

OFFICERS:	
Hon. Life President:	
E. N. Hopkins	
President:	
J. A. Maharg	Moose Jaw
Vice-President:	
Charles A. Dunning	Regina
Secretary-Treasurer:	
Fred. W. Green	Moose Jaw

DRUID'S BECOMING DEMOCRATIC

Secretary, Saskatchewan G.G.A.:—I am requested to write and inform you that we organized a Grain Growers' association here on December 18 and we would like you to give us the constitution and rule books and all the information you can regarding the carrying on of the association. We would be very much obliged if you could come to our first meeting, which will be held in Druid on Jan. 7, 1913, at 7.30 p.m.

JOHN BAILEY,
Secretary, Druid G.G.A.

Enclosed please find postal order for \$5.50, membership fees for 1912. I also enclose circular re fire guards.

We held our annual meeting on the 16th and the following officers were elected: President, F. Ind; vice-president, G. B. Creech; directors, Messrs. Racklam, Hunt, F. Thorne, Mrs. Creech, Mrs. Pensom and Mrs. Orkenden; press correspondent, J. L. Hanley; secretary-treasurer, George Pensom. We held our Christmas social on the 27th and had a very good time but missed some of our old neighbors who have left us in the year past. The circular re grain shipping has been put into the hands of one of our members to gather information and I will forward that shortly.

GEORGE PENSOM,
Secretary, Greenwood G.G.A.

WHAT IS GOING ON AT RED JACKET

Will you send me a dozen constitution booklets and some of the literature you may have on hand that is nearest to being a condensed history of the association. I am doing my best to organize at Red Jacket. They are running a co-operative store, which shows for itself the feeling at that point. I shall expect a few of your pointers, etc., and I might have to get a speaker.

GEORGE BURDIN,
Red Jacket.

HUSTLING AT NORTH PLAINS

The annual meeting of North Plain G.G.A. was held on Friday, 27th inst. Fees have all been forwarded to Central. The system of fines in force during 1912 will be continued for 1913. (Ten cents fine if absent from regular meeting without good cause). Meetings for 1913 are planned as follows:—

1. A business meeting in the school-house on the second Tuesday of each month at 2 p.m.

2. Social meetings as often as possible in the homes of members by turn, commencing at the home of the president.

Your grain shipping circular was referred to Mr. Dobson, of Disley, who is expected to be able to supply most of the information requested. Your circular re fireguards was laid aside for want of knowledge on the subject on the part of members, none of whom are close to a railway line. The following officers were elected for 1913: President, Alex. Colvin; vice-president, Joe Cottvill; directors, Wm. Cottvill, A. Stewart, James Carson, L. Littlejohn, E. Blakely, R. Stevenson. All present agreed to do their best in an endeavor to increase our membership.

J. SUTHERLAND,
Sec., North Plain Association.

Oh yes, But give us the information.—F.W.

F. W. Green, Esq.:—The Belle Plains G.G.A. held their annual meeting Dec. 14, and it was fairly well attended. The following officers for 1913 were elected: President, Ed. Langley; vice-president, Harry Chipman; secretary-treasurer, H. Bate; directors, Wm. Hemstreet, N. W. Hyenga, S. Haggerty, C. Burwell, John Randall. I enclose \$5.50, being membership fees due Central, also 20 cents for constitutions with proposed amendments. I enclose also the circular re

Saskatchewan

This section of The Guide is conducted officially for the Saskatchewan Grain Growers' Association by Fred W. Green, Secretary, Moose Jaw, Saskatchewan.

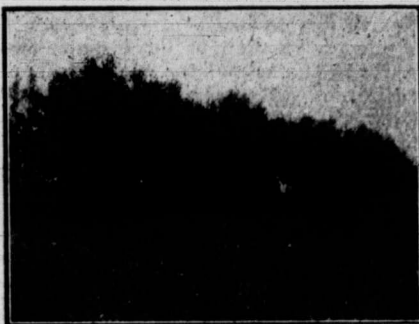
fire guard construction, briefly answered by the meeting. We will hold another meeting in a month's time when we intend appointing our delegates to next Convention. I hope to secure some life members soon.

