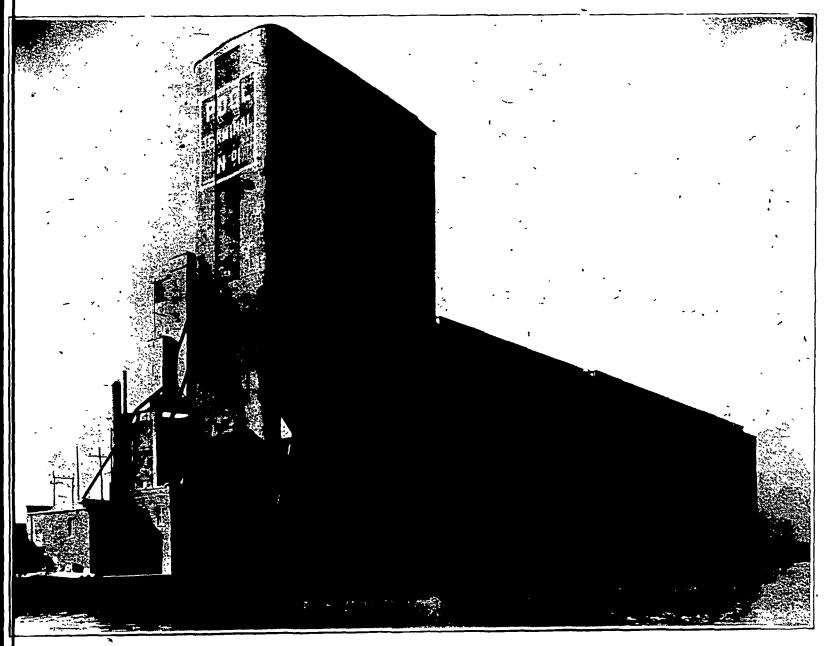
VOL. I

WINNIPEG, MAN., NOVEMBER, 1925

No. 18

POOL TERMINAL NO. 1



Capacity—1,500,000 bushels. Receiving capacity—90 cars per day. Shipping—30,000 bushels per hour. Drier capacity—1,500 bushels per hour.

SUPERINTENDENT, HUGH GRANT

Pool and Farmers' Companies

Manitoba Pool Board in Reply to United Grain Growers Offers to Open Negotiations for Purchase or Lease of Companies' Elevators.

The following statement was issued by C. H. Burnell, President of the Manitoba Wheat Pool, at the close of the regular monthly meeting of the Manitoba Pool Board on November 7:—

"The Board of the Manitoba Wheat Pool met for their regular monthly meeting in Winnipeg on Saturday, November 7. The report of the organization department showed that since the October board meeting over 1,600 new contracts had been signed and registered.

"In accordance with the decision of the delegates at the Pool annual meeting last July, the Board ordered that the auditors' statement for the first year's operation of the Pool, be printed and sent to the secretaries of all Pool locals. It was also decided that widows of Pool members may take over the membership of their deceased husbands without paying the regular organization fees.

"After disposing of routine business, the Board discussed at considerable length a letter from Hon. T. A. Crerar, President of the United Grain Growers, Limited, enclosing a statement issued by that company, dealing with the question of the relations between the Pools and the Farmers' Companies. The great importance of this question was fully realized by the Board and after covering the ground very fully, the following resolution was passed:—

"WHEREAS this Board gave full consideration to the suggestions made by the joint committee of the Pools and the Farmers' Companies in their reports of the meetings held February 2-4, and February 18, and on February 24, resolved as follows:—

"The Board of Directors of the Manitoba Wheat Pool, after a thorough discussion of the contents of the memorandum containing a report of the meeting between the representatives of the three Pools and the two farmers' Companies as submitted by Mr. Burnell, unanimously arrived at the conclusion that while they consider it very desirable that the

present friendly relations between the Pools and the Pools and the Farmers' Companies should continue neverthel ess they feel that the suggested arrangement outlined in the report of the

joint committe would undoubtedly raise obstacles between the Pools and the line Elevator Companies in the matter of providing facilities at points not covered by the Farmers' Companies. Also, owing to the fact that the Pools represent one system of marketing

and the Farmers' Companies another, it does not appear to be possible to bring about any substantially closer relationship than that existing under Elevator Agreements until such time as the shareholders of the Farmer Companies indicate their readiness to accept the Pool system of marketing'; and,

"WHEREAS, this resolution having been submitted to the delegates representing the Pool menbers, at the Pool Annual Meeting, held in Brandon, on July 31, 1925, the delegates by unanimous vote endorsed the elevator policy of the Pool Board in the following resolution:—

'That we approve of the elevator policy as outlined in the memorandum sent out by the Board to the Locals'; and,

"WHEREAS the Board have had under consideration a letter from Hon. T. A. Crerar, President of the United Grain Growers Limited, bearing date November 2, 1925, with which was enclosed a statement of the Board of the United Grain Growers Limited, on the question of the relationship between the Pools and the Farmers' Companies; and,

"WHEREAS this statement contains the following passages:

'That harmony and co-operation between these farmers' organizations is desirable' . . .;

That the Manitoba Pool Board have 'decided on a policy of indiscriminate duplication of farmer-owned grain handling facilities.'

The Board of the United Grain Growers is now suggesting to the Boards of the Manitoba and Saskatchewan Pools and of the Saskatchewan Co-operative Elevator Company, that these four bodies jointly request some disinterested party, or parties, to appoint a committee of three to enquire into and make recommendations as to how co-operation or consolidation of the machinery and facilities of the farmer-owned organizations can be effected, so as to best serve the interests of the farmers of Western Canada. The U.G.G. Board suggests that men such as the Provincial Premiers, who have knowledge of Western conditions and of the problems involved, would be suitable parties to whom to address such a request.'

"NOW, THEREFORE, BE IT RESOLVED:—
"That this Board of Directors of the Manitoba
Pool reaffirm the position taken in their resolution
of February 24, as quoted above, and further affirm—

"1. That we are as anxious as the Board of the U.G.G. to avoid conflict and friction between the Pool and the farmers' elevator companies.

- "2. That our elevator policy has been designed to preserve good relations between the Pool and the various Elevator Companies who have all agreed to handle pool wheat.
- "3. That the acquisition of country elevators lies wholly within the determination of the locals and that we have notified the United Grain Growers Limited that we were prepared to lease or purchase their elevators at points where the Pool locals had decided to acquire a Pool elevator.
- "4. That this Board cannot agree to the suggestion to refer to 'some disinterested party or parties' or to any committee, named by such party or parties, any matter affecting the business relations of the Pool or the welfare of its members.
- "5. That this Board, having been entrusted by the members of the Pool with the responsibility of developing to the fullest extent the purpose of the Pool, namely, to provide an adequate co-operative grain marketing system, under the complete control of the producers of the grain, and securing for them the full market value of their grain, are prepared to open negotiations with the United Grain Growers Limited, subject to the approval of the shareholders of the Manitoba Wheat Pool, for the lease of their country elevators in the province of Manitoba, or their purchase at a valuation which will avoid loss to their farmer shareholders."

Pool Elevators Handle Non-Pool Grain

R. M. Mahoney, manager of the Manitoba Wheat Pool, referring to certain articles which have appeared in the press lately with regard to the Pool elevator policy, stated that the Manitoba Pool elevators handled non-pool as well as Pool grain, having taken out, through the Board of Grain Commissioners, public elevator licenses. Any comment or any statements that the Pool elevators only wish to handle Pool grain are therefore not well founded.

The Pool elevators do not buy or sell non-Pool grain. They take it in from the non-Pool man as special bin or graded stored grain; it is shipped for the grower's account and when the grain has been unloaded a warehouse receipt covering the bushels and grade handled is turned over by the Pool Elevator Company to whatever grain or commission firm the non-Pool shipper designates.

This means that the grower who is not in the Pool, in having his grain handled through the Pool elevator, is able to put one wagon load through and secure the advantage of the same elevator charges as if he were putting through a carload, or ten carloads.

There is no discrimination shown in Pool elevators between Pool members and non-Pool growers, and there is no discrimination as to tariffs charged the man with one wagon load as against the man with a carload or more of grain.

Saskatchewan Pool Annual

Delegates Instruct Directors to Offer to Purchase Elevators of Saskatchewan Co-operative Elevator Company at a Price to be Fixed by Arbitration.

One hundred and forty delegates attended the second annual meeting of the Saskatchewan Wheat Pool, held in Regina, October 21-23.

The directors report, which covered in detail the operations of the year, showed that the Pool had marketed through the Central Selling Agency, 50,093,-753 bushels of wheat, at a total net expense of \$319,821 or slightly over three-fifths of a cent a bushel. The Pool deducted two cents a bushel for elevator reserve and 1 per cent. for commercial reserve, the former amounting to \$958,238, and the latter to \$756,462, making a total of \$1,714,700. The net proceeds to growers totalled \$76,-701,421.

There was a long and serious

discussion on elevator policy and also a discussion on the amalgamation of the Saskatchewan Grain Growers Association with the Farmers Union of Canada. After the meeting the following official statement was issued by the Board of Directors:—

The unification of all farmer organizations in Saskatchewan



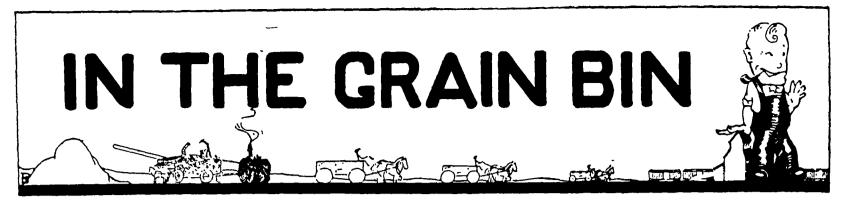
Pull together

is an objective which is gaining the moral support of all sections of our people. The directors of the Saskatchewan Wheat Pool are wholeheartedly behind the efforts of all who aim at unanimity of action and purpose in Saskatchewan's farm organizations.

