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CO-OPERATION IN INDIA

One of the noteworthy developments taking place in India is the rapid spread of the co-operative credit movement. Co-operation in its present form was introduced into India by Lord Curzon, and was immediately applied to agriculture. The movement has made rapid strides, and co-operative credit today touches every form of agricultural development.

According to the act passed in 1904, each province was given permission to appoint an organization officer to supervise borrowings. Of the total number of mortgage transactions since the act went into force over half relate to transactions of not more than one hundred rupees. In other words, it is the very poor people who have taken advantage of co-operation. Formerly the small farmers were handicapped thru having to pay exorbitant rates of interest, running usually from 20 to 35 per cent., whereas they are now able, thru the co-operative societies to borrow money at from 6 to 15 per cent. Owing to the partial government supervision of these societies, they are enabled to secure large sums of money on behalf of their members from well-to-do individuals and well-established banking institutions.

In a recent United States consular report dealing with co-operation in India, the following comments have been made:

Altho originally the co-operative credit societies in India had no other object than the obtaining of cheap credit for their members, and in fact were not authorized by the government to do anything except supply funds to their members, yet more recently the possibility of their usefulness in an educational way, and in promoting agricultural improvement, especially, has been conceded by the government.

Highly useful results from the co-operative movement are also anticipated and to some extent already realized in the case of urban dwellers, for whom schemes of co-operative housing have been organized, in the case of needy mill hands.

Attention is drawn to the possibility of forming co-operative cattle insurance societies in India. It is pointed out that one great drawback to the keeping of good cows by the poorer class of cultivators is the risk of losing the animals by death, and if, by the payment of a small sum per annum, this loss could be recouped to them, it would help in solving two serious problems, the rise in price of plow bullocks and of milk and milk products. Owners with a reputation for underfeeding or overworking their cattle could be refused admission to the society. In Burma, twenty-three cattle insurance societies have actually been formed and are working successfully.—Journal of Commerce, Montreal.

CRITICISES BANKERS

Hon. George Lawrence, minister of agriculture for Manitoba, in a recent interview indulged in a timely criticism of the financiers who are in the habit of advising the farmers and then refusing the credit necessary to carry out their advice.

"It was remarked some time ago," said Mr. Lawrence, "that what we required in Canada was a Kitchener of Agriculture. Our agriculturists believe, however, that what we require is a Kitchener of Finance. When a farmer desires to increase his herd and finds himself unable to borrow the money either on stock or lands, he surely has every right to resent advice from the very people who are standing in his way! I, for one, cannot blame him. Our farmers need more money in order to be more successful, and they need it at a lower rate of interest. In my opinion there is no reason why the farmers of Manitoba should be refused money for legitimate development when they have ample security to offer. By keeping our heads level and exercising proper care in the cultivation of the land and in husbanding our natural resources, a choice agricultural province like Manitoba has nothing to fear from any situation which may appear critical to those who are ready to cry 'Blue Ruin' at a moment's notice."

Your Questions Answered

In this department of The Guide questions dealing with legal matters, farm problems, livestock, or anything relating to practical farmwork will be answered. It may not be possible to answer all of them for lack of space, but those of most general interest will be answered in the order in which they come. Those wishing replies to legal or other questions by mail must enclose \$1 in payment. Veterinary questions cannot be answered as we have not the space available.

REPAYMENT OF MORTGAGES

Q.—In the case of a mortgage for \$1,000, say, repayable \$100 per annum with interest at 8 per cent. per annum, can the company insist on the payment of this \$100 instalment being made this year if the interest is paid in full to date?

—J.H.

British Columbia.

A.—The mortgagee can enforce payment of the principal falling due as well as the interest.

INTEREST ON NOTE

Q.—A gives his note to B, promising payment on or before November 1, 1914. B owes C, and C takes the note. C owes A for work. Can A object to C applying this on the note before November 1, 1914?

WM. H.W.

Sask.

A.—A can object. The note bears interest at rate stated in it, while wages bear interest only in case of agreement or demand for interest, and then only at legal rate, so if wages were applied on note before due, there would be a loss of interest to the holder of the note.

RAILWAY CROSSING

Q.—Is it legal for a railroad company to take the planks out of a private railroad crossing during the winter months as is their practice? If not, can a farmer compel them to leave the planks in all the year round?

C.A.M.

Alta.

