

The Brain Growers' Guide

Winnipeg, Wednesday, February 21st, 1917

THE MOOSE JAW CONVENTION

From the standpoint of numbers the Annual Convention of the Saskatchewan Grain Growers' Association held at Moose Jaw last week eclipsed everything in the history of the organized farmers of Western Canada. The largest church in Moose Jaw was crowded to the limit of standing room, there being at times as high as 1,800 farmer delegates and visitors in attendance in addition to 300 women holding their convention in another part of the church. The Province was thoroughly represented and the delegates were intensely interested in the work of the convention. Altho a great many matters of importance were dealt with, there were two features of the business transacted that were outstanding. One was the decision to accept the offer of the Saskatchewan Co-operative Elevator Company to take over the trading department of the association. For the past two or three years the association has been conducting a trading department for the supply of various commodities used on the farm. It has been a growing feeling that the development of the trading activities have detracted from the educational work of the organization for which it was originally established. The trading department also experienced difficulties in building up large business on small capital. The Co-operative Elevator Company, therefore, decided to offer the services of their organization if the delegates at the convention wished it, and the offer was unanimously accepted. It is probable, therefore, that when another Annual Convention is held, the trading activities will have entirely been transferred to the Elevator Company and the association will be devoting its time to educational matters as in previous years. There is no doubt that this new move is in the right direction, as it is practically an impossibility with conditions as they are in this country to carry on trading and educational work thru the same organization and do full justice to both.

The other outstanding feature was common to the conventions in Manitoba and Alberta, in that the Farmers' Platform, drafted by the Canadian Council of Agriculture, was unanimously endorsed. The Board of Directors was instructed to take whatever steps were deemed advisable to give effect to the platform. The organized farmers of the three Provinces have now unanimously endorsed this platform and it only requires organized effort put behind it to bring about much improved legislation for the benefit of Canada in general, and Western Canada in particular.

The outline of the Rural Credit Scheme as presented to the Convention by Hon. Charles A. Dunning, was received with much enthusiasm. In the new scheme the farmers see for the first time an opportunity to get mortgage money at a reasonably low rate of interest. It is probably not the intention of the government of Saskatchewan to handle all the mortgage business of the Province. But the very fact that the government is going into the business will serve to regulate the private loaning interests and bring about lower rates and better terms generally.

The Convention itself was marked by a spirit of determination to bring about improved conditions in general. With no uncertain voice the delegates demanded that the burden of the tariff should be shifted from their shoulders, and that they should have greater freedom to buy and sell to the best advantage. They also expressed themselves as entirely willing to pay their full share of taxation for public purposes, but they prefer to pay it directly, and to know that it will all go into the public treasury. They also spoke clearly for the nationalization of the

railways and a square deal in freight rates for the West.

The work of the Women's Convention was conducted in an able manner and subjects of vital importance to the women of the West were discussed. The women of Saskatchewan are the first who have had the privilege of exercising their newly acquired franchise. They voted strongly for the abolition of the government liquor stores and indicated that the women's vote will be strong for morality and righteousness. Year by year the attendance of the women at the Convention has grown and now it is far larger than was the attendance at the men's Convention in its earlier years.