At last week's annual meeting of the Wheat Pool delegates, representing all sections of the province, there was complete agreement in this ideal, and the following resolution was unanimously carried amid applause from the assembled delegates:

"Resolved, that this annual meeting of Saskatchewan Wheat Pool delegates would view with favor, the amalgamation of the two farmer organizations in this Province, and is prepared to render any assistance possible."

(Continued on page 20)



By R. M. MAHONEY, Manager

MORE ON TOUGH GRAIN

N the last issue of the Scoop Shovel I dealt with tough and damp grain, and it was gratifying to receive letters from some of the growers saying that, after reading the article, they felt somewhat differently in regard to this tough and damp grading.

During the past couple of weeks I have, along with some other Pool men, visited Fort William, and we found the terminals working day and night drying grain, trying to keep up with the everincreasing procession, as the percentage of tough, damp and wet cars is getting greater all the time. It is a stupendous problem. Fort William and Port Arthur are keeping up fairly well, but Vancouver has been embargoed (of course this does not affect Manitoba shipments), and no more grain can be shipped to that port until present loaded cars have been unloaded and dried.

Ship At Once

We have many inquiries from growers with reference to drying; wondering if it will pay to have it dried, asking what the charges for drying are, and whether they should keep tough or damp grain at home until it dries out.

It is, in our opinion, advisable that tough, damp or wet grain be shipped immediately. It will not dry out until next spring or early summer, in your bin, and the chances are decidedly in favor of its heating in the bins.

Heated grain sells at a big discount, because it has little value. Livestock will rarely eat grain which has been badly heated and it cannot be used in the manufacture of food for human consumption. A heated kernel of grain is the same size and shape as a good kernel and there is no machinery made which can separate the heated from the good kernels. As a consequence, ten bushels of heated grain in a thousand bushels of good grain makes the whole thousand and ten bushels fit only for stock food, and as the percentage of heated kernels increases, the value of the total quantity decreases, the heated grain having, as remarked, little if any value. So you are better off to take your tough, damp or wet price now than heated price next summer.

Drying Charges

Drying charges are 3 cents per bushel for tough and 5 cents per bushel for damp grain. That sounds pretty simple, and cheap as compared with the tough or damp spreads, but here is the "joker". You put a thousand bushels of damp

grain into a drier; your drying charge at 5 cents per bushel is \$50.00; the excess moisture is dried out and then what is left of your thousand bushels is weighed; there are only about nine hundred bushels, and you will only be paid for the nine hundreds bushels. You put into the drier one thousand bushels of Damp 1 Northern wheat and you get out nine hundred bushels of 3 Northern, as 1 and 2 Northern are only graded 3 Northern after drying. The tough or damp spread is supposed to be just sufficient to take care of the loss n drying, through shrinkage and actual cost.

Damp grain is usually dried whether the grower wants it dried or not. The Terminals require this privilege, or refuse to take damp grain in. Tough grain is sometimes dried, depending on the time of year and the quantity of this class of grain the terminal has on hand.

So I personally advise you to ship your outof-condition grain forward promptly. Do not expect that we can get it by as dry (or straight
grade grain), because we cannot. Take your
tough or damp spread, or your dried loss if the
grain is dried, and bear in mind that a thousand
bushels of dry grain become a thousand and fifty
or eleven hundred bushels of tough or damp grain,
due to having absorbed a percentage of water.
You are therefore, in selling at tough or damp
price, selling fifty or one hundred bushels of
water, and with all the free water in Lake Superior we cannot really expect the miller to pay us
much for the water in our wheat.

GOVERNMENT GRADING

I put in a half day yesterday with the Pool "Field Men", and the grading of grain and the grading system occupied a big share of the discussion. Every field man had some comment to make on the system. Some of these remarks were original, and some of them were merely reports of what certain growers had had to say.

I have heard from growers of grain much criticism in the last fifteen years on the grading system now in vogue in Canada; I have heard it torn to pieces and I have heard it totally destroyed, but I have yet to hear the first constructive argument. It is easy to tear anything down. What we want, however, is some idea how to improve this system. The whole thing simmers down to this: If the individual grower is to receive for his

particular grain the value that it deserves on the world's markets, it must be sold on the basis of some definite standard. In view of the fact that every individual should receive and is entitled to receive all that he has coming for his particular



kind and quality of grain, we must have some sort of a grading system, based on what the ultimate consumer or manufacturer will pay for that particular kind and quality of grain. The only possible change I can see (which I do not advocate,

and do not believe is practical) would be to set an advance on wheat, for instance, of so much per bushel, regardless of grade, kind, quality or value and do like they do in Australia, namely, throw it all in one big pile and call it Fair Average Quality. This, as I say, would not in my opinion be practical; in fact I feel that it would be absolute folly. It would temporarily help the man who had low grade grain at the expense of the man who had the better grain, and the price on the whole quantity would be reduced on account of the mixture.

Between Buyer and Seller

I do not intend to deal with this particularly in this issue, but I got started, and here I am.

While speaking of Government Grading I recall a remark made in the article mentioned before, which appeared on my page in the last Scoop Shovel. I expressed the opinion that the life of the Grain Inspector was not a "rosy" one, and mentioned that I did not envy him his position, between the buyer and the seller of grain. During my recent visit to Fort William and Port Arthur, I had the opportunity of sitting at dinner at the last mentioned place, in company with about forty other men. Thirty of these men are practical farmers, at present engaged in farming in Manitoba, Saskatchewan and Alberta, and one of the other ten was Mr. Symes, Chief Grain Inspector at Fort William and Port Arthur. During the evening Mr. Symes was asked to say a few words to us. He rose to his feet, a fine, white haired gentleman, grown old in the service, as it were; not an orator (few of us are), but a man who said what he thought and whose thoughts were based on as many years in the work of inspecting grain as I, for one, have lived. And it so happens that he spoke of the difficult position a grain inspector is in; always between the buyer and the seller; never daring to be swayed by sentiment or prejudice and only guided by that time-worn. often-discussed, often-battled but rarely changed "Canada Grain Act"; standing in the first instance between the grower and the terminal and afterwards between the terminal and the foreign importer.

22,000 Not Satisfied

Mr. Symes pointed out that he had received since this crop started to move, ten thousand tele-

grams and twelve thousand letters asking that grades be changed. Think of it! Twenty-two thousand dissatisfied sellers and buyers. Through farmer's representatives eight hundred cars were raised in grade, and he ventured to remark that seven hundred and ninety of them were not entitled to a raise if the inspectors had stuck strictly to the Grain Act. It is also pretty safe to assume that many cars of grain that carried just over the maximum moisture allowed in straight grain have gone through as straight grade because there was not time to test them.

Where Responsibility Lies

But what about the terminal? A terminal does not particularly care how grain is graded into it, provided, of course, that grain will be graded out on the same basis. If the government inspector wants to let 2 Northern wheat through as 1 Northern, or tough grain through as straight grade, that is all right with them. All they ask is that it be graded out on the same standards as Once the Canadian Government Inspection stamp it is graded in on. Once the Canadian Government Inspection stamp appears on a grain certificate covering an outgoing shipment the ter-If the importer or forminal is through. eign buyer turns the cargo down as not being up to the standard set by the Canada



It went 5 tough.

Grain Act, the terminal does not have to worry. The Canadian Government, through its Inspector, certified that the grain was a certain grade as outlined by special statute, and if he was wrong the government "pays the fiddler." The

terminal's responsibility ends with the issuance of that Government Inspection Certificate on the grain loaded out, but at the same time, they also have their period of suspense and worry: when they load, for instance, two or three hundred thousand bushels of wheat, graded in as 1 Northern, into a boat to apply on a sale of 1 Northern, and wait in fear and trembling for the Government Inspector's verdict. Will it be 1 or 2: will it be tough or dry? You can easily appreciate that, taking the grain in on the grading of the inspection department and loading it out for shipment subject again to the grading of the inspection department, it is decidedly important to them that the grading in and out be on exactly the same basis.

If you want an idea of how pleasant a government inspector's life is, be the judge of what the grade is on some grain being sold by one of your neighbours to another of your neighbours.

I am quite sure that every man at that dinner, after hearing and seeing Mr. Symes, feel more than ever sure that the Canadian government grain inspection is as fair for both the buyer and seller as anything human can be.



THE SCOOP SHOVEL

Official Organ of Manitoba Co-operative Wheat Producers LIMITED

MANITOBA WHEAT POOL

Offices: Electric Railway Chambers, Winnipeg, Manitoba Telephone A7821

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Managing Editor

Subscription Rate-50 cents per year.

"CO-OPERATION—SERVICE AT COST"

WINNIPEG, MANITOBA, NOVEMBER, 1925

THE POOLS AND FARMERS' COMPANIES

I wish to call the attention of all Pool members to the three articles appearing on pages 2 and 3 of this issue of The Scoop Shovel. The first of these articles contains the resolution passed by our Board on November 7 in reply to a communication received from Hon. T. A. Crerar on behalf

of the Board of United Grain Growers Limited. The second is a statement by R. M. Mahoney, our manager, on the handling of non-pool grain in Pool elevators. The third is a brief report of the annual meeting of the Saskatchewan Pool and includes the resolutions passed by the delegates with regard to the purchase of the elevators of the Saskatchewan Co-operative Elevator Company. These articles should be read very carefully by all our members; a great deal appearing in the press just now about the Pools and their elevotor policies and it is

important our members should understand the position of the Pools in the matter of acquiring elevator facilities.