H. BATE,
Secretary, Belle Plaine.

F. W. Green, Esq.:—Please find enclosed \$25.00 membership fees, and I trust the balance of our fees will be collected and remitted before your books close for 1912. Marketing has been slow and collections likewise, although at this point we have been served fairly well considering the shortage elsewhere. The members of the association have assisted the agent in keeping the car order book free from abuses that sometimes creep in. One of our elevator men got into trouble taking a car out of turn and that was a sufficient hint to others to "walk straight."

T. M. EDDY,
Secretary, Bethune Association.

Secretary, Saskatchewan G.G.A.:—I have just sent you another P.O. for ten more buttons. Thank you very much for your reply re women becoming members of the association. I have worked hard during the past year assisting my husband in his secretarial duties, and have made fairly complete attendance



COTTONWOOD

Seven years after planting, on the farm of Robt. Mills, Summerberry, Sask.

at the meetings. Therefore I thought I might as well have a share of the privileges as well as the work of the association, if the constitution permits. It appears to me that the local branches need all the help both sexes can give, so I prefer centering my interest in this work, rather than in the formation of Homemakers' and other distinct clubs.

V. McNAUGHTON,
Hillview Association.

O.K. AT LEWVAN

Secretary, Saskatchewan G.G.A.:—Re grain shipping letter: Will say we are on new line of G.T.P. and did not have train service till about Oct. 1, and then not regular. We had no order book until about December 1. About 50 names on book first day. Nearly all orders are for platform. Cars have not stood on side track very long after being loaded. The approaches to platform are not in very good shape and it is not near large enough to meet the requirements at this point. There has only been one elevator at this point and they did not have any boxes to keep samples of grain. The Co-operative elevator opened this week. I notice they have boxes and farmers are using them. Merchants have been very prompt in unloading cars. I have answered part of the questions, the others I could not answer, on account of having had no order book

till December 1, 1912, and it being a new road we had no regular service until lately. There has been about 175 cars shipped from this point. For my part I think we have been treated very well by railroad company, taking into consideration it is a new road and not taken over by commission until recently.

C. C. DOWNS,
Secretary, Lewvan Association.

EVERYTHING O.K.

In reply to circular re fire guards, this association is of the opinion that the present system of fire guarding practised by the C.P.R. is efficient, there being no fires of any consequence since the road was built in 1907. We were unable to get definite answers to many of the questions contained in your grain shipping letter. The greater percentage of the grain marketed is loaded over the platform. The platform is in good condition and large enough to meet requirements. The farmers are well acquainted, and are respecting the Grain Act. The car shortage seems to be the main trouble. There are seventy unfilled orders on the book at present. We are going to hold our annual meeting on 21st December, and expect to be well represented at the convention in Saskatoon.

L. A. HUMMASON,
Secretary, Lockwood Branch.

Owing to the fact that our present financial institutions do not extend to the farmer the amount of credit he is justly entitled to and needs, in order that he may finance his business to the best advantage, we, the Hanley Grain Growers' association in annual meeting, this 18th day of December, 1912, Resolve—That the present Provincial Government, who are investigating the matter of obtaining cheap money to loan to farmers on farm security, should be requested to also investigate the matter of establishing municipal banks. Municipal banks giving temporary loans, along with the Government giving loans on farm security, would in our estimation, improve the financing proposition for the farmer considerably.

