declared, but there is no improvement for the small wage earner. We look at our educational system and we see that the public money devoted to elementary educational work is altogether out of proportion with the immense sums spent in other enterprises for the public weal. We look at the agricultural side, and we see that the farmer is hampered in his work and gives poor returns for his labor. It is a system giving more to those who already have, and oppressing those who have little or have none. The whole tendency of our commercial life is towards the amassing of riches by a few, and this is aided in all directions by legislation specially prepared to that end. The conditions which we outline in the beginning of this article and which are frequently most vividly portrayed by our leading writers and speakers, cannot be improved to any appreciable extent under our present economic system. It is not necessary, in seeking improvement, that wealth should be taken from those who have it for the benefit of those who have not. But it is necessary that opportunities be made equally favorable for the poor to compete with the rich. When the poor are given a fair show, the poverty and suffering will be greatly lessened.

PLANNING NEXT SEASON'S BUSINESS

Progressive farmers usually devote the winter months to studying out methods for carrying on next season's operations—as to the kind of crops to sow, what stock to handle, what kind of cultivation to adopt in the preparation of the soil for the seed, what implements it will be necessary for them to secure, and many other problems that must be considered by those who hope to make a success of farming operations.

One other question which is of the utmost importance, but which in the past has not received the attention from farmers that its importance deserves, is, how to finance the operations of the farm until the crop is secured and marketed.

One feature of farm economics which has worked out to the disadvantage of farmers as well as business men, is the system of having all our liabilities fall due in November. This system forces farmers to dispose of the product of the farm in the fall of the year in order to meet these liabilities, and all purchasers of farm produce take advantage of that condition to depress the price of what the farmer has to sell, with the result that there is less money to go into the general trade of the country than there would have been were prices properly maintained.

There are certain classes of expenditures in the process of raising a crop, that must necessarily be provided for in the fall of the year. There are other outlays, such as notes for implements, interest on loans, insurance and other liabilities that might just as well fall due at other seasons of the year. Country storekeepers, blacksmiths, and doctors, often have good cause to complain of their accounts not being properly attended to by farmers. It usually happens that the storekeeper

or business man in the town or village, is forced to carry the farmer while he is paying out money to meet obligations accruing from mortgages, insurance, etc.

We think that farmers should seriously consider this winter, the advisability of changing their methods of providing for their summer's supplies and instead of getting the village storekeeper to carry them until after three-ling, make arrangements with their local bank to get a loan until such time as they can realize on their year's operations. The banks are now beginning to look upon farmers' accounts in a different light to what they formerly did. There is no doubt that they would regard it better business to carry a number of farmers during the summer season than to carry the store-keeper who provides the farmer with necessary supplies.

The advantage to the farmer would be that he would buy his supplies for cash, and pay interest only on the cash value of what he purchased, while the storekeeper would have the advantage of being able to pay cash for the goods he purchased and thus secure for himself the usual trade discount.

The credit system has been the bane, not only of the farmers, but of business men in Western Canada, and every encouragement should be given to the large body of consumers that live on the land to transact their business on a cash basis.

KNOW YOUR OWN BUSINESS

It is now generally acknowledged that a mastery of the profession of agriculture, and knowledge of kindred subjects, require more careful and constant study than most other professions. As in other professions, farmers may make a living, and possibly may do even more than make a mere living without knowing much about farming. In this western country the incentive to understand thoroughly the most modern agricultural methods, is not so strong as in the eastern provinces. Almost any kind of a system with the rich western land, produces fair returns from the soil. In the eastern provinces unless a man attacks the soil with some intelligence he gets no appreciable returns and his prosperity depends upon the technical knowledge which he brings to bear upon his labor. The rapid increase in the value of land in the west works out to advantage in the case of many individual farmers, but it certainly does not encourage them to master the science of agriculture. So long as there is more money in holding land than in real farming there is not much inducement to farm properly.

Every farmer in the west is making a living in some branch of the profession. Possibly not one of them could claim to know all about his subject and there is no doubt a considerable number of farmers in the country that know very little about the work they are trying to do. This is a condition which should not exist. A miller could not expect success in his business, if he knew nothing about milling; nor a manufacturer, if he knew nothing about manufacturing; nor a railroad man, unless he studied transportation; nor an elevator man, if he did not know the grain business. As great as is the need of knowledge on the part of these men, the farmers need still more. There is only one way to lead in the profession of agriculture and to be a real farmer. It requires study and hard work. Every man must profit by the experience of others. The man who gets past the place where he cannot learn from experience, is not much good to himself or anybody else. The farmers of western Canada, as a class, are undoubtedly more enterprising, more energetic and as a rule more intelligent, than those of any other part of Canada, or, in fact, of those in the United States; but they still have a great deal to learn. The question of having a farmer's library and the best methods of acquiring informa-

tion should be discussed at local association meetings. If each farmer cannot buy a book that he needs, then it should be bought by the branch and passed around. There are a great number of valuable books and publications which are furnished free by the various departments of the government at Ottawa. There is something of interest to every farmer in them and these books should make a splendid start for the farmers' library. The farmer who has the idea that there will be no work for him to do, when all these reforms for which we are working have been secured, is laboring under a great error. When the day comes that the farmer or any other class can make a living without working for it, this world will be a nasty place in which to live. These reforms are not needed to lessen the work of the farmer, they are to give him a better return for his labor. Every farmer should get busy and study; educate and equip himself for his opportunities. The time to do this is now.

Press dispatches within the last two days, bring news that a section of the people in Cincinnati, Ohio, are showing open revolt against the high price of meat in that city. Thirteen thousand families have signed a pledge that they will abstain from meat for sixty days. This practically means that forty thousand people will do without meat during that period. Already the weight of numbers is having its influence, and the retail butchers of the city have called a meeting to discuss the advisability of lowering the price. Another dispatch from Washington states, that the anti-trust league has been formed with the avowed intention of combating the higher prices of all kinds of food-stuffs. This will take the form of a national organization. Already thousands of letters are pouring into the central executive, offering the assistance of the writers. It is plainly apparent that the public have become cognizant of the unfair conditions that menace them on every hand, and that they are resolved to take drastic and united effort to crush down these evils. The grain growers may secure a certain measure of exhilaration in observing that they are not alone in the battle against unfair conditions.

A strong factor in the building up of the Grain Growers' Association this year, has been the introduction of the social element. Banquets, entertainments and socials have been held with the co-operation of the ladies, and in every instance proved a splendid success. At one or two branches, debates have been held, in which live topics affecting the movement were thrashed out. Again, the system has been adopted, of interesting every individual member in some branch of the work. In these various ways, enthusiasm has been aroused and membership strengthened.

Emerson says "Nothing great was ever achieved without enthusiasm." It is this essence in the plan of organization, and endeavor that is lifting the farmers of western Canada to a higher plane of independence. A perceptible wave of enthusiasm is spreading to the most remote farming districts, and this is clearly reflected in the large number of new associations which are being formed as well as by the glowing reports of progress which are received daily.

If you find that the GRAIN GROWERS' GUIDE is of value to you, and believe it is having some influence in paving the way to better conditions, you will do excellent missionary work by telling your neighbor of this, and by having him send for a sample copy.

A press representative in every association, who would write letters, and supply information to his local journal, would prove a mighty factor in arousing interest, and in advertising the progress of the movement.

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