MUNICIPAL HOSPITALS IN ALBERTA

No subject at the U.F.A. Convention evoked more earnest discussion or stronger support than the resolution and scheme endorsing rural municipal hospitals in Alberta. Nearly every delegate had at some time experienced or seen examples of the terrible sufferings, resulting from lack of proper medical attention in the far away districts. The long distances, making doctor's fees prohibitive, the frequently unreasonable charges, the neglect, the loss of life resulting from this neglect and the entire lack of anything approaching organization in medical service was fully reflected in the thought of the convention. And it placed itself not only unanimously, but determinedly behind this resolution. A definite line of action was endorsed, the result of many months of earnest thought and work by the executives of numerous public bodies in Alberta. Opinion in Alberta seems to be fully consolidated on this matter and the legislature has just introduced a bill designed to cover this great requirement. It is to be hoped that before such becomes law it will embody the principles asked by the various organizations that have done so much to promote this work. One of the present difficulties with establishing a proper system is the lack of uniformity in municipal administration incident to the three forms of local government in municipalities, local improvement districts and unorganized territory. The same lack of uniformity has been a retarding factor in the satisfactory operation of hail insurance and it is to be hoped such will now be put permanently on a more satisfactory basis. The cost of building and operating a system of rural hospitals, fully equipped and with competent nurses, where each doctor may take his patients, has been shown to be very low. Only one cent per acre, or one mill on the dollar assessment within municipal units where four of the present municipal units would go to make one hospital unit, would be required. The employment of salaried doctors on the staffs, tho not now thought feasible, is only in line with the trend of medical evolution, efficiency and economy. That will perhaps have to wait until a little later, however. The great immediate requirement is municipal reorganization and an act authorizing public taxation for this enterprise.

CREDIT FOR LIVESTOCK

Credit granted by banks for the purchase of livestock for feeding purposes has been a subject of considerable discussion for some time. It was taken up at the conference between the organized farmers and the Winnipeg Banker's Association last summer. While no doubt considerable credit is being granted for this purpose the present provisions of the Bank Act are such that it requires a chattel mortgage as security and this chattel mortgage may cover the cattle purchased and anything else that the borrower may own. It is essential that if this bank credit is to be of value

to farmers that the terms should be as reasonable as possible. An Alberta farmer has sent us correspondence with one of his neighbors who applied for credit for the purchase of some feeding stock. Herewith is a copy of the letter written to that farmer by the local bank manager.

"This is to advise you that my Head Office have granted a line of credit to you to the extent of \$700, which amount is to be used for the purchase of two year old steers. The loan is to be on your own note, further secured by hypothecation of the patent to your homestead, and chattel mortgage on all the livestock, horses and cattle, and is to be repaid in full not later than October 15, 1917. Rate 10% per annum."

While not having the full details of the farmer's standing in his own community or his relation with the bank in question, we cannot see how the farmer can accept the loan on the terms laid down in the banker's letter with any likelihood of profit or comfort to himself. The rate of interest is high and the security demanded is unreasonable, particularly as the farmer already has a nice bunch of horses and a few cattle and holds the patent for his homestead and a preemption in addition.

AN AID TO IMMIGRATION

It has long been an accepted maxim in business that the best possible advertisement is a satisfied customer. This principle is equally true when applied to national affairs. Canada, and particularly Western Canada, can only develop its great natural possibilities by the aid of a large influx of carefully selected immigrants. The most necessary immigrant is a farmer. It is true that aside from immigration literature and glowing pictures of our wheat yield the government does not offer very strong inducements to farmers from other countries to come to Western Canada. They let him get into the country as cheaply as possible, but after he gets here the government not only permits but actually connives at schemes to take from the farmer a considerable proportion of what he produces. The Western farmer has long been looked upon by federal governments of both political parties as a legitimate subject of exploitation and he has been exploited to the limit by all kinds of organizations enjoying special privileges granted by the government and by parliament. Yet despite these artificial drawbacks we have here in Western Canada one of the greatest opportunities for the development of a free and prosperous nation that exists in the world today. Those who have come from other parts of Canada or from other countries, specially the United States, can assist in the development of the country by bringing in their friends whom they have left at home. This additional population not only aids in the development of the country, but it also adds to the voting power of the West and will hasten the day when the grip of the privileged interests will be thrown off and Western farmers will be permitted to retain a reasonable share of the wealth which they produce. It would, therefore, be very desirable from every standpoint that the farmers in the West should co-operate with the Provincial and Federal governments in such a scheme of immigration. Names of desirable citizens could be furnished to the governments and after the immigration authorities have done their work, letters from Western farmers to their friends would undoubtedly encourage others to come and help in the development of our country.

PATRIOTIC CONTRIBUTIONS

A part of the great burden and obligations which the war has placed upon the people of Canada is that of taking care of wounded