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Manitoba

This section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Henders, President.

Directors:	
Peter Wright, Myrtle;	R. M. Wilson,
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Frank Simpson, Shoal Lake;	W. H. English, Harding;
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CO-OPERATIVE IDEAL GETS NEARER

The advantages of co-operation have taken hold of the minds of Western farmers to a very great extent, and is assuming a practical form in very many instances. While we hear of many that have tried it in a small way and met with success, we have heard of none that, after trial, have pronounced it a failure. It is remarkable that co-operation in England should have its first exponents in Rochdale weavers on the consuming and purchasing side of their business. The same line of operation is being worked out very successfully in Minnesota by the Right Relationship League.

The prairie farmers are more concerned in an economic distribution and marketing of farm produce, and have devoted more time to the study of that feature of the situation. Fruit growers of Ontario are making a success in the marketing and distribution of fruit. Now the attention of our farmers is being directed to the co-operative supplying of commodities that lend themselves to handling in bulk, hence we have, in quite a few instances in Manitoba, co-operative organizations under the auspices of the Manitoba Grain Growers' association, being organized under the Manitoba Co-operative Act.

The most encouraging feature of the movement (which has larger promise than the dollar and cent side of it) is that it is directed purely by farmers, and is giving the farmers a wider outlook and training in the transaction of public business and the inculcating of the principles of brotherhood and mutual self-help among the farming community. Learning to co-operate in the handling of commodities will lead them to co-operate for better schools, better farming, better social conditions, better rural life and better citizenship. The step recently taken by The Grain Growers' Grain company,

organizing a department for the handling of farm produce and the supplying of commodities to our organizations in the country, will give an impetus to the co-operative movement in the West.

Some farmers who, by denying their families of many of the comforts and conveniences of life, manage, at times, to acquire a little cash forward. Not knowing what to do with it, they usually deposit it at a bank, for which they get 3 per cent. interest. These small deposits by farmers and laboring men are used by bankers to finance large corporations and even merchants. The merchant uses the money thus borrowed to buy groceries and other goods, which he sells to the farmer on time at 20 to 40 per cent. profit. The bank loans the merchant the farmers' money on the collateral security of the farmers to pay for those goods. The implement dealer will sell implements to the farmer on time, at 10 per cent. over cash price, and gets his note at 8 and 9 per cent. interest. The implement manufacturer places the note as collateral to loan in bank, which he secures around 5 or 6 per cent.

The remedy is not for the farmer to stop getting 3 per cent., but the organizing of a system that he could get 6 per cent. from his fellow farmer, who could thus save the 20 and 25 per cent. he has to pay for his groceries and on his implements.

OUR CANADIAN BANKS

The banks of Canada are great institutions, they become safe depositories for the people's earnings, lend it to whom they like, when they like, at any time they like, at any price they like, and in any amount they like. They can inflate business by lending freely, create a panic by calling in loans and curtailing circulation. They are strong enough to say to the government, "If you pass

legislation curtailing our power or preventing us charging as much interest as our needy borrowers will agree to pay us, we won't establish any more banks to meet the requirements of the people."

The management of the banks is under the direction of directors, most of whom are directors and stockholders in other large undertakings and corporations, that are monopolistic in their character, and in a position to say to the government, "If you interfere with the privileges we enjoy, we will cease discharging the public accommodation that we are now providing." These same directors will lend people's money received on deposit to corporations in which they are personally directors, and to corporations in which personal friends, who are directors of other banks, are interested, at a low rate of interest, charging 50 per cent. more to the class who supply the deposit when they need a loan.

From the very nature of their management and the system under which they are operated, while they may be safe depositories for people's savings, and while they meet all the requirements of industrial and commercial enterprises, they cannot, from the way they are constituted, be expected to meet the requirements of the greatest industry of Canada, the one on which the success of all business interests depends, agriculture. So that the people must devise some other method of a credit system to meet the requirements of the rural population and the wage earners.

Shadeland branch are perfecting arrangements to hold a plowing match and picnic and evening entertainment at Darlingford on June 16. The officers of the branch are determined to make this gathering a success. In addition to giving an exhibition as to how good farm-

ing can be promoted by proper plowing they intend to have addresses from representatives of the Grain Growers on the economic side of farm life. This Association believe in educating the farmers how to market their grain, as well as how to produce it. It might be well for others, both farmers and men higher up, to recognize the close relationship that exists between these two features of farm operations.

The secretary of Shoal Lake branch writes that at a recent meeting of their board of directors they selected July 2 as date for their annual picnic. These picnics are now becoming a permanent feature with the Grain Growers of Northwestern Manitoba. The Shoal Lake people spare no pains to make it pleasant for all who attend their picnics. In addition to the sports, they always make it a point to provide an attractive program of speaking and of a social character. This year they are planning to make this feature of their annual picnic more attractive than ever. These summer outings are getting popular among the Grain Growers of Manitoba. The most of them expect addresses from some of the leaders of the Grain Growers' movement, and to make it as easy as possible to provide such speakers, it would be well for all branches contemplating holding such outings to get in communication with Central Office.

Springhill branch of the Manitoba Grain Growers' association have announced that they have decided to hold the entertainment and concert that was postponed from April 2, on account of the roads breaking up, on the evening of Friday, May 16. Mrs. A. V. Thomas, of the Political Equality League, is expected to address the meeting.

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