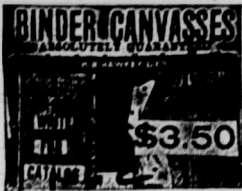


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U.F.A. Secretary's Report

Continued from Page 8

we are to keep our unions in a good healthy condition, the secret of which is, of course, a good healthy attendance of the members at the regular meetings of the union. The first of these is a good program of subjects suitable for the purpose of debate. The second, a good system of handling the business of the union, whereby each man can be made to realize his own responsibility, particularly in financial matters. The third, a modern and effective system whereby practical organizers, well versed in the troubles of a local union, and competent to supply a remedy, can visit every district where a local union exists at least once a year.

In regard to the first suggestion, the pamphlet which has been issued by the three Western organizations, under the auspices of the Canadian Council of Agriculture, is, I think, a step in the right direction. It at least can be made to serve for the time being, and can be enlarged and amplified from time to time, by the introduction of other subjects of a more practical nature, the demand for which may be felt by any particular neighborhood. My idea would be that we secure from reliable sources a series of papers on every subject possible, of interest to agriculture, and that these be kept in stock at the Central office and our unions supplied with one or more of such articles from time to time as the demand arises. We have, with the Provincial Department of Agriculture, arranged for a large number of practical addresses to be given by agricultural experts this winter, but as our Association continues to grow we cannot possibly hope to supply speakers all the time, even if it were advisable, and it seems to me that the sending out of these papers, which could be read by an official of the local union, would meet a long felt want.

In the matter of handling the business of the union, one or more committees should certainly be appointed, responsible to the union, and a systematic method of distributing the supplies which are bought should also be worked out. There is often a serious economic waste in the way this distribution is undertaken at the present time, particularly where the members of a union are situated a considerable distance from the nearest railway centre. Means might be taken to make one wagon and team do the work of several, and in the same way the work of the secretary would be lightened and the unloading of the car greatly facilitated.

In the matter of financing our local unions, for nearly two years past I have been carefully studying this question and have discussed it on several occasions with well known bank managers and reliable business men. The main features of the plan which I submit herewith are at present being practiced in more than thirty of our local unions, generally speaking, with unqualified success, and I feel that now the matter has been given what may be considered a thorough trial, it may be given out to our other unions with confidence.

Method of Financing Locals

Most of our local unions, from reports received to date, seem to take \$1,000 as the amount of capital or credit required for the handling of their business, and we will therefore use this figure as an example. Each member of the local union or district association is required to give a note in favor of the Board of Directors of such local or district association, such note to bear no interest and to be for approximately such amount as it is necessary for each man in the union to bear if the sum required is to be raised proportionately among all members, thus for a union 100 members strong the note would be \$10 in this particular example. The Board of Directors, who it is assumed will naturally be fairly responsible men financially, deposit with the bank their joint guarantee for the sum of \$1,000, and this also bears no interest. Then to complete the security, the secretary or treasurer who handles the money is required to secure a bond in the sum of \$1,000. Under this plan, if the business is done on a cash basis with a small margin of profit, as it should be, there is no risk attached to anyone, yet the security is absolutely complete and is such that no bank manager who knew his business would refuse to recognize. The procedure is, of course, that all business will be done on draft attached to bill of lading basis, that the bank will meet the draft, and that then,

and not until then, does the union incur any liability for interest charges. Twenty-four hours after the bank pays the draft, interest on the amount of the money in use will begin to accumulate. In most cases if the car is unloaded promptly and cash taken at the door of the car, the money can be turned over to the bank immediately. In any case the money should be turned over just as quickly as it is collected and interest is paid only on that portion of it which is left outstanding. Immediately the last dollar is paid in, things are as they were and no interest charges are accumulating. Under this plan it is even possible to extend credit to certain members of the union where the circumstances render it advisable, but wherever this is done, the union must, of course, by majority vote of the whole union, assume such responsibility, and an additional charge must be made for such goods to cover the interest charges which are accumulating on the amount of money involved at the bank. The practice of extending credit on union business is not, however, recommended and should only be entertained in exceptional circumstances and after a very careful investigation of the circumstances of each particular case. In the matter of security you will notice while each member gives a guarantee to the directors and the directors give a guarantee to the bank, the secretary is responsible to the directors, and when under bond the responsibility of the directors is assumed by the bonding company, thus the guarantee given by members and directors alike is really nothing more than a mere formality, but one which in the interests of good business must be observed. You will find that in practically every case if you can show the firm with whom you propose to deal that you have such a system in force, they will be well satisfied with the security and in some cases you may even find that it will bring you lower quotations on your goods. One of the beauties of this plan is that it is quite elastic in its nature, and even where it is found impossible to apply it exactly as suggested, it will be found that with certain modifications it will fit in practically anywhere.

This plan is not suggested as a permanent solution of the difficulty at present experienced, but merely one which will prove of use to a very large number of our unions who do not desire to incorporate and who at present have no legal or financial standing. As our Association continues to develop and the business of our individual unions continues to increase it will probably be necessary to solve this problem by the introduction of legislation, providing for the legal registration of local societies desiring to engage in a commission business along co-operative lines, for a very nominal fee. For the purpose of the average local union our present Co-operative Act, which is a thoroughly good one in its way, is far too all embracing in its scope, and a simpler form of registration with more limited powers would, I feel confident, meet the requirements of our local unions for very many years.

In regard to the third point, as this report has already become somewhat more lengthy than I had intended, it may be as well not to go into detail in regard to same as the plan which I have in mind is in line with the district organization idea, and a resolution along these lines is already on the program, which will give me an opportunity to give you my ideas in detail as to how the object suggested in this report can be most successfully brought about. Let it suffice to say for the present that I look upon this portion of the work as one of the most important and one which the Central office is eminently suited to undertake. It might be mentioned, however, that the plan would embrace what might be described as a school of organizers in direct touch with the Central office, each of whom would have under him a given number of sub-organizers directly responsible to him for their work and for whom he would be responsible to the Central office.

Study a child's character," said Henry Ford, in Washington. "Note his proclivities. Then choose a trade or a profession for him accordingly."

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