certain to be the case, nor is it any reflection upon them, and certainly this point is not brought out in any critical spirit. Given the business instinct, they will make good. The vast majority do. Yet if they are to make a success of their vocation they should study in every way to improve their methods. In this connection it is interesting to remark that an earnest effort is to be made in Manitoba to have a course in business education established with government aid at the university. There is every reason why it should be done. We train our lawyers and doctors and clergymen. Why should we not give some opportunity to those who propose to enter on a business career to fit themselves for it? It would mean better service to the farmers and it is to be hoped that they will give the proposed movement their backing.

Another important point should be adverted to. As a rule, country merchants start with insufficient capital. This is inevitable. In this new country there has not been the acumulation of wealth which older communities have established. Where the retailer has a reasonable amount of funds and can get the confidence and backing of his wholesaler, however, there would seem to be no objection to his starting in business. No doubt it would be better if he had plenty of cash, but if that had been the rule much more than half of the businesses in this country would never have been started. It is the simple fact (often conveniently forgotten) that the wonderful development of this country and the growth of its villages, towns and cities, has been due directly to the financing of the retail merchants by their wholesalers. If there is any such thing as gratitude in business this should always be kept in mind.

This system, however, has put a heavy burden on the wholesaler. His capital must practically run the country store. More than that, as the retail merchant must often finance the farmer, it is, in effect, the money of the wholesaler which enables both to continue in business. That also should not be lost sight of.

Co-operative Buying by the Farmer

There is no question as to the right of the farmers or indeed of any other body of men to combine for the purpose of bettering themselves in any direction, nor that anything that improves their condition benefits the country as a whole. The tendency of modern business life is all in the direction of co-operation and he would be a poor student of current economic conditions who would not recognise that the tendency referred to is in the interest of the respective classes throughout the community and indeed required by present conditions.

There is also no doubt that in other countries co-operative buying by the consumers has been made a success. What is known as the Rochdale System is an illustration of this. It may be said, however, that such co-operative buying, where it has attained its object has not been confined to any one class and it has been established in countries much more densely settled than ours. Moreover, while it has undoubtedly injured the retail trade it has not seriously affected the wholesale houses. It should also be remembered that no such system has yet been successfully carried out in any country where conditions are similar to ours, i.e., where a large part of the community requires long credits.

In the West, so far, co-operative buying by the farmer has only dealt with staple commodities, with twine, flour, lumber and the like, but reports are prevalent that a much larger introduction of the system is to be attempted in the near future. It is said that co-operative stores are projected by the farmers or their associations to the extent of at least 150 in Manitoba, 300 in Saskatchewan and 100 in Alberta. Whether these reports are accurate, whether the matter has been looked into in all its phases by the promoters, I do not know. Undoubtedly up to date the co-operation which the farmers have attempted in the way of obtaining supplies has proved a success and I would not undertake to say that it may not be carried through to a triumphant con-