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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 in-
stinct, 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 in-
teresting to remark that an earnest
effort is to be made in Manitoba to
have a course in business education es-
tablished with government aid at the
university. There is every reason why
it should be done. We train our law-
yers 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 mer-
chants start with insufficient capital.
This is inevitable. In this new country
there has not been the accumulation 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 forgot-
ten) 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 far-
mer, it is, in effect, the money of the
wholesaler which enables both to con-
tinue 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 pur-
pose of bettering themselves in any di-
rection, nor that anything that im-
proves their condition benefits the
country as a whole. The tendency of
modern business life is all in the di-
rection of co-operation and he would be
a poor student of current economic
conditions who would not recognize that
the tendency referred to is in the in-
terest of the respective classes through-
out 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 in-
jured the retail trade it has not serious-
ly affected the wholesale houses. It
should also be remembered that no
such system has yet been successfully
carried out in any country where con-
ditions are similar to ours, i.e., where
a large part of the community requires
long credits.

In the West, so far, co-operative buy-
ing by the farmer has only dealt with
staple commodities, with twine, flour,
lumber and the like, but reports are
prevalent that a much larger introduc-
tion 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 ex-
tent of at least 150 in Manitoba, 300 in
Saskatchewan and 100 in Alberta.
Whether these reports are accurate,
whether the matter has been looked in-
to 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 sup-
plies has proved a success and I would
not undertake to say that it may not
be carried through to a triumphant con-



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