

# Town and Country Co-operation

## A successful scheme of livestock promotion at North Battleford

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In a recent issue of *The Guide* the co-operative work carried on at Elfron, Saskatchewan, between the farmers and the Canadian Bank of Commerce in the utilization of long term—two or three years—credit for livestock loans was fully described. That was a purely farmer bank scheme, and the only one in operation so far as we are aware of in Western Canada. There are, however, several organizations with a similar object in view and organized along very similar lines, but in these the combined credit of town or city men has furnished the security for loans to the farmer, and in no case is the farmer getting his money at as low a rate of interest as at Elfron. The principal of these are at North Battleford, Canora and Lethbridge. This

money. Consequently on August 18, 1913, a joint stock company capitalized at \$25,000 was formed. There were 2,500 ten dollar shares, and no limit was put on the amount any one individual might hold, tho no one actually took over \$500 worth, and that for a very good reason, explained later. Five per cent. of the capital stock was paid at the time of subscription, and none has been paid since. The subscribed capital is now \$18,290 and paid up \$852. By far the larger amount of this is held by the citizens of the town. Some of those were farmer townsmen, but the proportion of stock held by present bona fide farmers is small, tho each man on receiving stock thru the association must become a member by acquiring at least one share in the

more head of cattle have been imported by private parties as a direct result of the company's campaign. A considerable number of sheep have also been added, so that directly and indirectly the value of the livestock holding of the district has been increased by at least \$30,000. Furthermore it has been done over a large field. Not more than half a dozen animals have been placed closer than eight miles. Glenbush is 40 miles away, Edam 39 miles, Rabbit Lake 31 miles, Glenrose 16 miles, Prince 14 miles, Denholm 12 miles, and stock has been placed at all these points and others equally distant.

### How the Farmer Buys

When a farmer realizes or thinks he isn't doing justice to himself by keeping the number of his stock at a minimum, he may make application to the company's secretary on a special form supplied by the company, stating the maximum price of the stock wanted. The applications committee "sit" on this, keeping in mind as much as possible the man's character, standing in the community and his accommodation for stock in the way of stabling and feed. Neglect to provide these is only to court a turn-down from this committee. They simply haven't any use for a man who gives the impression he can't handle stock—he comes in the same place as the nuts and raisins at a meal. When the committee has on hand enough "approved" applications they proceed to secure the stock. So far the association has secured this stock at a minimum of overhead expense. A few were bought in the fall of 1913 from a drover who brought in two carloads. Purchasers with "approved" credit went directly to the stockyard and selected the stock they wanted and the company paid for it. In the summer of 1914, five carloads were bought thru the provincial government buyer then in the East. These were about half Holstein grades and half Shorthorns and mostly heifers not previously in calf. Experience has taught the association that eastern female stuff is decidedly better bought young. A few pure-bred Shorthorn females and one pure-bred bull of each of the breeds mentioned were also bought. Practically no farmer buying female stuff thru this association can afford to keep a bull for his own use. The Federal government scheme of bull clubs has placed at least half a dozen bulls in this district. Some small lots of cattle have been picked up from those brought in by drovers. Home stuff has been bought only when it was actually going out of the country. Swine distribution outside of one pure-bred boar has been left absolutely alone, there being enough pure-bred breeders in the vicinity to supply the demand. Offspring of pure-bred cattle have been registered by the company and transfers given when the stock was paid for. North Battleford has always allowed the farmer to pick his own stock whenever such stock was bought locally. There was probably a disadvantage in this at times, in that men who have not been handling stock could better let an experienced man select it for them, but on the other hand they frequently purchased on their own selection stock higher in



Sheep have been increased in the North Battleford district by 502 head, and none have been lost thru coyotes or wolves.

article will outline the plans and scope of co-operative work carried out between banks, business men and farmers at these different points.

