

FARM LOAN DEBENTURES

To Local Secretaries

Enclosed herewith I have pleasure in handing you a circular and questionnaire explaining the Greater Production Loan issue of Saskatchewan farm loan debentures. These are put up in concise form and I trust that you will take the time to carefully read and understand them. There are many reasons why the S.G.G.A. should earnestly and sympathetically support this, the first serious attempt to float in Saskatchewan such a series of debentures, and to correlate in a truly co-operative manner the interests of the investing farmers and the borrowing farmers of this province. In this letter, however, I shall enumerate only the following:

For many years the S.G.G.A. has been championing the cause of the borrowing farmer. Convention after convention has declared itself on this important question, and pressure was brought to bear upon the provincial government from time to time to organize machinery through which it would be possible for the borrowing farmers of this province to secure their requirements at a rate of interest and under conditions of re-payment which would be less burdensome to them. To this request the government of the province has responded and the legislation by which this request was given effect to passed the legislature by unanimous vote, thus lifting at one stroke this whole undertaking out of the realm of partizan politics. It is gratifying to be able to state that this issue of debentures and the offer of them for sale to investing farmers in Saskatchewan also has the approval of recognized leaders of the principal divisions of political opinion in this province.

When in response to the earnest solicitation of the S.G.G.A. the government of Saskatchewan saw fit to organize the Saskatchewan Co-operative Elevator Company, its success and its great power for service to the farmers of this province could be assured in no other way than by the unstinted and loyal support of the farmers themselves. The same is true of the work which is being carried on by the Farm Loans Board.

There are millions of dollars lying in the banks and drawing interest at three per cent. which when finally released for re-lending to farmers draw a rate of interest nearly three times as great as that which is paid to the depositing farmer. This issue of debentures offers an investment as readily redeemable as a savings bank deposit with a rate of interest of five per cent. as compared with three per cent., while at the same time providing monies for loaning to the borrowing farmer at 6½ per cent. rates and with conditions of re-payment which are highly advantageous to him.

The direct results of this undertaking, valuable as they are, are not in my opinion the most important which are attained. The borrowing public generally will gain immensely by a general reduction in rates of interest on monies borrowed from other sources and the province as a whole will become more self-conscious and more firmly rooted in its own strength by the successful working out of this plan of keeping Saskatchewan money in Saskatchewan for the development of the province, rather than sending it abroad through the banks and other financial institutions all too frequently for investment finally with the big interests of this and other countries. I bespeak, therefore, your kindly co-operation in this matter and would ask that if at all possible this letter and the circular enclosed therewith be discussed at your first meeting and that wherever possible you will forward this project.

J. B. MUSELMAN.

SCHOOL ATTENDANCE A DUTY

There has recently been issued by the department of education a statement which shows that the School Attendance Act, which received the assent of the Lieutenant-Governor in March last, has already resulted in a considerable improvement in the attendance of children in the schools of the province, the percentage having risen from 58 to about 70 per cent. during the year.

Seeing that compulsory attendance at school has been legally in effect at least since June, 1915, it may be wondered why a new act was necessary. As a matter of fact the former act failed largely to achieve its purpose because the onus of prosecution rested on the local authorities, who, perhaps naturally, hesitated to

create ill feeling amongst their friends and neighbors by instituting proceedings against them. In order to meet this difficulty the act of the present year substitutes attendance officers for the local authorities, and as the services of the provincial police are being very largely utilized for this work it may be regarded as certain that the act will from now on be much more stringently enforced.

According to C. Nivins, the superintendent of public schools for Regina, the three main causes of the low percentage of attendance in the past have been epidemics, removals and careless irregularity. With regard to the first of these causes, however, sanitary science has so advanced that epidemics are now well under control, so that this cause is now far less operative than formerly. The second cause is altogether beyond the control of the school boards, or indeed of any authority, whatever, being subject almost wholly to economic exigencies. Careless irregularity then remains as the one chief cause of the low percentage, with a few subsidiary causes, of which shortage of labor, a desire on the part of parents to avail themselves of their children's earnings, and the rigorous weather conditions of the Western climate are the most prominent.

