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#### WHAT THE UNIONS ARE DOING

The regular monthly meeting of Waverley union was held recently with President Stoddart in the chair. The evening was spent in reading and discussing various communications from the Central office, having been attended to, various resolutions came up for attention. The resolution of Tofield-Kingman union re the building and operating of a flour mill was endorsed and a number of members signified a willingness to risk \$5.00 or more in such a scheme. The method of loaning cheap money to settlers as adopted in New Zealand and other countries was read and discussed. A desire was expressed for more information along these lines. We understand that this will be forthcoming in a future circular. A motion was passed favoring the New Zealand Guarantee Advance Act.

The report of the organization of the Alberta Federation of Labor together with the constitution was considered and a motion passed in favor of same. The following resolution was adopted: "Resolved, that we urge as a feature in the form of machine contracts required of the government in the province of Alberta that all notes be made to fall due in May or later of the year following the purchase."

J. P. SWAYNE,  
 Sec'y-Treas.

The U.F.A. picnic held by the Acme Union on July 26 was one of the biggest of the kind ever held in the province. The members, their families and friends turned out in force and made it a day all will remember. Circumstances over which they had no control, to wit, a broken automobile, stuck solid in a mud hole about half way between Calgary and Acme, made it impossible for President Tregillus and Secretary Fream to be present, but Assistant Secretary Woodbridge, who had relied on the somewhat slower but considerably surer, especially in wet weather, method of transportation, the C.P.R. mixed train, was here and gave an excellent address, giving a brief history of the organization and setting forth some of its aims. He explained how and why former organizations had failed and gave reasons for his faith that the U.F.A. would be a permanent force for the betterment of conditions that beset the farmer. He showed what had already been accomplished along the line of bettering the freight service from the farmers' standpoint and in the way of securing needed legislation along other lines.

In the evening a splendid banquet was served at the Alberta Hotel, followed by a good toast program. A photograph taken at the dinner is reproduced on this page.

Our campaign is still increasing nicely in spite of everyone being so busy at harvest work. This week we are indebted to Daily Creek union and several of the individual members of that union for their splendid donations to our fund for organization work:—

Amount previously acknowledged .....	\$333.35
Ironsprings union .....	1.20
Grand Ridge union .....	.60
Rathwell and McBride union .....	2.00
Sunny Glen union .....	5.25
Plainfield union .....	1.05
Daily Creek union .....	44.75
D. H. Nichols .....	1.00
Otto Dersch .....	1.00
E. Lang .....	1.00
G. N. Russell .....	1.00
M. Muhly .....	1.00
<b>Total .....</b>	<b>\$393.20</b>

# Alberta

This Section of The Guide is conducted officially for the United Farmers of Alberta by Edward J. Fream, Secretary, Calgary, Alberta.

#### THE BEEF INDUSTRY

A long article has been received from Mr. A. J. Alcock, of Endon, Alta., dealing with the cattle industry of the West, and while the article itself contains a lot of useful information, still the way it is worded is such that it is nothing more nor less than an advertisement for a new venture, and if published as such would cost several hundred dollars. It hardly seems fair to request The Guide to give away such valuable space, so an effort is made herewith to give a digest of the article, eliminating the advertising.

In a late number of the British Columbia Magazine, an article appeared on the subject of cheap money for the farmer, and the writer showed in a very clear-sighted manner that agriculture is the foundation of all commerce. The article has evidently had the effect of making people think, and while cheaper money would be a tremendous stride in stimulating and strengthening the agricultural industry of the country, it does not fully cover the ground, for in securing cheaper money each individual farmer would continue to go his own way as a one-man power. What is required is the highest degree of success is to be attained is concerted action, and if a scheme of united co-operation on the part of the general public can be worked out, all consumers and home-providers to come in for their share of the scheme, the result should have a far-reaching effect in relieving the burdens which the producer and consumer now have to bear. This is especially true of the beef and mutton industry, the demand for which seems to be far larger than the supply. Besides this, the

tal to stock their farms, and are therefore unable to go into the mixed farming business, and in an effort to remedy this some of the farmers residing in the vicinity of Medicine Hat propose starting a company, whose business it will be to purchase stock and put them out with the farmers in the district on terms to be agreed upon, the farmers to receive one-half the increase of the stock committed to their charge in return for looking after same.

The information received to date tends to show the enterprise is still in the preliminary stage, but it is an interesting one and there is no doubt the readers of this page will be pleased to have further details when the plans are perfected.

#### HOW ABOUT IT?

The following extracts from a letter received from a farmer in Southern Alberta will be of interest as tending to show what difficulties have to be met upon the farm:—

"Your letter of 3rd inst. to hand, also \$43.92, which you obtained for me through your claims department for loss of grain. I thank you very much, and have no doubt that if I had not claimed it through your organization I should not have got it. I have great hope that in the future, through your paper and the U.F.A., we farmers will get a square deal, but in the meantime it is going pretty hard with us. Even the banks are against the farmers, but they finance the rich corporations who bleed the farmer."