Let me put the events covered in these articles in the order of their happening. First it will be remembered that the policy of our Board with

regard to elevators was endorsed by the delegates at our annual meeting last July. Late in September the Board of the Saskatchewan Pool issued a statement in which they said that "the Pool must acquire its own warehousing facilities at every shipping point in Saskatchewan at the earliest possible moment so that such facilities may be operated under a policy in complete accord with the Pool method of marketing". Elevator policy was the biggest subject of discussion at the Saskatchewan Pool annual meeting October 21-23 and after some hours of discussion the delegates passed resolutions authorizing the Pool Board to open negotiations with the Saskatchewan Cooperative Elevator Company with the object of purchasing the elevators of the company at a price to be fixed by arbitration.

A few days later United Grain Growers issued a bulletin, which was extensively advertised in the west, under the arresting title: "Harmony or Conflict—Which?" A copy of this bulletin was sent to me by Hon. T. A. Crerar with a covering letter in which I was asked to bring it to the attention of the Pool Board. The Board considered the bulletin at their regular monthly meeting on November 7 and their

conclusions are contained in the resolution printed on page 2.

Last week the annual meeting of United Grain Growers Limited took place in Winnipeg and according to press reports, on the first day of the meeting a resolution was passed instructing the Board to open negotiations with the Pools for the sale of the company's eleprice. Doubt was cast on the legal validity of this resolution and it was decided to obtain legal opinion and reconsider the matter. next day H. J. Symington, K.C., gave it as his

vators at a reasonable

opinion that the delegates had not the power to order the sale of the elevators. resolution was then tabled and after more than twelve hours of discussion a resolution introduced by the Board of Directors was passed. This resolution declared:

Teachers and Students---Attention!



At the last annual meeting of the Manitoba Wheat Pool, the delegates voted unanimously that the Board of Directors offer a series of prizes for the best essays on CO-OPERATION in any of its phases. The contest will be divided into three classes and in each class there .will .be three prizes.

The classes are:

- Manitoba School Teachers.
- High School Students.
- Students in Manitoba Agricultural College.

In each class the prizes will be: First, \$35; Second, \$25; Third \$15.

Further particulars will be given in subsequent issues of The Scoop Shovel but get started right now gathering material for your essay. The prizes are worth a good few hours of real study and research. If you want advice on what to read communicate with Mr. Hull, Educational Department of the Manitoba Wheat Pool.

flict between the various farmer's organizations would be injurious to the best interests of the farmers; that the pool system of marketing is advantageous to the farmers; that a farmers' organization to handle non-pool grain is also advantageous to the farmers; that the grain marketing facilities of the three provincial pools and the farmers' companies should be co-ordinated for the handling of both pool and non-pool grain.

It is interesting to compare the position of the Board of United Grain Growers today with its position two years or so ago on the question of the Pool and the companies' elevators. On July 4, 1923, a memorandum prepared by the Board and giving its views on the formation of a western wheat pool, was laid before the Council of Agriculture and subsequently published in the Grain Growers Guide of August 1, 1923. The following passage appears in that memorandum:

"If the Wheat Pool succeeds and is generally supported by the western grain growers those participating in it could then give consideration to the question of taking over the whole existing facilities of the two companies, on a basis that was equitable and fair to their shareholders. In other words, if the venture proved satisfactory and successful, the time should come when the Pool should own and control the facilities for handling, in this way est-

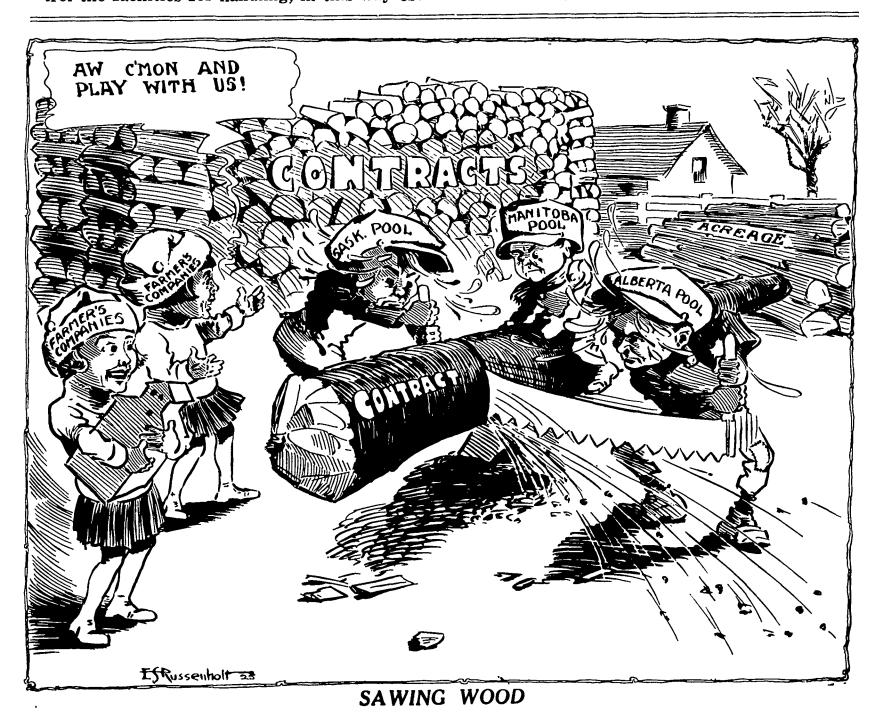
ablishing and developing a co-operative, non-profit marketing organization, controlled by the farmers interested in it, and operating at cost."

That is what the Board of United Grain Growers believed in 1923; it is precisely the position of the Pools today. The Board of United Grain Growers in 1923 clearly realized that to operate as an efficient co-operative marketing agency, the Pool must own and control the facilities for handling and should take over the elevators owned by the farmers' companies.

The next event in this economic drama will be the annual meeting of the Saskatchewan Co-operative Elevator company at Regina on December 16. Meanwhile it is being made emphatic that the farmers of these prairie provinces having established an honest-to-goodness co-operative marketing system are making good and sure that it is not going to be imperilled by any reactionary influences.

THE NEWEST POOL

A new chair has been set at our co-operative round table in this issue of The Scoop Shovel and it is occupied by the youngest Pool in the province, the Solsgirth Co-operative Seed Oat Growers Association. This is a genuine co-operative organ(Continued on Page 19.)





By F. W. RANSOM, Secretary

WINTER CAMPAIGN

The Organization Department has two main objects:—

First—To secure members.

Second—To develop in that membership the spirit of co-operation.

In other words, canvassing and education. Winter is the best time to do educational work, and summer the most suitable for canvassing.

In the latter part of the winter of 1923-24 the idea of the Wheat Pool was put before the people in the country and in town; in the spring and summer the drive was made, and 7,500 farmers



signed contracts for membership. In the winter of 1924-25 three hundred and sixty meetings were held to urge the Coarse Grain Grain Pool and increase interest in the Wheat Pool; commencing in March and carrying on through the

summer another drive was put on, with the result that the membership now totals 16,000, with 23,-700 contracts in both Pools.

The same general plan will be continued. This winter educational work will be carried on again through meetings; next summer canvassing will be the order. Twelve months from now we will have 22,000 members, and there will be no let up in the work until all our grain growers are 100% poolers.

Some people say, "You will never get all the farmers into the Pool." On the other hand we intend to cut the "N" off never, and we will EVER stick to it until every farmer is in. They did it in Denmark—why not in Manitoba?

Before next spring we hope to hold some 400 meetings. These will be arranged by our field men, with the help of the local officers and members of shipping committees. We are dependent on the co-operation of all our members to make these meetings, and in fact the whole organization, a success. We have had it before, and know that as long as we retain your confidence we will continue to have it.

HOEY MEETINGS

R. A. Hoey needs no introduction to the farmers of Manitoba, or for that matter to the people of Canada. He is a national figure. He will address one meeting at a central place in each local (municipality). Our field men will advertise and arrange these meetings beforehand, and your help is asked to make them a success. Besides the advertising by posters and bills, we

will notify every member by postcard a week before the meeting. To round out the evening, entertainment will be provided. A little music, song, or recitation adds to the pleasure and helps draw the crowd.

Since there are ninety Pool locals, Mr. Hoey will have the same number of meetings, and he will also be addressing farmers' conventions, service clubs, and community gatherings. His addresses will deal with the co-operative movement, its principles and ideals.

It cannot be stated too often that the Pool is much more than a selling organization. Co-operation must be built right into the hearts and minds of the members, and made a part of their social

Mr. Hoey speaks at: Carberry, December 3rd; Neepawa, December 4th; Minnedosa, December 5th; Rapid City, December 7th; Cardale, December 8th; Hamiota, December 9th (afternoons).

FIELD MEN MEETINGS

Meetings will also be held in the country school houses, three in each municipality. These will be addressed by the field men. Here again the help of the members is required. If they provide other attractions in the form of song, supper, or dance, good audiences are assured.

On each occasion, opportunity will be given for questioning, and discussion is invited. Make these meetings as informal as possible, and get the crowd out. There is the opportunity to learn all about your own organization.

The field men will spend one week in each municipality, and during that time will endeavor to get in touch with local officers and members of shipping committees. We want to be in touch with all our members. This will be done through our secretaries of locals, secretaries of shipping committees, and field men. We are determined to build an organization thorough in every detail, and second to none on the continent.