Outline for Municipal Banks

The following is an outline of our idea as to how municipal banks could be established and operated:

1. Have the Provincial Government pass legislation giving municipalities the power to establish municipal banks.
2. Any municipality could then submit a by-law to their ratepayers for ratification, authorizing the purchase of sufficient money on debenture security, to establish a municipal bank if the by-law carried.
3. The ratepayers of the municipality could then nominate and elect a commission of, say, three men from among their resident ratepayers to manage the bank's affairs. This commission working under rules and regulations, would have full control, and be responsible to the municipality for the management of the bank, and would put up bonds of sufficient amount to protect the ratepayers against dishonesty.
4. The board of commissioners could, along with their bank manager, pass on applications for loans and lines of credit. If considered necessary they could appoint an inspector, or have one of themselves act as such, to inspect the premises, methods of farming and, earning capacity of the applicant for loans.
5. The bank to charge current rates

Directors:

At Large:—F. W. Green, Moose Jaw; George Langley, Maymont; A. G. Hawkes, Parcival; J. B. Musselman, Cupar; James Robinson, Walpole; F. M. Gates, Fillmore.
District:—No. 1, O. R. Gould, Manor; No. 2, Thomas Allcock, Belle Plaine; No. 3, Frank Burton, Herbert; No. 4, J. F. Reid, Orcadia; No. 5, W. H. Lillwall, Colonsay; No. 6, G. H. McKeague, Fertile Valley; No. 7, C. W. Hawkins, Valparaiso; No. 8, A. Knox, Prince Albert; No. 9, A. J. Greensill, Denholm.

of interest not exceeding 8 per cent. interest.

6. The profits, after paying all expenses and providing for a sinking fund, could be used to pay on debenture coupons or increase capital account.

7. The Government to provide an inspector to inspect all municipal banks, making necessary charge for the service.

WHAT RAILWAY RUNS THROUGH SHEHO

Our association re-opened their meeting on the 14th December after a lapse of about six months without meetings. The attendance was small, but a live interest was taken in all the discussions. The advance in demurrage was strongly condemned, and we regard it another special privilege for the railroad and elevators. It is also a direct blow to the farmer, as the high demurrage is in effect just when the farmer ships most of his grain. The railway commission must have thought the farmer has had equal footing with the elevators long enough, or that the farmer is too prosperous this year with oats going 30 to 40 bushels per acre and 21 cents to 23 cents a bushel. Now then, a farmer living eight to twelve miles from town cannot load a car of grain in less than three days, and four days if a stormy day should stop him. This means three to five dollars more on each car than at the old rate, which will make many farmers hesitate to ship their grain. The railways are always ready to say they ship or move the grain as fast as they can, and we have to be content with that, even if a car of grain stands on the track unmoved for several days, on which demurrage has been collected, or gets side-tracked for several weeks while the price of grain is going down, as the case has often been. But why are the railways not satisfied when the farmer says he is loading as fast as he can? Therefore, this association recommends reciprocal demurrage.

I am also instructed to write you in regard to the condition of the loading platform at Sheho. It is not large enough and the platform is three feet from the car, which is exceedingly dangerous, as several horses have gone down through this large space. Besides the hard labor it entails shoveling the grain across that distance.

E. O. JOHNSON,
Secretary, Sheho Association.

A SPLENDID HINT

I am sending you a cheque for \$24.50 with exchange added. This is in payment of 24 membership fees and 1 life membership fee for the undersigned, also 50c for a supply of membership cards, which kindly forward at your earliest.

Regarding the life membership fee—the members thought, in consideration of the work that had been done by the local association during the year, an honorarium should be voted to the secretary-treasurer, and that it should take the form of a "Life Membership" ticket in the Saskatchewan G.G.A.

W. J. HEAL,

Secretary Hutton, Assn.

"That is one way to heal our diseases."—F.W.

LOOK HERE!

Enclosed please find money order for \$37.00 membership fees for 74 members and 5 life members in our branch this year.

W. A. PAUL,

Secretary, Govan Association.

"Oh, for more like Paul!"

GOOD! GOING TO UNDERSTAND IT

Enclosed please find \$3.00, for which please send me 12 copies of the latest Canadian Grain Act.

A. L. ISAAC,

Sec., Aberdeen Association.

Saskatchewan Convention

DON'T FORGET the Annual Convention of the Saskatchewan Grain Growers' Association at Saskatoon on
February 12, 13 and 14

For Program and Instructions see Page 26