A.—Crossing referred to is no doubt what is called a "farm crossing." All that is required by the company is that it shall make crossings for persons across whose lands the railway is carried, convenient and proper for the crossing of the railway for farm purposes. If the removing of the planks makes the crossing no longer reasonably fit and proper, the company may be compelled to make it so.

CANCELLATION OF ORDER FOR TRACTOR

Q.—A customer of mine ordered a gas tractor from a firm for which I am agent. The order was signed late in December, 1913, during my absence, and the traveller who took the order failed to do what I always consider right, namely, put in a cancellation clause. Early in February, 1914, the customer cancelled his order and gave as his reason that he was unable to attend their school of instruction. The firm positively refused to accept the cancellation, stating that if delivery was not taken they would sue the customer for 15 per cent. of the purchase price. They put the matter in the hands of a solicitor, who succeeded in obtaining a note from the customer for the 15 per cent. of the purchase price. Can this note be collected? I did not want him to settle with them at all, but settlement has been made. Is it possible to get back the note without paying it? If so, how would be the best way of going at it?

—G.W.M.

Sask.

A.—His position is much worse than it was before he gave the note. The only course now open is to wait until he is sued on note, and set up defense of no consideration and duress in obtaining signature. The result of such action is uncertain, but if he applies for a jury to try the action it is believed he would come out no worse than if he paid the note and he has the possibility of winning. Of course, if the note has been endorsed to an innocent holder for value before its due date there is no defence to same.

SALE OF AGREEMENT OF SALE

Q.—I purchased a quarter-section for \$43.00 per acre two years ago this fall. I paid \$1,000 down and the balance on four equal payments, also assuming the mortgage—to apply on purchase price—of which there is \$1,800. The man from whom I bought the land had sold the agreement of sale for this quarter to a threshing machine company with which he was in financial difficulty. On account of crop failure this year I am unable to make any payment either to the threshing machine company or the mortgage company. I have put improvements worth over \$2,000 on the farm. I have also broken some prairie and prepared the rest of the ground for next year's sowing. Now the threshing machine company threatens to cancel the agreement if I won't make payment this year. Can I prevent them going this? Would my caveat protect me at all? How can I best protect myself?

—J.E.P.

Sask.

A.—In event of proceedings being taken to foreclose, there is no way of stopping them other than payment, but under the circumstances, the court would probably allow you a considerable time to redeem. The usual time is three months. You may also ask for a sale. Your best course, however, is to try and make arrangement with the companies. Foreclosure proceedings are very expensive.

LIGHTNING PROTECTION

Q.—Will you tell me whether or not it is necessary to use copper rods as conductors to prevent a building from being struck by lightning? If possible, I would like you to acquaint me with a plan for rodding an L-shaped barn.

—M.L.H.

Alberta.

A.—It is not essential that copper wire be used as a lightning conductor. Galvanized iron wire may be used just as advantageously. True, copper is a little better conductor of electricity than iron, but the difference is so slight that for all practical purposes iron is just as efficient. The chief factor in favor of copper is that it is not readily affected by the weather and does not oxidize, or rust, as rapidly as does iron. On the other hand, it is very much more expensive than iron. This, taken together with the fact that galvanized iron wire is now made which will withstand weathering for a long time, makes it quite unnecessary to go to the extra expense of using copper wire for this purpose.

To rod a building of any shape the chief points to keep in mind are as follows:

Use 5-16 inch galvanized iron wire. This costs in Winnipeg about 10 cents a pound, and runs about 5 feet to the pound. Cable should be fastened directly to the building by means of 1½-inch galvanized fence wire staples put in every two or three feet apart. The wire should extend above the peak or the highest part of the building about thirty inches. Points can be made by simply separating the individual strands of the cable and should be placed not more than twenty feet apart. Every building should have at least two grounds. A good plan is to allow one ground for every two points used. The grounding is one of the most important points in the installation of the system. The ends of the wire should extend down into the ground deep enough so that they will always be in contact with moist earth.

—E.J.T.

Neighbor's Little Girl—"When did you get back, Mrs. Browne. Did you have a nice time?"

Neighbor—"Why, I haven't been away, my dear."

"Haven't you, really? I'm sure I heard mother say you and Mr. Browne had been at Loggerheads for a week!"

Two friends, who had not seen each other in years, met unexpectedly as neighbors in a suburban town. "Hello, Mason! Who are you working for now?" asked Taylor, over the garden fence.

"Same people," came the reply. "A wife and five children."