PERMITS

We have had several letters from members asking for permits to sell their seed grain. It has already been pointed out that in order to make the securing of these permits as convenient as possible, we have arranged for the issuing of them through the secretaries of the shiping committees, or the secretaries of the locals. Their names have appeared in the "Scoop Shovels" of August and September. If you have not got these on hand, write in for them, and we will be glad to mail you copies.

We would also advise the secretaries, that the permit form when filled out, is for the use of the member, but should not be sent in here. What we require is the application form. Don't neglect to send this in, as they are used later on to check up on shipments from Pool members.

BY-LAW NO. 10

By-Law No. 10 dealing with the organization of locals, has been amended, so that a member may join, if he so desires, the local other than that of the municipality in which he resides. It is sometimes more convenient to a member to belong to a neighboring local rather than the one in the municipality in which he lives, because of being more closely situated to a central meeting place. Where he wishes to make such change in membership, it is necessary to do so through the secretary of the local of which he is a member. He should then notify me, and we will make the change in our ledger accordingly.

NOTICE

To Members of Solsgirth Co-operative Seed Oat Growers' Association.

A number of the members of the above association are also members of the Manitoba Coarse Grain Pool. By its rules the members are required to make all sales of seed oats through the secretary.

By the terms of the coarse grain contract, all members are required to get a permit for selling oats, or other coarse grains for seed.

In order to avoid giving those who are members of both organizations a lot of unnecessary writing, and to prevent any confusion, Mr. E. B. R. Hall, of Solsgirth, has kindly consented when acting in connection with the Solsgirth Co-op. Seed Oat Growers' Association, to act also as an agent for the Manitoba Coarse Grain Pool, and will issue permits to any of those who are members of both, when selling their oats through the S. C. S. O. G. A.

Co-operative Marketing Abroad

COMPULSORY

CO-OPERATION

Among instances of Agricultural co-operation in which the principle of compulsion enters, may be mentioned the following:

In South Africa the Amendment Bill to the Co-operative Societies Act, 1922, was considered in committee during the course of July, and a clause was adopted, on the proposal of the Minister of Agriculture, as follows:

"Whenever the Minister is satisfied that in any district, area or Province at least seventy-five per cent. of the producers of any kind of agricultural produce, as defined in sub-section (5) this clause, are the producers of at least seventy-five per cent. of such products produced in that district, area or Province, and are members of a co-operative agricultural society or company, registered under the principal act, or any amendment thereof, and which has as one of its objects the disposal of that kind of agricultural produce, the Minister may, at the request of such society or company, by notice in the Gazette, declare that, from a date to be stated in the notice, each grower of that kind of produce, in such district, area or Province as shall be named, shall sell such produce grown by him

through the said society or company, whether he be a member thereof or not."

There was very considerable discussion, and some strong objection was expressed both to the principle of compulsory cooperative selling as such, and to the proportion of 75 per cent. of growers as large enough to bring such principle into force. On the other hand, there were suggestions to lower the proportion to 60 per cent., or even to a bare majority, of all growers. Eventually the wording as given above was adopted (Industrial and Labour Information)

CO-OPERATION OVERCOMES CROP DAMAGE

Co-operative marketing and systematic distribution proved their worth to California orange and lemon growers, when they brought \$93,581,263 to those producers for the state's 1924-25 citrus harvest and turned a serious crop damage resulting from the freeze of December last into the most profitable season ever experienced in the history of the industry.

Figures for this unequaled return, the delivered value of which was \$122,245,523 including \$28,664,260 for freight and refrigeration charges, were made public in the annual report of E.

G. Dezell, general manager of the California Fruit Growers Exchange. Protection of consumer and trade confidence through the elimination from shipment of frosted fruit of unsatisfactory eating quality plus an equable distribution of the remaining fruit were principal factors in the results secured.

INDIANA WHEAT GROWERS

In its first business year ending June 30, 1925, the Indiana Wheat Growers' Association handled 1,524,250 bushels of wheat which it sold for \$2,377,-Expense items directly chargeable to the 1924 crop amounted to \$223,671, and the general overhead expense to \$41,728. The larger items making up direct expenses, according to the statement prepared by a certified public accountant, were: storage, \$67,062; handling and trucking, \$64,772; exchange and interest, \$27,926; insurance, \$20,414; farm storage, \$19,976. The overhead expenses were met in part from membership fees which amounted to over \$26,000. Growers were paid \$2,130,824, which was 90% of the sales. The balance available at the close of the year for deferred items and reserves was \$18,855.

(Continued on page 17)



This page conducted by the MANITOBA CO-OPERATIVE DAIRIES, LTD., WINNIPEG

President: Wm. Grotike, Stonewall
Vice-President: N. Breton, Letellier
Secretary-Treasurer: Gordon W. Tovell, Winnipeg
Manager: Alex McKay, Winnipeg

Directors

W. R. Wood, Winnipeg
 G. Hildebrandt, Whitemouth
 Chas. Tully, Reaburn.

THE EXAMPLE OF NEW ZEALAND

DOES co-operative marketing produce good results for both producers and consumers? If properly carried on and properly supported by the people there can be no doubt that it does, as it is the only system of marketing which reduces overhead to the minimum, and returns the full price, less the necessary expense, to the producers. The great weakness of the competitive system is that the cost between producers and consumers is too great, due to duplication of effort and small and inefficient factories. Competition means waste and waste means loss to both producers and consumers.

In discussing this question with one of the commission appointed by the New Zealand government to direct the sales of their butter on the British markets, who was visiting Canada, he made the statement that in New Zealand they were concentrating all their energies toward consolidating



Here's something interest-

their produce plants for the sake of handling as large a volume as possible under one roof, also under one management, and thus reduce overhead expense to the minimum. He gave us some very striking examples of what can be done

in the way of working together, "each for all and all for each," as the co-operative motto runs.

Tons Instead of Pounds

If we are to attain to anything like the same efficiency we must have faith in our fellow beings and not listen to all the gossip about competitive concerns doing better. When produce is handled co-operatively every cent that it is possible to return to the producers is returned. Of course, the non-co-operative plants may temporarily pay special prices and give special favors for the sake of causing mistrust and preventing the producers from making the most out of their produce by keeping them stirred up and separated. That is an old and common dodge, but the New Zealand people appear to have passed the stage when the dodge will work, and their good sense and

fine judgment are reflected in the success of their co-operative enterprise. In one of their largest dairy plants last year's output was 22,000 tons. Twenty-two thousand tons, or 49,280,000 pounds, is more than the entire output of butter in the province of Manitoba, and this is not all. In the same factory they made 4,500 tons of cheese, 3,500 tons of dried skim milk powder, and 800 tons of casein. They have developed into such large proportions that they speak in tons instead of pounds as we do. This illustrates clearly what can be done through proper co-operation.

Stabilizing Export

The people of New Zealand have gone still further in this matter of efficient marketing. After reducing their overhead expense at home to the minimum they have established a commission backed by their government to handle their product on the British market, where they consider that it will be possible to make further savings by reducing the cost of getting their product to As you possibly the table of the consumers. know New Zealand is a long distance from its markets so that it is difficult to deliver their produce regularly. At times there will be a shortage of their produce and prices will run high; at other times there may be two or more boats land at the same time and this has the effect of weakening the market so that speculators were handling quite a lot of this butter and to some degree manipulating the market. For this reason they have appointed the commission, to stabilize, if possible, their market; not in any way to exact more from the consumers, but to get the produce to them in a more regular fashion.

An Example for Manitoba

We are writing this to enable you to compare conditions in Canada with those existing in the country of your greatest competitors on the markets of the world. Just compare the efficiency of the New Zealand system with that in Manitoba or in Winnipeg, where there are ten creameries handling in all about 5,000,000 lbs., your own company handling about one and one-half millions of this amount.

We in Canada, and particularly in Manitoba, are in the formative stage and should endeavor to bring about conditions which would help out in the direction of greater co-operation. We have in all fifty creameries operating in Manitoba. It would be a great advantage if these could in some way be consolidated and the number reduced to, at the most, fifteen, properly located in the province so as to give the most efficient service at the minimum cost.



This page conducted by UNITED LIVESTOCK GROWERS LIMITED, WINNIPEG

CO-OPERATIVE HANDLING INCREASING

URING the past two months receipts of livestock at the stock yards by United Grain Growers have shown a large increase. For a while, during the rush of harvesting, travelling buyers were able to pick up many cattle in the country that ordinarily would have been handled by co-operative shipping associations. When the harvest rush slackened the shipping associations increased their percentage of handling, and receipts by United Livestock Growers correspondingly increased.

During the next few months it would pay many shipping associations to consider how they can best serve farmers when the rush period of seeding arrives next spring. That is a time when travelling buyers usually make every possible effort to get cattle, and often succeed. The strong markets which usually prevail at that time, due to winter fed cattle coming forward, often offer a valuable opportunity to the cattle buyer to make profits on the cattle he is able to purchase in the country.

Most livestock producers who ship their

cattle to market have them sold by United Livestock Growers Ltd. Most of the cattle brought to western yards which do not pass through this company's hands have been bought in the country. Those are two points worth thinking about.

THE CORN-HOG-RATIO

The big corn crop in the United States is one of the important factors in the world livestock situation just now. It is more than three billion bushels, or five hundred million bushels greater than last year. The price has dropped to about 75 cents per bushel at Chicago, a level at which it is much more profitable for a farmer to feed it than to sell it, if present prices of cattle and hogs continue. One effect will undoubtedly be to encourage farmers to get back into hog raising, in which many farmers lessened their efforts a year ago, owing to the unsatisfactory relation between the price of corn and that of hogs. The principle of the "corn-hog ratio" is frequently spoken of. It means that when the price of 100 pounds live weight of hogs at Chicago is higher than the price of 11 bushels of corn, hog feeding shows a profit, and the tendency is for it to increase. When the price of 100 pounds live weight of hogs is less than that of 11 bushels of corn, many feeders are losing money, and the tendency is for feeding operatios to be restricted. So, if corn holds its present price level, there will be a tendency for farmers to increase their operations in hogs, as long as the price of hogs remains above \$8.25 at

Chicago. Lately, the price of hogs has been from \$11.00 to \$11.50 at Chicago.