"When I came here I bought 640 acres, partly irrigable and balance dry, as follows:

376 acres irrigable at \$25.00	
per acre .....	\$9,400.00
264 acres non-irrigable at \$15	
per acre .....	3,960.00
Improvements on land .....	10,000.00

Total cost of section.....\$23,360.00

"Out of the section I have 560 acres in crop. I bought the land in 1908, and the amount above mentioned is actual money invested, and does not take into account the increase in value since I purchased. Besides this I have 22 horses, 12 cattle, 60 hogs and a full complement of implements worth at a conservative estimate \$6,840.00, or about \$30,000 in all, including land. Besides this, I have 550 acres in crop, all cut except 160 acres of oats, so that I am practically safe at valuing the crop at \$10 per acre, or \$5,500 clear of actual expense. I figure with an average land value increase of \$5 per acre that my net assets are today \$30,000, only unfortunately they could not be quickly realized."

"Now, this is what I am coming at. With this amount of first class security I have to almost go down upon my knees and beg the banks to give me an overdraft of \$2,500 till the end of the year. They hold as security \$30,000 worth of property, besides which I in-

sured my crops against hail for \$6,500 (at a cost of \$500). My buildings are insured for \$4,000, and I have an annual water rent for supposed irrigated land of \$190 to insure against drought. I've been here five years, and only had one dry season, and then I could only irrigate about one acre a day from a ditch which was supposed to irrigate 800 acres."

"I'm just telling you these things to show the way I have insured against hail, fire and drought, and the banks (for as far as I can make out, one bank is the same as another) will not help the farmer at all. It just shows they have no faith in the country they represent. In my country, Australia, the government will advance up to 60 per cent. of the valuation of your farm, and the banks from 50 to 75 per cent., according to the man and his farm. If my farm was in Australia I could get \$15,000 easier than I can get \$2,500 here. The banks here charge eight per cent. interest, and in Australia six. When I first came here and had plenty of capital and therefore didn't require any assistance I was told by the banker: 'Now, Mr. —, if you want any money don't be afraid to come to us.' But last year, after two bad years, after I had my grain threshed, but before I could market it, that bank pushed me to the limit and I had hard work to make arrangements."

"All I can say is, after several experiences such as I have just described, that all the money I do make is going to be invested in Australia. If I could sell out tomorrow I would go back there, although, mind you, there was no bigger booster than myself when I first came here. I have no kick coming as regards the country and climate, but I do say this, that we farmers who are the backbone of any country are robbed by everyone; lumbermen, grain men, machinery men, railways. Then the banks do not help the farmers much, and the government do as little as they can. We in Australia pay taxes to the government, but we get some benefit, as we control the railways, telegraphs and telephones, street cars, etc. I think the people of Canada, and the West especially, have a fine country, one of the finest in the world, but the average man is so engrossed in chasing the almighty dollar that he will not give the necessary time to attend meetings that are for his own good, yet if he only knew it he would be making far more money attending these meetings than he is by keeping away."

"The farmer is the one class of people who will not co-operate, where co-operation means so much, but if he did he would be the ruler instead of being ruled as at present. The farmer is narrow-minded in many ways when he requires to be as broad-minded as the prairie he is cultivating. I do hope and wish you every success, and I only wish you were strong enough to finance country elevators and start a bank. Surely there are enough business men among the farmers to organize and run a farmers' bank, in the interest of farmers and granting loans, even at 8 per cent., but at least on fifty per cent. of the property valuation. I am sure if the bank was organized and had some good business men at the head it would meet with great success."

"If I do pull out of here, I shall always wish you success, and shall subscribe to The Guide to follow the Western farmers in their great work, but it is not a good thing to say that after living here for five years I was so disgusted with the grafting methods of the big corporations that I left the country."



Dinner Given at Acme, Alta., in Honor of the Executive Officers of the U.F.A.

price of these most necessary commodities is reaching such a figure that before long it will be out of reach of all except the most wealthy, who are not always the most deserving.

Some ask the question why meat prices are so out of proportion, as this is where the shoe pinches. Is not an answer to be found in the fact that the meat business, from Winnipeg to the Pacific coast, is apparently controlled by about half a dozen individuals. But don't lose time blaming the meat combine, for they only are made up of human beings, and human nature is grasping. It is better to get busy by assisting in getting into motion a system by which thousands of cattle and sheep can be raised yearly, and thereby solve the problem. It has been proposed, as an effective method to deal with this question, to form an association which will be mutual in its effect, and which will stock those great feeding grounds in Southern Alberta, which in days gone by provided pasturage for the herds of buffalo. These lands are within easy reach of railway facilities, and besides this, the country abounds in natural watersheds, which will supply water for the stock. The settlers in this country are mostly of a splendid class, but they lack the necessary capi-