### North Battleford Plans

North Battleford was the prime mover in this direction, and the initial thought and action came from G. W. Greise, who, by the way, is also a real estate man, but one of the productive kind who realizes that the development of the surrounding country is necessary to the development of the town and both to the welfare of his business. This man had spent much of his early life in Wisconsin, and watched the almost marvellous changes that have come over that and the neighboring state of Minnesota during the last few years. More and better livestock, and particularly dairy stock, was at the bottom of it. He had watched the system of putting out breeding stock on the share plan and realized the immense gains to all the individual interests of a community thru increased livestock. The North Battleford district offered opportunity for unlimited enlargement of the livestock business. Here for miles in every direction lay as rich a country as could be found in all our northern districts. The season is good, the gently rolling country is well watered and produces a most luxurious growth of rich grass. It is essentially a mixed farming and stock district, and yet at that time farmers had very little stock, had no money to buy any and no bank was prepared to furnish them credit on their individual responsibility. The efforts of Mr. Greise here stand out in sharp contradistinction to those of that horde of real estate men who three or four years ago were constantly bewailing the laxity and improvidence of western farmers for not getting into livestock and thereby saving the country and worthy citizens like real estate men. They sang this dirge as a quartette or sextette and even frequently as an octette in almost every real estate office in the country, and sang it with their feet on the desk. The persistence of hard times not only drove them out but evolved the schemes here outlined after hard thinking and the exercising on the part of the town people of that old motto: "The Lord helps those who help themselves."

In the spring of 1913 Mr. Greise propounded to the local manager of the Canadian Bank of Commerce a scheme substantially the same as that now in existence. The scheme hung fire until the exorcism of bankers and business men, which you will possibly remember passed thru Battleford in the summer of 1913. These men were out to see and learn and teach, so here was the opportunity for both sides involved. The scheme was put up to eat, Vere C. Brown, of the western superintendent of the Canadian Bank of Commerce, who said: "That scheme is all right, give them the

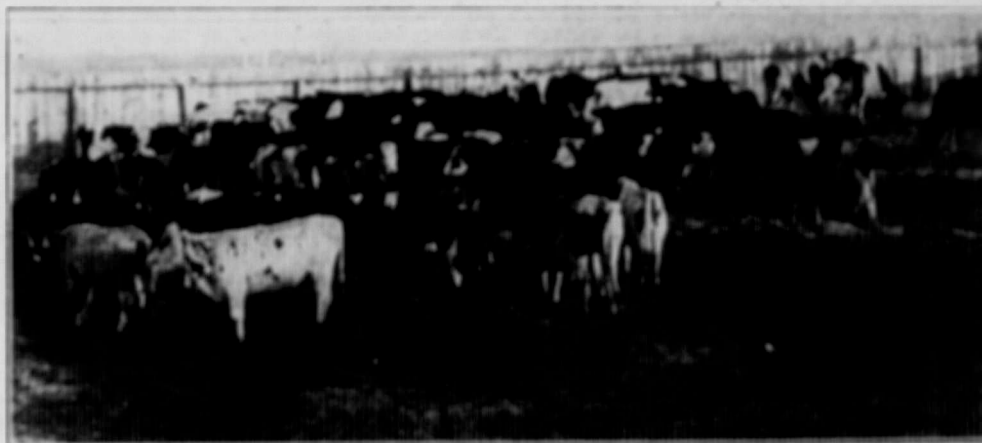
company. There are fourteen directors, three of whom are farmers, at least their farm interests now are greater than their city interests, tho such was vice versa at the time the company was organized.

### Credit to Farmers

Credit to individual farmers is not restricted to a set amount, but the company does not sell more than four or five head to one farmer. A sub-committee of three directors, consisting of a retired farmer, the manager of the local dairy company and Mr. Greise, all well known long residents and thoroughly acquainted with practically every man in the district, decides on the suitability of the applicants to feed, care and pay for stock supplied. The discrimination of this triumvirate has been so well exercised that so far stock has been placed with only one man from whom it had to be taken and redistributed.

### A Real Organization

Just to show you this has been a real live organization and has largely fulfilled the purposes in-



The first shipment of dairy cows distributed in the North Battleford district. They were high class Holstein grade. Livestock credit has changed the aspect of agriculture in this district.

tended when it was organized, it might be as well to mention here that up to September, 1914, i.e., within one year from its organization, the company had put out 116 head of cattle worth \$11,509 and 502 sheep worth \$3,316, a total of \$14,825 worth. The operations in 1915 were confined to the sale of nine cows and two calves worth \$589.50. In addition to this it is estimated that at least 150 or

price than their application called for, thus often permitting of a much wider selection.

### Method of Payment

To cover the immediate outlay between the time of purchase and delivery of the stock, the bank advanced money against the company's own note

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