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ROBERT HEWITT ATTENDS ONE OF KNIGHT'S MEETINGS

(Continued from Page One)

ket for the past twelve months and has been proven worthless.

The speaker painted a beautiful word-picture of the O.B.U. as the top step of the ladder leading to the emancipation of the working class. A beautiful organization, where there would be no jurisdictional squabbles, no question as to whether Comrade Jones should go with the Bootmakers, or the Candy-makers, the qualifications being class rather than craft or industry. Every locality having full autonomy in conducting its own affairs and dictating their own policies; no fat-salaried grand lodge officers to pay, and last but not least attractive, only 10c per capita, with the hope of making it 5c when the membership doubles.

He then humorously exposed the A. F. of L. laying at the door of that piratical institution the blame for every mistake that any crowned head or statesman has made since the days of Mary, Queen of Scots, and painted a word-picture of what he termed the A. F. of Hell form of organization, which, due either to his ignorance or his wilful misrepresentations, was beyond recognition. It showed a purely craft organization, where we continually fought over jurisdictional matters and could not meet with our fellow-workers if they belonged to another craft; one craft fighting against the other; no locality allowed to handle their own affairs without following the policy dictated by grand lodge officers; hundreds of fat-salaried officers to feed and a per capita tax of 50c and up. Evidently he overlooked the old original argument of sending our money to the U.S., this no doubt due to the fact that it would not be consistent with their latest propaganda, namely, that they are organizing the whole U.S. and are making great headway especially on the west coast, where one of their number has such a good pull with a corporation whose employees are out on strike, that he is allowed to fill their places with men who, were it not for the saving grace of being adorned with an O.B.U. button, would be considered seals.

So much for the statements. Now let us look at the facts, or as Bro. Somerville puts it, let us turn over the fifth. Joe and I can agree perfectly on the beauties of class organization. But surely Joe has been out of touch with his colleagues at Calgary convention since he posted regarding the somersaults which have been performed since the inception of the O.B.U., and he is apt, in his ignorance of the change in platform, to legislate expanding the virtues of direct action. He does not seem to be aware that when his friends got wise to the fact that the step from craft organization to class organization was too great a step for the rank and file, that they immediately decided to put in a step between, which we will call industrial organization, but that they found that the Internationals had already put

in such a step and that it was used by all who were prepared to go that far; they also found that many of those whom they had been successful in separating from their Internationals on the pretense of establishing a purely Canadian organization, were prepared to go even as far as industrial organization, the only exception being those who were already organized in industries previous to the inception of the O.B.U. To prove the above, just take a look at the directory of the O.B.U. Bulletin, and note the number of crafts or units of the O.B.U. (?) which they have found it impossible to get away from the craft system, then compare those with our various industrial departments of the A.F. of L. and judge for yourself, dear reader, which of the two organizations has made the most progress toward class organization and the elimination of jurisdictional disputes, which are, after all, but another proof that the workers are not prepared for class organization. And while it sounds alright to have one union only and allow any man who carries a card to participate in any meeting, etc., which is exactly what Joe advocated, how could it work out if, for instance, the tailors were having trouble with their boss, and a vote was taken as to whether or not they should strike, and the meeting at which the vote was taken was packed with loggers, or confectionery workers, whose vote would decide the question, even against the wish of the majority of those affected? This is something which Joe forgot to explain, and is something which argues strongly for craft or industrial organization, in preference to class organization as proposed by him. But after all, what is the matter with the class organization of the present, namely, two legislative bodies, the one in Canada, the T. & L. Congress, and the one in the U.S., the A.F. of L., which are open to all labor organizations?

Then the argument regarding local autonomy, as opposed to dictatorship of the G.L. officers. In the first place, grand lodge officers do not dictate, but as nearly as possible enforce the policies dictated by the membership themselves; and in the second place, I was indeed surprised to hear a man who professes to be a student of economics advocating what is equivalent to competition as being preferable to co-operation. Follow this argument out: If it is not right for a grand lodge executive to carry out the policy dictated by the membership rather than to allow each locality to follow its own inclinations, regardless of the effect it may have on other localities, neither must it be right for the executive of any local to insist on concerted and organized effort on the part of its members, rather than allow them to follow their own inclinations and each go his own way.

Then as to the statement that the Internationals have to keep a staff of fat-salaried officers (I do not know whether he meant the ashtrays or the officers when he mentioned fat). First let us remember that the number of officers and the size of their salaries are set by the membership, and they vary according to the good judgment of the various groups of workers. Secondly, in proportion to the size of its membership, the O.B.U. has more salaried officers than any labor organization in existence today, even if we allow them the membership cases issued to count as members.

