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GETTING TOGETHER.

A remarkable "get-together" movement is now under way in Western Canada, which bids fair to have important results. The genesis of the movement was last November, when the Canadian Council of Agriculture met at Winnipeg. A conference was then held by the agriculturalists with representative commercial men, and a plan was adumbrated for a joint committee representing equally commerce and agriculture, which would meet periodically for the discussion of problems of mutual interest. The first of these meetings was held in Winnipeg a fortnight ago, and from all accounts, appears to have been a decided success in enabling the one side to see the others' point of view, in giving an opportunity for the full and frank discussion of various problems from many angles, and in enabling a common platform to be adopted to serve as a basis for future action. The recent meeting was entirely given up to the discussion of the question of long and short-term farm credits. Papers were read by leading representatives of the Western grain-growers and by such well-known business men as Messrs. Vere C. Brown, Western superintendent of the Canadian Bank of Commerce, and Joseph Campbell, of the Trust and Loan Company of Canada. In the subsequent discussion on the mortgage question, specific cases of grievance on both sides were brought forward and frankly talked over—explanations in some cases speedily dispelling the grievance. At the close of the discussion, a resolution was passed in favor of the establishment of long term credits, co-operative or otherwise, on an amortization basis, the various organisations represented at the conference being recommended to press this matter upon the federal and provincial Governments.

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In the discussion regarding banking credits the farmers pointed out that at present most of them secured their money for operating expenses really through credit with the country merchants and the local dealers, and this system of credit coming down through the manufacturer, the wholesaler and the retailer added enormously to the cost. They would prefer to do all their borrowing from the bank and deal with all the other interests on a cash basis. The organisation and work of live-stock associations at various Western points were explained to the meeting to illustrate the point that the banks are able to loan money for sufficiently long terms to develop the live stock industry. In one case in Saskatchewan, money is being loaned

for the purchase of live stock for periods of one and two years at 7 per cent., owing to the satisfactory security provided by the farmers in the Association in giving joint security for each other's loans. At the close of the discussion, the following resolution was adopted:—"Resolved, that in the opinion of this joint committee it is desirable in the general interest that an understanding be reached between the banks and the farmers with regard to the further development of rural banking credits; and that a conference should be arranged between the bankers and the farmers to discuss the following points: (1) The extension of the time usually granted for short term credits, so as to permit of the more effective and profitable production and marketing of grain and other farm products. (2) The provision of credits of sufficient duration for the feeding and raising of livestock. (3) The facilities that the banks would be prepared to give to co-operative circles of farmers who might pool their credit. (4) The extent to which banks would be prepared to recognize the additional safety thus provided by granting reduced rates of interest to such co-operative circles."

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This arrangement of a conference between the bankers and the farmers' representatives was the most important outcome of the present sitting. Additionally, it was arranged that at a further conference, there will be a discussion of the relations between the farming and the business interests in regard to co-operative trading, and another on the equitable distribution of the burden of taxation. It will be seen from this summary of what was accomplished at a two-days' sitting and what is proposed that those concerned are getting to grips with fundamental problems, and not wasting time and energy on secondary matters. The effort which is thus being made will be followed sympathetically by business interests in the East to whom the continued development and prosperity of the West is a matter of no small importance. An immediate revolution as a result of the conference is, of course not to be expected, but obviously sound work is being done. We could wish that among the business men on the joint committee, insurance, both fire and life, had direct representation. The insurance companies have now very large interests in the West and while they may be said to have several representatives indirectly on the joint committee, we think their importance deserves representatives technically qualified to speak for them.