

does not do this, an intelligent banker will not give him credit, because under the climatic conditions existing in the prairie provinces the man who does not cultivate well is doomed to certain failure.

Bankers have been charged with attempting to "teach farmers how to farm." If the charge had been that they have endeavored to teach **some** farmers how **not** to farm, there would have been some ground for it. Among the thousands of settlers in the West there are innumerable men of intelligence and industry who are in need of some guidance in the fundamentals of prairie tillage. What should be the relation of the country bank manager towards such men? Should he simply refuse to give them credit because they have not yet learned what methods are necessary to success under western conditions of soil and climate? Or ought he to interest himself in the farming problems of such men and seek to obtain for them the information of which they stand in need?

So long as there are settlers of limited experience on the land there will be need of the farmer-banker—the country bank manager who will actively interest himself in disseminating the best information available as to tillage methods which ensure success. As a mere lender of the bank's money he must make good farming methods a condition of credit. As a banker, however, he should recognize a broader obligation; he should not only help to procure for the intelligent and industrious new settlers the information they need with reference to tillage methods, but he should encourage such men who are aiming to do good work by extending them what credit their position warrants. And it is with this ideal in view that the leading banks with western country branches are training their country managers—systematically and with infinite pains.

Let there be no doubt on this point: That a farmer whose farming methods are slack is going to find it increasingly difficult to get banking credit, while the man who is doing high class work on his land and giving evidences of thrift such as are to be found, for example, in the possession of a vegetable garden, some poultry, a milch cow, and at least enough stock for his own meat supply, will find that his credit at the bank will grow as his needs grow.

Handicaps To Credit

In extending credit to farmers in the West the banks meet two difficulties which deserve special mention, namely, the exemption laws and the excessive land liabilities under which many farmers labor.

Exemption Laws.—The intention of the exemption laws is a good one, i.e., to obviate the possibility of a farmer who has the capacity for success being forced by a rapacious creditor to sacrifice his land or a part of his necessary equipment to pay debts which he could pay in time from the earnings of his farm. Nevertheless, the fact remains that the Exemptions Act necessarily operates to curtail the credit of farmers with the banks.

An indolent and incompetent farmer being doomed to failure, when a bank makes the mistake of lending to such a man on