Another effect of the big corn crop will be to increase the number of cattle fed and the demand for feeder cattle.

THE LOCAL SHIPPING ASSOCIATION

Where is the next advance to be made in the marketing of livestock? All signs point to one place, the country shipping point; it is through the ·local co-operative shipping associations that advances are to be made. In United Livestock Growers farmers already have a great marketing agency, strictly co-operative, and returning its



profits to producers in the form of patronage dividends, thoroughly equipped and handling a large volume of livestock, but capable of handling a much larger volume.

A larger volume will mean a lower cost of handl-

ing and will make this producers' selling agency a greater factor in the market Larger volume will come mainly in one way, by strengthening the local co-operative shipping associations and increasing their number.

The local contract between the shipping association and its members is the best means of strengthening the shipping association. During the winter it will pay many shipping associations to cosider if they should not go on a contract basis.

CATTLE EXPORT

Before the year is out shipments of cattle from Canada to Great Britain will amount to 100,-000 head for the year. There has been a keen demand there this year for our cattle. Partly this has been due to increasing knowledge on the part of English and Scottish farmers of the value of Canadian cattle as feeders. To a large extent it has been due to the inability of other countries, particularly Ireland and Argentina, to send their usual supplies of cattle and of beef into Great Britain. Argentina conditions are expected to improve and before long that country may be able to send as much chilled beef as ever to England. But Irish conditions are still very unsatisfactory, and the drop in Irish cattle exports may continue for some time.

If industrial conditions in Great Britain improve it will mean an increased demand for beef, and such improvement may come in time to offset increased supplies of cattle and beef.

CANADA

ANADA has long recognized agriculture as her greatest basic industry. Hence, whatever benefits the farmer, benefits Canada.

In recent years much has been done by the government in enacting legislation, by Council in passing regulations, and by the Department of Agriculture in putting various policies into effect all with this end in view—helping the farmer.

As already indicated, the introduction of grading in connection with the selling of many of our products has done much to help the farmer and improve our marketing opportunities, but grading is not by any means the only line of effort undertaken. In fact, there are very many lines along which efforts are being made to help the farmer either directly or indirectly, and so promote the interests of Canada generally.

To cite only a few of these lines, and barely to mention some of the things being done, the laws passed to help out or the policies in effect to promote the industry, the following paragraphs are submitted.

I. Helping the Farmer Sell His Products:

- (a) The Stocker Trade with Great Britain re-opened April 1st, 1923, after 30 years' suspension. In 1923, 57,672 cattle were shipped to Great Britain; in 1924, 79.435 cattle, while for 1925, up to Sept. 24th, 73,800 cattle have gone forward, so that it is probable that over 100,000 head will be shipped this year.
- (b) Improved Practices on Canadian Stockyards have been brought about by the Department's control of live stock exchanges and stockyards.
- (c) Feeder Shows and Sales were organized in 1923, and are generously assisted, encouraging the proper feeding and finishing of our beef cattle.
- (d) The Meat Inspection Service, by establishing the reputation of Canadian meats on foreign markets, has done much towards the building up of a profitable outlet for our live stock.
- (e) Shipping Point Inspection for Fruit, first put into effect last year, is meeting with the approbation of growers and shippers.

(f) The Market for Canada's Tobacco Crop is being extended, and the demand increased by effective propaganda by the Department.

II. Improving Quality:

- (a) By Grading Produce, such as butter, cheese, hogs, apples, potatoes, eggs, wool, grass and clover seed, and hay, the quality of these products marketed is being improved; the buyer is able to place confidence in the product, and the selling price is consequently enhanced.
- (b) By Plant Breeding Work, new varieties of cereals, fruits and vegetables are being produced. Mention need only be made of Marquis and the New Garnet Wheat, of the McKay Pea, and the Melba Apple, to illustrate the value of this work.
- (c) By the Distribution of Pure Bred Sires, (bulls, rams and boars), vast improvement has been brought about in our flocks and herds, which improvement would have been impossible save for this assistance.
- (d) By Assisting Agricultural Exhibitions by money grants and by assisting live stock exhibitors in the payment of transportation costs for their exhibits, the value of quality is being brought more closely to the attention of the farmer, and the spirit of emulation aroused.

III. Encouraging and Improving Production:

- (a) Certification of Seed Potatoes has done a great deal to encourage the use of Canadian seed potatoes in the United States, while the use of such certified seed has improved the quality of Canada's potato crop generally.
- (b) Flax Growing has been greatly developed in some districts, revived in others, and introduced in still other parts of the Dominion.
- (c) Tobacco Growing has been encouraged, and valuable assistance given, in production and marketing, in the older tobacco districts of Quebec and Ontario, while this year the possibilities of certain parts of British Columbia have been investigated, with such satisfactory results that the work will be extended next year.
- (d) Egg Laying Contests, started some four years ago, have increased in popularity and number, there being now thirteen contests in operation. As a basis for registration and certification, these contests have already caused a wonderful improvement in Canada's poultry flocks.

Helps Her Farmers

(e) Silver Black Fox Farming is being set on a stable basis by the inspection of foundation stock commenced by the Department two years ago, and now nearing completion. Fox diseases have for some years been the subject of study at a special laboratory maintained for that purpose, while a new Fox Research Station is now being established to assist in solving the problems of feeding, breeding, and disease control.

IV. Lowering Cost of Production:

- (a) The Introduction of Crop Rotations, proven satisfactory after a number of years' trial at the various Experimental Farms, is helping the farmer make better use of his land.
- (b) The Introduction of Better Cultural Methods is resulting in conservation of energy, increased returns and lower costs.
- (c) The Introduction of Better Feeding Methods for Live Stock is helping the farmer make better use of his feeds, and increase returns from his live stock.
- (d) The Introduction of New and Better Varieties of cereals, fruits, vegetables and special crops such as flax and tobacco gives the farmer better returns from the land he has under cultivation, with certainly no increase in cost of production.
- (e) The Illustration Stations of which there are now some 150 scattered throughout the Dominion, by demonstrating under actual farm conditions the rotations, cultural methods, feeding methods and new varieties of various crops tried and found satisfactory on the Experimental Farms, serve as object lessons to farmers for miles around and show how costs can be reduced and returns increased.

V. Protection Against Fraud:

- (a) Fertilizers are controlled by the system of analysis registration and inspection maintained under the Fertilizers Act.
- (b) Feeds are sold under conditions prescribed by the Feeding Stuffs Act which place severe penalties on dealers selling feeding stuffs not up to standard, or likely to be injurious to live stock.

- (c) Seeds, under the Seeds Act, 1923, are sold by grade, and are subject to inspection, while the sale of seed containing noxious weeds is prohibited.
- (d) Canned Goods must be equal to the standard of quality described on the container, and up to weight. All canned fruit, vegetable and milk labels must be approved by the Department before they may be used.

VI. Fighting Disease and Pests:

- (a) Wheat Rust Eradication on the prairies is a step nearer by reason of the determined efforts now being made by the Department. A staff of trained pathologists and plant breeders has been organized, a new Rust Laboratory is being built, the breeding of rust resistant varieties is proceeding, and eradication of the host plants, barberry and buckthorn completed.
- (b) The Eradication of Bovine Tuberculosis is gradually coming nearer the bounds of possibility, by reason of three different policies of the Department.
 - (i) Accredited Herds, there being now 1945 herds of pure bred cattle fully accredited, that is, declared absolutely free from tuberculosis, while 2,187 other herds are in process of accreditation.
 - (ii) Restricted Tuberculosis Free Areas have been established in the Carman district of Manitoba, and the Chateauguay-Huntingdon district in Quebec, the first in 1923, the second in 1924. A third area, consisting of the Province of Prince Edward Island, is now under test, while it is hoped to commence work in the Fraser Valley of British Columbia in December of this year.
 - (iii) Under the Supervised Herd Plan, herds are tested by officers of the Department, but no compensation is paid for reactors, as is done in the case of accredited herds and restricted areas.
- (c) Cattle Mange, Hog Cholera and Glanders are effectively controlled by inspection.
- (d) Injurious Insects, grasshoppers, European corn borer, gipsymoth, spruce budworm, and brown tall moth, would do infinitely more damage were it not for control measures carried out by the Department.

These and many other lines of work are now being conducted by the Federal Department of Agriculture. No doubt you are interested in some of them.

If you wish for more information or desire any of our bulletins dealing with your particular farming problems, write:—

Dominion Department of Agriculture, Ottawa



Manitoba Co-operative Poultry Marketing Association Limited

W. A. Landreth, President and Field Organizer
A. W. Badger, Vice-President D. W. Storey, Sec'y-Mgr.
DIRECTORS DIRECTORS

W. A. Landreth, Lauder D. W. Storey, Hartney A. W. Badger, Carman W. S. Patterson, Boissevain Geo. Gordon Oak Lake
W. B. Martin, Shoal Lake
C. Howden, Goodlands
C. C. Milne, Morden
Dr. H. N. Thompson, Vird'n

Head Office: Hartney, Manitoba

DRESSED POULTRY MARKET PROSPECTS

EPORTS from almost all sections of the continent lead us to believe that there is a shortage in the poultry crop this season. Prices for Thanksgiving on the American markets are high, and while it is too early to say what prices for the Christmas trade will be, everything points to good prices being obtained by producers this The turkey crop is exceptionally light, and we believe late in maturing. This Association will commence shipping during the last days of November, continuing until Dec. 12th. this may be early for some of the late turkeys, it cannot be avoided, as we sell the great proportion of our flocks for the eastern Christmas market, and our cars must be rolling east by December 13th to reach that market in time to be distributed. We trust that all producers who are within reach of our shipping points will avail themselves of the opportunity to market through the Association.