More carelessness on the part of parents is absolutely no excuse and should be rigorously dealt with, as it is in the interest not only of the children that their education should not be neglected, but also of the parents, the community of which they form a part, and even of the nation at large. When non-attendance is due to purely climatic conditions, especially in the winter months, no fault can be found. Even when absence from school can be traced to shortage of labor some latitude may perhaps be allowed, more especially in the country. If, however, absence is traceable to mere acquiescence on the part of parents, who keep their children from school needlessly, merely to enlarge their store of earthly goods, and regardless of the injury, both physical and mental, which their children may thereby suffer, no condemnation is too severe.

There is no doubt that the majority of parents are fully alive to the importance of the regular attendance of their children at school when open. These require no urging. They see their duty clearly, and do it. Unfortunately, however, there are again many who are blind to their own, their children's and their country's interests. These are the people who need to be constantly watched in order that these various interests may not suffer. If it is the duty of the state to provide a school for every child, it is no less the duty of parents to see that every eligible child attends school when the school is provided. No country can ever hope to attain to its highest state of efficiency unless the mental and intellectual capacities of its people—of the whole of its people—are developed to the highest degree. We have in Saskatchewan a fine system of schools and an equally fine body of efficient teachers; and as a consequence of the present stirring of educational enthusiasm, both the school system and the teachers as a body may be expected to become in the near future finer and more efficient still. It is the duty, therefore, and it should be the pleasure, of every parent to see that the children avail themselves of every opportunity to secure the education which will mean so much to them in the coming years, and which will fit them for the great responsibilities which the future is going to bring. Never in the world's history have such problems been presented as are being developed before our eyes by the great world-war, and for at least a generation it will need all the intelligence and all the skill of which the human race is capable to deal with them wisely and well. A great responsibility rests upon the state with regard to the settlement of these problems, but the state will be powerless unless it receives the support of every individual in it. After all, state action is only individual action writ large, and one way, and a very effective way, in which every parent of young children in Saskatchewan can help in the solution of the immense difficulties of the future is by seeing that

their children take every advantage of the education which is placed within their reach.

S. W. YATES.

IS YOUR LOCAL A SUCCESS?

In connection with the prize competition which is being inaugurated among our locals, it should be interesting to check up your local and see where it stands on the basis of the grading suggested. The activities of the locals may be described under five heads, as follows: Extension work, educational activities, business co-operation, public endeavor and patriotic enterprise. However, we have not separated these activities under such heads, but have just assigned a value to each of the 19 divisions suggested. We do not wish to imply that a local may not be a success without attaining a high standard in all the points mentioned; but we have tried to indicate the lines of activity which should have careful consideration by all our locals.

Here is the proposed system of grading, but before this is finally adopted, we will be glad to receive any suggestions regarding the matter. There will be a total of 1000 points in the credits allowed and it is planned to apportion the different credits as follows:

Number of life members, 60; total number of members, 100; number of women members, 60; holding regular and interesting meetings (including business and social meetings), 100; prompt reports and answers to letters from Central and satisfactory remittance of fees, 60; distribution of our literature, 50; attendance at district and annual conventions, 40; having Grain Growers' community hall or an especially provided meeting place for the local, 40; salary of secretary, 60; being incorporated and co-operative trading, 30; beef ring, 30; egg circle, 30; special study circle and community library, 60; patriotic contributions and activities, including help to any unfortunate members of our association, 50; study of Farmers' Platform and endorsement thereof and showing public spirit, 50; entering seed grain competition, 30; having a local badge or banner, or maintaining a rest room at trading point, 30; contributions to our legal and extension funds, 60.

