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## The Story of Three Cooperative Farmers' Clubs

(Continued from page 4)

"Just as soon as we organized. Our cooperative purchasing was quite successful from the very start. It was the factor that held the old members and the magnet that attracted new ones. Farmers began to come from a distance and the membership went up to 120; too much for one club. We then went out and assisted in organizing clubs at Arson, six miles away, and Springfield, four miles distant. That cut the membership of our Minto organization to 40 for the second year—a compact body that could do business together to good advantage. But that was two years ago. Farmers who had first held away from the club came to see its business advantages. They joined in with us, and our membership is now again past the 100 mark."

We talked long into the night. I found Mr. Tucker to be an optimist, but he confessed that the clubs of Rawdon township have had to meet and overcome very real difficulties before they achieved the measure of success that is now theirs. When they first started to buy feeding stuffs cooperatively, the largest milling companies refused to do business with them. They said that they had to protect their dealers who were in the township. Finally connections were made with a company that had no local representative. The volume of business developed with this company was so great that it exceeded the business done by all the local dealers. "And then," said Mr. Tucker with a note of triumph in his voice, "the first companies, the big fellows, came to us almost on their knees, and ready to do business on our terms."

**A Slip From the Banker**

The reverse that still has a sting in it and that has left a "bad taste in the mouth" of every cooperator in Rawdon township, is the treatment that they were accorded by the local banker. They were attempted to establish a line of credit with the banker by offering a joint and several note, as collateral for loans. A sufficient number of the members signed to make the note, in the opinion of the banker, good security for \$75,000. If all had signed who were willing, the security would have been equivalent to \$300,000, but the banker expressed himself as satisfied with the first signatures. When, however, the club went to him for a loan of \$2,000 with which to finance a purchase, he would not allow them more than \$1,000 on security of \$75,000. The members knew well that bigger loans had been made to men in other lines of business on much less security. The conclusion to which many came was that the banker was willing to hamper the cooperative movement rather than face the possible displeasure of other of his customers who were opposed to the farmers' cooperating to their own business. Accordingly, the idea of doing business through the line of credit established by the club itself had to be abandoned altogether.

The wonderful success of these three clubs in the pursuance of cooperative business is due in large measure to the unique method they have adopted, both in financing and managing. Special committees are appointed to deal with almost every phase of the business. For instance, one committee gives all of its attention to the shipping of poultry, and another, one of that committee, who is an expert in judging and grading dressed poultry, does practically all the business. The poultry is taken to him to be graded and sells on a grade on its merits, finding his own

(Continued on page 11)

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