Read this carefully

During the past four years, the results obtained by marketing through the Association have been very satisfactory, and we hope the same results will be forthcoming this year. The Dominion Livestock Branch

are again providing competent graders, under the direction of Mr. A. C. McCulloch, Poultry Promoter for Manitoba.

Shipping Schedule

Following is the shipping schedule for dressed poultry:—

Nov. 25.—Melita.

Nov. 26.—Napinka, Lytleton, Boissevain, Reston.

Nov. 27.—Lauder, Waskada, Somerset, Killarney.

Nov. 28.—Hartney, Medora, Roseisle, Cypress River.

Nov. 30.—Souris, Deloraine, Carman, Pilot Mound, Elm Creek.

Dec. 1.—McAuley, Miniota, Manitou.

Dec. 2.—Elkhorn, Crandall, Miami, Morden.

Dec. 3.—Virden, Hamiota, Roland.

Dec. 4.—Oak Lake, Oak River, Rapid City, Bagot.

Dec. 5.—Brandon.

Dec. 7.—Russell, Bowsman.

Dec. 8.—Foxwarren, Swan River, Strathclair, Roblin, Plumas.

Dec. 9.—Birtle, Minitonas, Minnedosa, Grandview, Kelwood.

Dec. 10.—Kelloe, Ethelbert, Gladstone, Gilbert Plains, Oakville.

Dec. 11.—Shoal Lake, Sifton, Neepawa, Dauphin.

Note These Instructions

Persons contributing to any of the above shipments must kill and dress their turkeys, chickens, etc., at home, following the instructions given at killing demonstrations. The poultry should then be delivered for grading and packing at the place and on the date set out in the above schedule. It is important to note that all ducks and geese must have their heads off.

Initial payment will be made by the Association on the shipping day.

We are anxious to have this Christmas shipping move as smoothly as possible, and if any shipper desires further information he should apply either to the secretary of the local branch or to the head office of the association at Hartney.

AN INSPIRATION TO CO-OPERATORS

I have received yours of the 1th instant enclosing summary of the accomplishments of the Wheat Pools during the past year. This is indeed a most satisfactory showing, and the farmers who have formed this organization and sold their crop through it, deserve the heartiest congratulations.

The principle of co-operative marketing of farm products is an absolutely sound economic one, and where failures have occurred in the past they have usually been due to faulty organization and management. Your organization has shown that such mistakes can be successfully avoided and your success is an inspiration to co-operators throughout the world.

Yours truly,

W. C. McKILLICAN, Dean Manitoba Agricultural College.



This page conducted by the SOLSGIRTH CO-OPERATIVE SEED OAT GROWERS' ASSOCIATION

President: M. P. Mountain.
Vice-President: W. J. Workman.
Secretary: R. B. Dickinson.

Directors: E. B. R. Hall, Norman Tredel, G. F. Dickinson.

BUY DIRECT FROM THE GROWER

THE FIRST PURE SEED CO-OP.

THE Solsgirth Co-operative Seed Oat Growers' Association, Limited, incorporated under the Co-operative Associations Act of Manitoba, July 31, 1925, has a membership of twenty-two growers, all experienced in the production of seed oats and many of whom, as exhibitors, have attained international fame. The association is the first of its kind in the west. The district of Solsgirth has long been recognized as being specially adapted to the growing of white oats of the highest quality, and many of the members of the association for a number of years have been producing and distributing registered Banner and Victory oats. Some of the growers produce large quantities of seed. For example, Mr. M. P. Mountain and the Dickinson Bros. each year have several thousand bushels for sale. The difficulty of cleaning, storing and financing such quantities was enormous.

In 1924 a group of growers met Professor H. C. Grant, of the Manitoba Agricultural College, and Mr. P. Stewart, Secretary, Canadian Seed Growers' Association, and out of this meeting the Solsgirth Co-operative Seed Oat Growers' Association was formed. The first officers of the Association met Mr. Wyman, Manager of the Northern Elevator Company, with the result that the company undertook to build a cleaning plant and storage warehouse, and the association contracted to put through the plant a minimum acreage of seed oats, the individual members of the Association in turn undertaking to grow a minimum acreage of seed oats.

The association, through the company, pays 75% of the commercial price of oats when delivery is made. The oats are cleaned, sacked and stored by the Elevator Company. When the crop is all stored the final returns, after deducting costs, are pro rated to the growers according to seed grade and in registered seed by generation. Last year was a poor seed year but the association handled 20,000 bushels, the bulk of which was sold in Manitoba, although some of it went to other provinces in the Dominion.

Handles Two Varieties

The association handles only two varieties, namely, Victory and Banner. These varieties have repeatedly demonstrated their superiority over other varieties, both in Canada and other countries, and each grower specializes in one variety only and in this way it is possible to keep the seed pure and true to type. Many of the growers are members of the Canadian Seed Growers' Association, and six of them are producing Elite stock seed. This is a guarantee of the high standard of seed offered for sale, the greatest care being taken at all time to keep the varieties pure. The elevator built by the Northern Elevator Company has a capacity of about 12,000 bushels. As it was specially built for the purpose of handling seed oats, it is equipped with the very latest oat cleaning machinery.

Banner and Victory

Banner oats are suitable to almost all kinds of soil and will give good results under most conditions. The Banner oat has long been the most



Announcing — the newest Pool in Manitoba,

popular variety in Canada. It makes an excellent general crop and can be used to advantage for either seed or fodder. The hull is white and comparatively thin; the kernels are northe straw is of good length mally plump and well filled;

and and fairly strong. The Victory oat is a Swedish variety, introduced into Canada about 1913. The straw is somewhat stronger than many varieties, including Banner. The kernels are medium in length and usually plumper than Banner.

Registered seed is seed produced from specially selected seed stocks and, according to experiments which have been conducted, will increase the yield from two to five bushels per acre over common seed. Registered seed is produced under the regulations of the Canadian Seed Growers' Association; the crop in the field is inspected and the seed again inspected into the sack and sealed by Dominion Seed Branch Officials. This insures the purity and quality of the seed. To get all farmers using pure seed, and to have the seed marketed cooperatively is the next step in the co-operative movement in Manitoba.



By A. BLANCHE GIBSON

CO-OPERATION AND YOUTH

O-OPERATION in the Motherland is a very strong movement and especially is it taking a great hold on the "young co-operators." By young, we mean young in years—the senior 'teens and early twenties. Recently Mr. T. W. Mercer, of the Co-operative Union, addressed the annual rally of Comrades' Circles, as these gatherings of the young people are called, and laid great stress on the fact of getting and retaining the interest and activity of the young people. For the young people of today are the older people of tomorrow. He pointed out that before the war few young people interested themselves in cooperative thoughts or methods, but in the ferment created by the war youth had looked upon the world as it was, found it was not as good as it could be, and had turned to the co-operative movement as the regenerative force. The younger operators set co-operation square against capitalism. The speaker went on to point out that cooperators must continue to get away from the early ideas of co-operation as merely a matter of trading enterprise. They had to build a new theory of life. Thus they will have to interest themselves in a co-operative theory of government, education, philosophy and ethics, and the district Circles or Societies of young people that are formed must be means through which to impart co-operative knowledge.

In concluding, Mr. Mercer said, "There are new adventures to be undertaken, new ground to be won, new possibilities of development and you can vitalise the movement we have and give it a new power and far greater possibilities of development in the future."

CHRISTMAS FORE-RUNNERS

With the daily papers already warning us that we have just a certain number of shopping days until Christmas and with the question of gifts uppermost in our minds, perhaps a few ideas roughly jotted down may give someone an inspiration or at least help settle the question of, "What shall I give to so-and-so?

A box of home-made candy, stuffed dates, blanched almonds, etc., would be most seasonable and no doubt be greatly appreciated. Or there are those who have a gift for making delicious Scotch shortcake, or small cakes; why not delight some friend with a box of such dainties?

As one walks through the stores or stops to peep hastily in the windows, numerous things meet the eye that one could readily fashion for a very little expenditure of time or money. There are shoetrees enamelled in black or trimmed with gay col-

ored ribbon and narrow metallic lace. Or, coathangers, wadding padded and covered with ribbon or silk; these could be further improved by attaching little bags of sachet. Then there are no end of lace and ribbon trimmed powder-puffs, dainty garters, etc.

Novel bags, cretonne lined, are made out of Those who are handy with oil black oilcloth. paints or enamels could stencil brilliant flower designs on these bags, others might crochet yarn flowers and leaves and have quite a stunning bag for very little effort. By using our powers of invention other articles could be made from black oilcloth, such as collar and cuff sets, luncheon sets, fitted card-table covers, toilet cases, etc. The oil cloth can be readily stitched on the machine, so the edge could be finished with bias tape. or a hem glued in and a blanket stitch be added as a finish.

Instead of the usual kind of handkerchief, for a change, why not give a few "kitchen" handkerchiefs, or those suitable for the house-dress pock-Select a soft cotton crepe of suitable shade for the wearer, and fringe the edges, making about one-half inch of fringe instead of a hem. A touch of colored embroidery in the corner gives additional personal touch. This same idea could be carried out in making every-day luncheon serviettes.