In grading a local on its extension work we will take into account the increase in its membership during the year, and we will also take into account the limitations of its field. It is not desirable for a local to spread over too much territory, neither should one local encroach on the field of another. Also the number of women members which a local can secure is limited by the number of people in the community who are eligible for such membership. These facts will be taken into account to a considerable extent.

While we suggest many lines of endeavor, we urge each local to undertake only those activities which can be successfully carried out in its community. We will make an allowance for a local which devotes its energies to fewer lines and attains to distinguished success in its chosen activities. We must depend on each local to guard against dissipating its energies in an attempt to cover too large a field or too many activities, thus doing superficial work. It is possible that some locals will not find it feasible to take up some of these lines, but will be able to do good work in other equally important activities. In such case they may be given equal credit, if we have been previously advised in the situation and a satisfactory arrangement has been made.

The main object of this competition is to call the attention of each local to the various lines of activities which it should engage in, and cause the members of each local to consider the elements which are essential to success. Then, too, we want to have on file in the Central office the information which will show us at a glance just what each local is doing, in order that we may give all our locals the most intelligent co-operation and help.

We would say that a local is a success when it holds regular and interesting meetings, secures as members the largest possible percentage of the residents of

the community, gets most of those to become life members, has the best district meetings and summer rallies, makes a success of its co-operative trading, does good work in all its chosen lines of activity, answers correspondence and furnishes reports promptly, and helps to carry on the larger work of our organized farmers' movement.

Kindly favor us with any suggestions you care to make as to this competition. It will take careful organization and planning to make your local a real success. Put your very best into it and if you do not win the prize, you will nevertheless do some good work which will be of great benefit to your community as well as to yourself.

I. H. M.

TEN LITTLE TATERS

Here are a few witty little verses describing the fate of Ten Little Taters, modelled on the Ten Little Nigger Boys with which we are all so familiar. But after all, one wonders whether the Ten Little Taters or the ultimate consumers are the more to be pitied; the Ten Little Taters are indeed eaten up, but it is the ultimate consumer who is "dished" in the end. Poor ultimate consumer!

Ten little taters
Growing on a vine,
Local buyer got one,
Then there were nine.

Nine little taters
Shipped away by freight,
Railroads got one,
Then there were eight.

Eight little taters
Another ride were given,
Transfer got one,
Then there were seven.

Seven little taters
Sold Commissioner Dix,
Commission man got one,
Then there were six.

Six little taters
In a store arrive,
Retailer took one,
Then there were five.

Five little taters
Eaten up and then—
The "ultimate consumer"
Paid for the ten.

FARMING A BUSINESS

Norris Boyd, secretary of the Hardy local, writing recently to the central secretary, expresses the opinion that the time has arrived when farmers should demand of the government a recognition of their rights as citizens and business men. He maintains that the action of the government in regard to the control of wheat is an act of pure discrimination against the three wheat-growing provinces, inasmuch as, after having opened up the United States market for wheat in April last, they subsequently appointed a board to take control of the crop, with power to dispose of it as they see fit. Many farmers, he says, will remember how they were fleeced by the financial interests for a period of three years prior to the war, and that when they had an opportunity to meet their obligations, the government stepped in and prevented it, thus causing hardship to farmers and their families for generations to come. Had the government fixed the prices of commodities, including both what the farmer has to buy and what he has to sell, they would have shown much better judgment. He declares that farmers must demand recognition as business men, and decline to be considered merely as farmers and as tools of the government. It is to be understood of course that these are Mr. Boyd's personal views, for which we do not accept any responsibility.

Central Secretary:—The German Canadian Association of Langenburg, Sask., is making a contribution of \$300 to the Returned Soldiers Association fund. Kindly deliver the enclosed cheque to the proper parties.

PAUL MITCHELLE,
Secy. Treas.

Please ship one more car of the same kind of coal which I have just unloaded, this is fine. If you have the same coal shipped there will be no trouble in disposing of a number of cars.

WM. CYR, Secy.

Brock G.G.A.