The difference in the per capita is hardly worthy of comment, except that it might be pointed out that the dues of the O.B.U. and the dues of the majority of International organizations are about the same. The assessments of the O.B.U. and the dues of the major public collections are all, while theirs—'Oh, Boy!' And we must not forget that the International funds had the foundation for the O.B.U., which, by the way, is as far as the construction has gone, so why should they need per capita tax at all?

I have only dealt with what Joe considered to be the strong points in his argument. Space will not permit me to go further into his argument. Bro. McCutcheon was also present at the meeting and got permission to speak and very ably revealed the reverse side of the argument. So impressive and convincing were the points brought out by 'Mac' that the chairman, fearing that the meeting would develop into an

POSSIBILITIES AND MEANS OF A BANK FOR LABOR

Labor Bank Can Aid Men With Little Or No Capital To Go Into Business

By Frederick C. Howe.

(Continued from last week's issue.)

(Staff writer, The Federated Press)

Producers' banks will perform the following services:

(a) They will strengthen organized labor. Organized labor will command more respect from the employers and from the public if it has its own banks. I am firmly convinced that economic power adds greatly to the power of labor in collective bargaining. It gives it political power as well.

(b) Possession of a bank will change the psychology of labor. It will contribute to its solidarity. It will create a common interest of tremendous and unthought possibilities, in giving labor a sense of its own power. This is not all. It will create a community of economic interest. This is the universal testimony of the credit union in Europe. It has vitalized dependent peoples; it has educated them. It has eradicated all that unmeasured economic and industrial servitude.

I place the psychological value of the possession of banking and credit facilities first, because in its ultimate significance it is the most important gain of all.

(c) While we do not realize it, there are endless services which producers' banks can render. They will present themselves after the bank is organized. Credit will carry the labor movement into fields that it now has no knowledge of. Of that there is no doubt. We can enumerate some of the uses to which banking resources can be put. In the commercial field loans can be made to co-operative stores, co-operative wholesales and co-operative producing societies. It is doubtful if the co-operative movement can finance itself without credit agencies to provide capital for current needs. The co-operative movement will probably grow with much greater rapidity if it has banking facilities at hand which existing banks will not provide.

Labor can provide capital for the building of temples, club houses, and even office buildings, for its own uses.

A labor bank can aid men with little or no capital to go into business. It can finance small enterprises. That is a legitimate function, the putting of men on their feet who have nothing but their talent to offer, is undoubted function which a labor bank should perform.

A labor bank could aid farmers' organizations and agricultural co-operative societies. This, however, is a function which could probably develop later.

Finally, and probably most important of all, labor's bank could develop credit unions or small credit societies within the unions, which would receive small deposits and lend them out again to necessitous persons on the joint and limited liability of the members. Its surplus funds can be held in the parent bank. A central bank for labor would be a great central agency for promoting the credit union idea.

The management of a bank, the development of credit unions, and the interlocking of the members of a labor organization with banking and financial transactions of this sort would create a new interest in the labor union; it will increase attendance at meetings, it will dignify the status of organization meeting for the International rather than the O.B.U., politely informed "Mac" that time was up (although no time was allotted). Joe then wound up with a tirade of abuse which, coming on top of the impression made by "Mac," resulted in the loss of at least two of Joe's strong supporters, as I was afterward informed by the men themselves. But as this might conflict with Joe's ever-optimistic report and get him in bad with his employers, perhaps it would be as well to close.

Fraternally yours,
ROBERT HEWITT,
G.L. Deputy B.R.C. of A.

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local officials and will create a sense of brotherhood that is not possible with labor activities confined to the trade union movement.

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In addition to the commercial activities of a co-operative and promotive sort, referred to in previous installments, there are many other services which a labor bank could render, that would be of incalculable value to labor and to people generally. These services are:

(a) Savings department. This might be run on a co-operative basis. Deposits (non-checking) could be invested in Liberty Bonds, Government notes, real estate mortgages, and the earnings distributed back to borrowers and depositors less a charge for operating costs.

(b) An immigrant savings and foreign exchange department should be maintained. This is a tremendous service. Immigrants are distrustful of banks. They have lost millions in New York City alone. They carry their money with them. There are probably hundreds of millions of dollars in the United States that might be brought out of hiding by a bank in which the immigrants had implicit confidence. Immigrants send hundreds of millions abroad annually. The American Bankers estimated that there was \$4,000,000,000 waiting to be sent to Europe at the termination of the war. Existing banks are not over-scrupulous in the handling of foreign exchange. They fix their own exchange rates. They hold the money until they are ready to send it. Oftentimes they never send it at all. This is a service which a labor bank should emphasize and make one of its most distinguished activities.

(c) Long-time deposits. Many people want to place their money somewhere for old age or for the education of their

(Continued on Page Four)

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