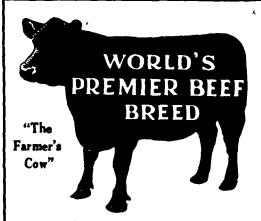
Homemade Christmas Trees

For those who cling to the time-honored custom of having a Christmas tree for the kiddies and who find it difficult to procure the spruce sapling, there is a home-made kind that can be made look quite gay. Select a young tree of convenient size and wind it all with ordinary white cotton wadding. It can then be trimmed with festoons of tinsel or strings of pop-corn and cranberries (string these together alternately). The latter, the wee ones themselves could prepare and, no doubt, would take a greater delight in the festivities if they had had "a finger in the pie."

A mother who found it difficult to purchase store trimming tells us their tree was made quite gay by hanging ordinary sticks of colored candy from the branches. The candies and nuts in bags of colored cheese-cloth, fastened together with a blanket-stitch of yarn, are an added attraction and also can be part of the children's share of the Christmas preparation.

Another suggestion for tree decoration is to gild empty walnut shells, tie them together with bits of bright colored ribbon and suspend them from the tree. These might serve as little gifts for the smaller members of the family if they contained little surprises, such as a wrapped

candy, or a dime or nickel.



ABERDEEN-ANGUS FOR PROFIT

On November 15th, 1924, Mr. Andrew Wishart, of Portage la Prairie, Manitoba, purchased 32 Aberdeen-Angus heifers on the Winnipeg market at a cost of \$617.00. He fed these heifers throughout the winter and returned them to the market in the spring at an average weight of about 850 lbs. The 32 head netted him \$1826.00, the majority of them making 71/2c per lb. This was the highest profit reported by any feeder shipping to Winnipeg yards in the spring of 1925.

Write for Literature.

CANADIAN ABERDEEN-ANGUS ASSN. 300 Lilac Street, Winnipeg, Man.



VEGA

The Finest Cream Separator of them all

WONDERFUL SEPARATOR RECORD

"In 100 gallons of separated milk there was only a loss of ½ pound of butterfat. Expressed in money this would mean only 15 cents for each 100 gallons of separated milk."

O. C. CUNNINGHAM Ohio State University

GREAT PRICE REDUCTION

For a limited time we offer to farmers in Western Canada Model F2 Vega Cream Separator, as illustrated, 400 lbs. capacity for \$36.00 cash, f.o.b. Winnipeg. Or on easy terms if desired.

FORTUNA CREAM SEPARATOR COMPANY, LIMITED

General Agents for Canada WINNIPEG

CHINCHILLA RABBITS

ARE MONEY MAKERS

Good prices are paid for pelts from these fur-bearing animals.

Orders now being taken for Spring Delivery of highest class' Pedigreed, Imported Chinchillas.

A small deposit now will secure delivery later. All orders filled in rotation. Write today for full information on these Money-Makers.

ALL STAR CANADIAN FOXES 845-849 SOMERSET BLDG. Winnipeg.

> FINEST MANITOBA **CLOVER HONEY** Delicious Flavor 18c per lb; 10 lb. pails.

MRS. P. E. GRAHAM (A Pool Member)

Roland, Man.

CO-OPERATION TRANSFORMING RUSSIA

The Czars, Kerenskys, Lenins and Trotzkys pass away in Rusbut co-operation remains and like Anteus of old, redoubles its strenght by every fresh contact with the soil.

Centrosoyus, the All-Russian Central Union of Consumers Co-operative Societies, has sent to the All American Co-operative Commission the latest figures of its phenomenal growth, showing the amazing total of 60,000 distinct societies of which half are farmers' co-ops, 22,000 consumers' co-ops, and the remainder producers' societies. Seven and a half million families are represented as sharewhile 2,300,000 farmers have a financial stake in the movement. A third of a million workers are shareholders in productive enterprises. In one short year, this represents an increase of 1.700,000 families who not only do business at co-operative enterprises, but also have invested their money in the movement.

Not only in numbers, but also in volume of business, the activities of these Russian co-operatives are striding ahead with unparalleled vigor. Back in 1913, the year before the terrible international slaughter started, Centrosoyus turned over \$125,000,000. Despite the unimaginable paralysis which overtook industry and transport in Russia in the sad years which followed, the total business last year was \$400,000,000.

The whole effort of the directors of the National Economic Council now, is to foster the growth of the co-operatives as much as possible in order to suppress the middlemen and private business, profit-seekers. These individuals will be unable to continue in business as soon as co-operation is big enough to run the distributive life of Russia. Co-operators hope later to extend their sway into productive industry, where they already have a sizable foothold, with 330,000 workers financing and running their own industries under State supervision.

Politics aside, the impartial student must admit that Russia seems destined to be the classic land of co-operation, just as England was its birthplace.

SPECIAL OFFER

ON

PURE BRED ABERDEEN ANGUS FOUNDATION FEMALES

Take advantage of this chance to cure foundation females of the right secure foundation females of the right breeding and type. For the next thirty days we are offering select females in calf to one of our great herd bulls, or with calf at foot and rebred. This is a splendld lot of young cows of the best breeding and individuality, and they all have years of GLENCARNOCK CONSTRUCTIVE BREEDING behind them. Get started now with one or two of these females and you will find it is one of the best investments you have ever made. We can also offer you two-year-old helfers, just bred, or open yearlings. The price on the cows is \$150; two-year-olds, \$125, and yearlings, \$100.

BABY BULLS

We are now booking orders for bull calves born since January 1st, 1925. TAKE ADVANTAGE OF THIS OPPORTUNITY TO PUT YOUR HERD ON A PAYING BASIS. WILL YOU BUY A SIRE THAT WILL DOUBLE OR TREBLE THE VALUE OF YOUR HERD IN THE NEXT TWO YEARS? Usually we develop these calves out ourselves and sell them as yearlings, or when older, but realizing that a great many people are interested in getting a younger bull and developing him out themselves, particularly when they can make a substantial saving on the purchase price, we have decided to offer a few of our 1925 bull calves now. Understand, these calves are from our best breeding cows and sired by our greatest herd bulls. We are now booking orders for bull

Get your boy or girl interested and develop one of these good calves out yourself. We are desirous of getting one of these bull calves into every district, where they will prove an advertisement for our herd of cattle, and for this reason we are making an exceptionally low price. WE WILL ONLY SEND OUT CALVES WHICH ARE OUTSTANDING INDIVIDUALS THEMSELVES. They represent years of constructive breeding on our part, and you will be surprised at the quality of the calves they will leave you from your ordinary grade cows. Get your order booked now while we can give you a good selection. The price now is \$100 each.

WE ALSO HAVE OLDER BULLS, and we will quote you prices laid down at your station on both males and females and guarantee satisfaction. Copy of pedigrees and full description will go forward on request, also illustrated literature on our cattle. We would like to have you come to Brandon and inspect this great offering and personally make your own selection. However, if it is impossible for you to come we will make the selection for you and guarantee satisfaction. WRITE TODAY FOR FULL INFORMATION. WE ALSO HAVE OLDER BULLS, and

GLENGARNOCK STOCKFARMS

James D. McGregor. BRANDON, MAN.

NEW LAMP BURNS 94% AIR

Beats Electric or Gas

A new oil lamp that gives an amazingly brilliant, soft, white light, even better than gas or electricity, has been tested by the U.S. Government and 35 leading universities and found to be superior to 10 ordinary oil lamps. It burns without odor, smoke or noiseno pumping up, is simple, clean, safe. Burns 94% air and 6% common kerosene (coal oil).

The inventor, J. P. Johnson, 138 Portage Ave. East, Winnipeg, is offering to send a lamp on 10 days' FREE trial, or even to give one FREE to the first user in each locality who will help him introduce it. Write him to-day for full particulars. Also ask him to explain how you can get the agency, and without experience or money make \$250 to \$500 per month.

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DOMINION BUSINESS COLLEGE **WINNIPEG**

One of the most coveted awards in the shorthand world—the first prize for proficiency in transcribing shorthand, written in the most advanced style (open to all countries excepting the British Isles), has come four times to Canada. THREE times out of the FOUR this proud distinction has been bestowed on a Dominion College Student.

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We are the largest hide dealers in Western Canada, with the best outlet, and can pay you more money. Ship us whatever you have on hand and be convinced.

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Raw. Eurs, Hides, Wool Sheep Pelts, etc. 157 RUPERT AVE., WINNIPEG, MAN.

KANSAS WHEAT GROWERS

A regular schedule of dates for payment for 1925 wheat has been announced by the directors of the Kansas Wheat Growers' Association, Wichita, Kan. These dates are as follows: December 10, 1925; June 10, 1926 and September 1, 1926. All paynients are to be completed and all checks mailed previous to these dates. It is proposed to make the June payment as large as possible, leaving a comparatively small balance for the final settlement, and, if possible, to make the final settlement in advance of the specified date.

SOUTH DAKOTA WOOL GROWERS

It is estimated that the 1925 wool clip to be handled by the Co-operative Wool Growers South Dakota, Brookings, S. Dak., will be approximately one half million pounds, according to a recent report from the management of this association.

Plans are being made to use district warehouses for assembling less than carload lots. It is expected that these warehouses will be authorized to issue warehouse reeeipts upon which money may be borrowed for making immediate advances to the wool growers.

GROWTH OF MINNESOTA WOOL GROWERS

...A circular issued to members of the Minnesota Co-operative Wool Growers' Association, Wabasha, Minn., states that the number of members and patrons has reached approximately 1,600 and is constantly growing, and the association expects to handle about 600,000 pounds of wool this year. Sales made up to September 1, will net the mem-bers from 42 cents to 43 cents for bright medium wool. vances to members are on the basis of 70% of actual value of the wool.

