Co-operation

By Western Farmers amed from Page 11

Knowing what we want we can get it and given the direction the motto needed "each for all and all for each," will speedily grow to have a large place in our trading system.

CO-OPERATIVE MEAT MARKET By W. Hordern

We have been in business as a Co-operative Meat Store in Dundurn for nine months. We began with a paid up capital of only \$100 which has gradually been increased, till now there is \$600 paid up. In addition we made a profit of \$400 in the nine months. As we were short of capital to run the business, we have not paid out any dividend on shares or purchases, but the profits have been kept in the business by allotting them to the shareholders as further stock, and this is a practice we are likely

to continue for some time.

We have gained quite a bit of experience and have had to modify or erase some of our by-laws accordingly. To guide other districts which may conguide other districts which may con-template opening a co-operative store I, write. Before beginning we wrote to the Co-operative Wholesale Society of Manchester, to enquire details of how the retail co-operative stores were formed and managed in England where they are highly successful, and for rules and regu-lations. Very generously they sent us a big pile of papers, pamphlets and small

Hostile Heirs Disappointed

He Knew How to Make a Will

When William Marvel, of Tuckersmith Township, Ont., died, every person in the vicinity expected to see a lively legal battle between the heirs.

The old man had not been on good

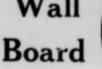
terms with any of his relatives and was equally averse to lawyers. It was in-ferred that he would leave no will, and the rival claimants were ready to do battle, legally of course, for their "rights."

One of the first things found among his papers, however, was a will made out on a BAX Will Form. That settled the matter definitely—there was no fight.

It has been found that it is useless to dispute wills made on the BAX Will Forms. The moral is obvious—to save lawyer's fees and be sure that your wish s will be carried out in case of death—use a BAX Will Form. Each form is accompanied by a specimen will and full instructions for your guidance, but be sure to get a BAX Legal Will Form, as they are conyrighted and indisputable.

For sale by all stationers and druggirts at 35 cents, or sent on receipt of price by the BAX Will Form Company, 275G College St., Toronto.

Bishopric Wall





Bishopric Wall Board is made of Bishopric Wall Board is made of kiln dried, dressed laths, imbedded in hot Asphalt Mastic (99 per cent. pure) at a pressure of 500 pounds to the square inch. It is surfaced with heavy, sized cardboard and cut at the factory into sheets (laths and Asphalt Mastic combined) 4x4 feet in size, and three-eighths of an inch thick-all of uniform size thickness. These sheets are ready to be nailed at once to studding, and as soon as applied the wall or ceiling is ready for immediate decoration.

Write for sample and circular to

Asphalt Mastic Products Co. P.O. Box 761 Winnipeg, Man.

books including an excellent specimen book containing by-laws for a store. Also we got rules from a Regina Co-operative Co., and on all these different rules we formed our own. We had to modify some of the English rules as not being suitable to this country. It is a rule in England for the directors to meet one night each week and examine the store night each week and examine the store business, pass the orders, accounts, etc. We are farmers who have to drive into We are farmers who have to drive into town, five to ten miles, and though we fixed on a meeting every tenth day, (three times a month) to keep track of the business, farmers were unable to attend in seeding, hay and harvest time, and at any time the meetings were oftener than could be attended. To remedy this we hit on the following plan. One man, a farmer well up in business, is appointed secretary-treasurer to the company, and also manager of the business. He has leisure time, and formerly ran a store of his own, but not in the meat trade. Two directors were appointed to assist him Two directors were appointed to assist him and advise with him in any difficulty that may arise, and the general board meet bi-monthly or oftener if called. This works well, for as each has a telephone works well, for as each has a telephone we keep in touch with each other. The secretary-treasurer checks and reckons every bill, checks the store books and all accounts; he alone pays accounts and by cheques only; he supervises the orders given for stock, and being manager also, he allots the storemen their work and sees it is properly done. He is bonded for \$1,000 with a bonding company at a cost of \$7 per year to the co-operative

and sees it is properly done. He is bonded for \$1,000 with a bonding company at a cost of \$7 per year to the co-operative company. All accounts should be gone over every week, and the main items audited weekly by an official auditor to prevent errors or irregularities.

It is of the very highest importance that every officer and director elected to serve by the company should be a fair business man. It is unwise to elect a man merely because he is a friend or neighbor. The men who have had some business experience, or the farmer who has himself made a success of his calling is likely to be the suitable man, for he shows a business mind. Do not fail to change a man if he proves himself not a business man, or if he fails to attend. We have a rule, that if a director fails to attend three consecutive meetings, automatically he ceases to be a director, and the executive have power to elect another, or to reinstate him if desirable. All-round efficiency is necessary to make co-operative trading successful. efficiency is necessary to make co-operative

trading successful.

