

# The Mail Bag

## AN OPEN FORUM

This page is maintained to allow a free discussion of all questions vital to western farmers. Up to the limit of space letters will be published giving both sides of all such questions. It is not possible to publish all letters received, but an effort will be made to select those most fairly representing different views. Short letters will be given preference. All letters must be accompanied by name and address of writer, tho not necessarily for publication. Unused letters will be returned if accompanied by postage.

### YOUNG PEOPLE'S CLUBS

Editor, Guide:—As all are aware there have been various vacancies formed in public positions in Saskatchewan and elsewhere, as a result of the present great world-wide war and by numerous other means, which we hope and trust have been filled by competent men. A great many of these vacancies have, in the past, been filled by men trained and brought to the front by the opportunities afforded them by the Grain Growers' Association, but in the future there will be numerous other positions to fill, resulting from the causes above mentioned and also from the fact that other co-operative institutions will be formed by the farmers of the West, which will need managers backed up by the farming population.

The better these men are acquainted with the life and problems on the farm and the more of a co-operative spirit they have, the better they will be able to direct the affairs of which they are put in charge, and I do not think there is anyone who can live up to this standard better than the "progressive" farmer. Therefore I would say that the only way to prepare the country for the facing of these problems is by doing all in our power now to educate the young people who will in future be on the farms of the West. The young people of Saskatchewan will have to take a great deal more interest in the political side of life from now on than they have in the past, as a great many of the men who would have done the work they will have to do, are now either training to go or else have gone overseas.

Now it is generally recognized that a young man or woman forms the foundation of his or her character between the ages of thirteen and twenty-one and a building even built of good material will not stand much of a strain unless it has a good foundation. It is exactly the same in the building of character. Therefore I consider there is great scope for a work of education here which should not be neglected. I would suggest that a young people's association be formed similar to the G.G.A., with a head office and locals, or, if it was found that there was not enough interest taken at one point to form a local association, one could join the central association and any literature or other help which was collected would be forwarded to them. It would carry on the education of the young people along co-operative lines, explaining thru addresses, discussions and the circulation of literature, the object of co-operation. There also could be taken up public speaking, debating and the conducting of public meetings, and such subjects which would assist one in a public career. There are also numerous other things of a social nature which could be done, such as the encouragement of singing, reciting, etc., thus preparing a clean and helpful source of education and entertainment for the young people in the rural communities.

I am writing this letter more to the "young people" of Saskatchewan, with the object of finding what their ideas were along this line. I feel that there can be a great work accomplished, and I feel sure that with the hearty co-operation of as many young people of Saskatchewan who would take an interest in our West, we could show not only the rest of Canada, nor of North America, but the rest of the world what the young farmers of Western Canada can do when they make up their minds. Our fathers have built great institutions here which are honored and copied the world over. Do not let us see their destruction, but let us build them even stronger and assist in the fostering of other kindred institutions, so that we can give others a good example of co-operation and fellowship, that they may profit by what we do. If you feel interested in the forming of an association of this kind let me hear from you. A letter will be greatly appreciated by me and will be of great assistance to both of us, and we hope to many others.

Yours in the interest of co-operation.

PEER V. PAYNTER.

1305—15th Ave., Regina, Sask.

### THE FAITH OF BANKERS

Editor, Guide:—"Oh, Ye of little Faith." So would the homesteader refer to the general run of local bank managers in the West, after reading Mr. Hammer's recent article. It is to be hoped that the Elfron Bank of Commerce is run on the "faith" principle first.

On thinking over past experience one naturally asks what is the basis of the bankers' "faith?" Faith to be sound must be based on fact, not fancy or fallacy. The ultimate basis of the lenders' faith is the fact that in the last resort he can have recourse to the law, and to make this effective the borrower must have material assets. But with the bank other considerations arise; he would prefer to get his money returned pleasantly, so, of course, he would hesitate to lend to a farmer blacklisted as incorrigible. But often the banker has little or nothing to base his faith upon except a farmer's material assets, as between a farmer's moral assets and his material assets, if little is known by personal experience of the former, then they are guessed at by knowledge of the latter, which are easily found out.

We have never found the faith principle operated very strongly with the banker in dealing with the homesteader without patented land. The banker is generally very careful to inquire how much the homesteader owes; how much he has in crop; and if his crop is insured. Incidentally if it is not insured, the bank manager sometimes kindly consents to draw up a hail insurance policy for him.

In stating at the end, some of the points in favor of the co-operative idea, Mr. Hammer says:—(2) "It will enable the small farmers who own nothing above exemptions to borrow money," an admission that it is difficult for such a farmer to borrow money from the banks. No. 3 states:—"That it will give the banks security on advances made to farmers," which would certainly suggest the banker's preference for assets, i.e., reliable security. Indeed, why should the co-operative association be more able to borrow money than the farmer if it be not for the assets which the banks could hold for security? We have always noticed the itch the banks have for "security"; we notice it all thru Mr. Hammer's article. I remember a time when a local bank manager offered to lend me money if I would give a neighbor some good security which could be deposited in the bank and get this neighbor to back my note. Yet we have, often seen cases where a banker was very ready to lend money to a homesteader without patent, but he knew that the latter was arranging for a loan and that the bank was going to handle the money. When Mr. Hammer asserts that all business is founded on faith, one again has to inquire what this "faith" is founded on. Most of it is based on the stringent laws in relation to the issue of notes by any chartered bank. In any case there is not necessarily any connection between the acceptance of bank notes by the public and the relations between the banks and the farmers. As we said before the faith of the lender is based on the fact that the law will back up his claim. Make this fact insecure and see how quickly money freezes up. Does not Mr. Hammer try to show the injurious effect the exemption laws have had on the free flow of capital? The comparison drawn between exemptions and tariff legislation is ludicrous sophistry, only worthy of an eastern manufacturer wishing to make excuses. The purpose of a high tariff is to shut out imports so that internal manufacturers can increase their profits. If any man can see any analogy between tariff protection and exemptions, I would like to have it pointed out; the only connection I can see is the ambiguous term, "protection."

The exemption laws may have the disadvantage of checking the flow of capital in certain cases, but any homesteader with any length of experience knows the advantages outweigh the disadvantages. At a vital period of the homesteader's existence, they enable him



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