Some men seem to think a co-operative store is a kind of philanthropic society, or a bank to loan money out by way of stock. It is strictly a business concern whose methods must all be on strictly business principles. For example, some men apparently think they should pay everybody else at the fall but the co-operative store which, being on a brotherly principle can wait operative store which, being on a brotherly principle can wait, or can even carry the account to another harvest. Now, the true co-operative principle and ideal is little or no debt, that trading should be done almost wholly on a cash basis. We know it is rather hard to abide strictly by this ideal during harvest time, when the demands on the farmer's purse are heavy, and he has little or nothing coming in till his grain is threshed and shipped out. But when that is shipped the debt at the co-operative store should be promptly paid. No store can do well if accounts are to stand long, or are to be carried another twelve or are to be carried another twelve months. All accounts of three months months. All accounts of three months standing should be charged 10 per cent. interest. On accounts of from \$20 to \$40 a bankable note should be taken, so money can be borrowed from the bank on the notes to enable the store to pay its way. The outside time allowed for the payment by the store for its goods is one month.

All these things should be provided for in the by-laws; the power also to sue and recover for debts should be included. Many men think a co-operative store

Many men think a co-operative store should sell its goods at or near cost price, this is a very unwise policy, and equally so is the cutting of prices against other stores. It is best to charge a reasonable price for everything and make a fair profit. It may be wise to give a 5 per cent. discount for cash. But reasonable profits should be made. The profits can then be rightly and justly used to can then be rightly and justly used to guard against risks, also to give a dividend on sales and on capital and to provide a reserve fund to ensure stability and success. To sell for little or no profit is to fail, and go down against the first financial difficulty that may arise, for there would be no funds in reserve.

The Big, Self-Starting

An Auto Your Wife Can Run

A woman can easily manage this great big, powerful car. The mechanism is simple in the extreme. A very little practice gives complete mastery of the Greater Case 40—the largest, handsomest, high-grade, moderatepriced car on the market.

The 70-year reputation of J. I. Case machinery is behind this magnificent a car.



The Car With the Famous Engine

The Greater Case Car is always ready to go. The engine always runs. It took 18 years to perfect this simple, reliable engine which makes the car

Case Nation-Wide Service

We have 10,000 Case Agents and 65 big Branch Houses scattered through-out the United States and Canada. Wherever you carry the Case Eagle you will find friends. Case agencies everywhere. No other automobile concern in the world can duplicate

The Case "Eagle" Stands for Quality

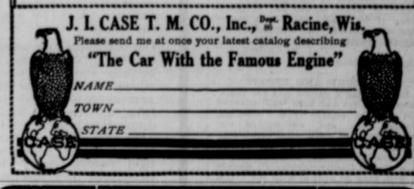
This emblem on an automobile has the same significance as the STERLING MARK on silver. It stands for highest quality and guarantee that protects.

Princess & James Sta., Winnipeg, Man.

has Case Cars on exhibition, and is equipped to take care of Case Cars. Send coupon for Case Catalog, giv-ing full details regarding the entire line of Case Cars.

Splendid Special Features

Fore-door ventilation—
36x4-in. tires — 120-in.
wheel base — 4½x5 ½-in.
cylinders—Rayfield carburetor — dual ignition
—Timken full-floating
axles—cellular type radiator—regulation trimmings — demountable
rims — English mohair
top with side curtains
and dust hood—selfstarter — high-grade
wind-shield—12-in.
acetylene gas head acetylene gas head lamps—special design combination electric and oil side and tail and oil side and tail lamps—storage battery for the electric lighting side and tail lamps—Prest-O-Lite tank for head lamps—one extra demountable rim—complete set of tools—last. plete set of tools-jack and tire-repair kit-



remarkable sample of high quality Flax, of strong, quick germination

GARTON'S SELECTED .- Western grown, standing crop hand picked, \$3.50

PREMOST.—Very early, heavy-yielding variety, \$3.75 per bushel. COMMON.—Splendid quality, \$3.00 per bushel.

SELECTED TIMOTHY
This lot is choice Western grown seed, guaranteed free from noxious weed seed; rong vitality, germination 97 per cent.; price, \$20.00 per 100 lbs.

ALFALFA
GARTON'S SELECTED.—Guaranteed non-irrigated. We are sowing 100 acres
this variety for seed purpose on our own farm; \$28.00 per 100 lbs.
MONTANA.—Guaranteed non-irrigated; \$25.00 per 100 lbs.
BROME GRASS, WESTERN RYE, RED CLOVER, ETC.

FERTILIZERS—We are now carrying a complete stock of high grade Fertilizers suitable for market gardeners and intensive farmers' purposes. Literature and quotations on application.

Write for samples and illustrated catalogue, also for special low quotations on large quantities of seed.

Garton Pedigree Seed Co., 257 Chambers of Commerce, Winnipeg