TEMPLE OF CO-OPERATION

The Temple of Co-operation, a magnificent building costing 25,000 rupees was recently opened in Bombay by the Governor who said that the Temple would serve to keep the importance of

the co-operative movement before the public, centralize the activities of the various coorganizations, and operative form a most potent educational force. The co-operative movement in India concerns itself largely with co-operative banking, and the new building will be used as head-quarters for these institutions in addition to the many consumers co-operatives.

SWEDISH DAIRY CO-OPS

According to the information recently published by the Swedish Central Statistical Office, there were 1504 dairies in 1923, of which 625 were cooperative dairies. The importance of the latter to the industry is better illustrated by the following figures, showing the value of dairy produce for 1923 for co-operative and private dairies respectively.

Total value of such produce was \$58,253,550 (\$55,286,792 in 1922.) The produce of the cooperative dairies accounted for \$41,332,300. (\$39,474,792 1922,) of this total, that of the other dairies being represented by the sum of \$16,921,250, (\$15,812,000 in 1922.)

A SUGGESTION

Minitonas, Man. September 10, 1925

To the Editor:—Whereas the initial Pool payment will not in most cases pay threshing bills, wages, local accounts, taxes, etc. and leave the farmer sufficient to carry him over until the interim payment is due, I believe that it would be very much to our interest to have the discount date on taxes set for March 15th instead of December 15th as at present, so that the taxes could be paid out of the interim payment. I would suggest that every Wheat Pool Local, U.F.M. Local and Farmer's Union Lodge in the Province take this matter up with their local municipal councils and see that some action is taken on the matter as soon as possible.

Yours for 100 per cent. Pool,

A. GOURLAY, Sec'y. Minitonas Local.

(The above letter was endorsed by West Favel Lodge No. 78 F.U. of C.)

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SHIPPING SECRETARIES

The following is a list of names of Secretaries of Shipping Committees not previously recorded, and also a list of those names where it has been necessary to make changes or corrections:

CORRECTIONS

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MentmorThos. C. Drayson Neepawa NeepawaT. H. Drayson ..Neepawa

LORNE

Notre Dame de Lourdes Jos. PantelNotre Dame de Lourdes

SHELL RIVER

| Roblin | Ed. Jakeman | Roblin |
|------------|--------------|------------|
| Deepdale | J. J. Powell | Deepdale |
| Makaroff | Bert. Harvey | Makaroff |
| Togo, Sask | A. Sangater | Togo, Sask |

ADDITIONS ELLICE

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ALBERTA EGG POOL STARTS

Active operations were commenced by the Alberta Egg and Poultry Pool on November 9th, after an arrangement had been made with the egg and poultry marketing service of the provincial government, under which the service will act as the marketing agency for the Pool. Poultry and eggs are now being consigned to the Pool.

ALBERTA ABANDONS COARSE GRAIN POOL

At a meeting of the Board of Directors of the Alberta Wheat Pool, held in Calgary early this month, it was announced that the number of signed contracts received within the time-limit fixed was insufficient to justify the operation of a Pool for coarse grains. The agreements which have been signed were therefore declared to be void and of no effect. All persons who had signed the agreement have been notified accordingly, in accordance with the undertaking given.

THE PRESIDENT'S CHAIR The Newest Pool

(Continued from page 7) ization incorporated under the provincial co-operative act and its purpose is to stimulate the use of pure seed and to supply pure seed from grower to grower. In other words it plans to keep the seed business in the farmer family so to speak, and thus ensure that both the grower of good seed and the buyer of it get a square deal and share all there is in the business.

There are other organizations of a similar kind in the province and some just in process of formation. It is to be hoped that the right kind of local as-

sistance will be forthcoming to get each into working order and that in a short time they will be federated for the purpose of strengthening and helping each other. Farmers cannot co-operate too much; the real danger is that they will not co-operate enough. This pure seed movement is bound to grow and next to growing and using good seed is co-operating in the sale and distribution of it.

Farmers in the Western wheat pool are now in a position to say to those outside it: "Come on in: the water's fine."

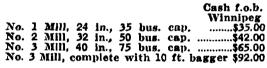
—Toronto Globe

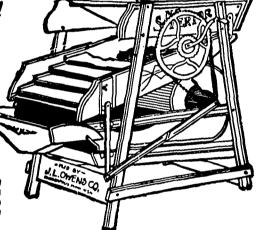
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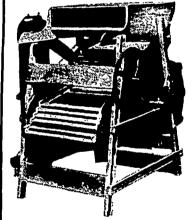
The NEW SUPERIOR

1926 Model

This old favorite—always the best fanning mill in the country—is further improved in the 1926 model. It has bigger capacity and works faster than any other machine with the same seive surface, also the lightest running, simplest and most satisfactory mill on the market.





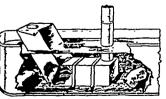


The NEW DUAL Combined Cleaner and Separator

There is nothing on the market to compare with this double purpose implement. It will reduce the heaviest mixtures once through at 60 to 100 bushels per hour, and do perfect work all the way.

Cushman Farm Equipment Co. Ltd. WINNIPEG. MAN.

TANKS AND TANK HEATERS



The "Max" Submarine Tank Heater is made from the finest quality black iron, heavy gauge material, all the seams being thoroughly welded. A really serviceable tank heater at a moderate price. Remember all stock should drink warm water in winter time. Thirty cows

will lose 500 lbs. of milk in 48 hours if forced to drink ice cold water.

ASK FOR PRICE LISTS-FREE ON REQUEST.



'Red Bottom" Round End Tanks can be depended upon to give years of first class service because they are made right from quality materials. Make sure to ask for a "Red Bottom" Tank when in the market. It is your guide to satisfaction.

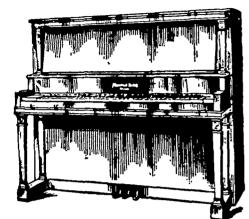
VESTERN STEEL PRODUCTS, LIMITED (Amalgamated with The Metallic Roofing Co., Limited.* WINNIPEG MAN.

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High Quality-Rich Tone-Yet sold at Factory-to-Home Prices



Easy Terms Arranged to Suit Your Convenience.

We sell direct from the factory through our own stores, and save you the dealer's profit. The cost of materials and construction plus our own profit is the cost of the Mason & Risch piano to you. Its unusually high quality is recognized everywhereits rich tone is something you get only in the Mason & Risch. Write for free style catalog.

SAMPLE BARGAIN FROM OUR EXCHANGE DEPT.

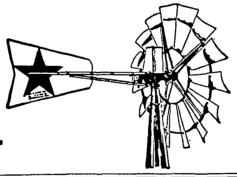
1 Mason & Risch Piano Fumed Oak, almost new

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MASON & RISCH, LIMITED

342 PORTAGE AVENUE Also at Saskatoon, Calgary, Edmonton, Nelson and Vancouver. Unequalled service on Victor Records. Write for big free catalog.

·CATER'S STAR WINDMILL



The Latest Model Running in Oil

Has Double Pitmans, Double Gears. Has Ball Bearing Turn Table. Has Direct Center Lift to Pump Rod.

All working parts enclosed in a Crank Case, fully protected from dust, dirt and snow, only requires oiling once a year. GUARANTEED. A special price given till end of 1925. ABSOLUTELY

CATER'S Wood and Iron Pumps lead in Quality all over Canada

For further information and prices address:

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BRANDON, MAN.

EXCELSIOR EGG NOODLES

We are now manufacturing EXCELSIOR EGG NOODLES by a NEW IMPROVED PROCESS. The Noodles thus obtained are more tender and more tasty.

Guarantee

We Guarantee without reserve that EXCELSIOR EGG NOODLES are absolutely free from any artificial coloring, their yellowish tint being due to the great amount of eggs entering into their manufacture.

Ask for, and insist on getting EXCELSIOR EGG NOODLES. It's worth it.

Excelsior Macaroni Company, Winnipeg

SASKATCHEWAN POOL ANNUAL

(Continued from page 3)

Another step taken in the direction of closing up the divisions in the ranks of Saskatchewan's organized farmers, was the recommendation \mathbf{of} Wheat Pool Board in connection with the Pool's elevator policy. The official recommendation reads as follows:

"We believe that the Pool should approach existing elevator companies in the near future, with a view to acquiring their entire systems; and that, as a first step in this direction, negotiations should be entered into with the farmer-owned elevator companies, with a view to bringing about the consolidation of all farmer-owned grain marketing facilities within the province. Your board are of the opinion that such a step would be in the best interests of co-operative marketing in this province."

The foregoing recommenda-tion was subjected to a complete and earnest discussion. Ways and means of consummating the immense plan involved in the following resolutions brought out many viewpoints; but the desirability of fusion was not questioned by a single delegate:

"Resolved that we authorize the board of directors to make an offer at an early date, to purchase the whole elevator system and equipment of the Saskatche-Co-operative Elevator Company, Limited, at a price to be fixed by arbitration;

Further, that the Board be authorized to offer to lease the terminal elevator system of the Saskatchewan Co-operative Elevator Co., Ltd., with an option to purchase the same, at a price to be fixed by arbitration:

Further, that in the event of the board not being able to lease the terminal elevators on a satisfactory basis, that they be authorized to purchase same."

One of the strangest and most significant features of the extended discussion arising out of the foregoing vital resolution, was the number of delegates who prefaced their remarks with the words: "I am a shareholder the Co-operative Elevator Company." Others spoke in the

name of whole "Locals" of that company, who had authorized them to speak in support of the resolution. The method of approaching the big project was the subject of varied viewpoints, and was finally unreservedly left in the hands of the boardbut the urge to complete the marketing facilities of the Pool came with compelling directness from all sections of the country.

The following alternative resolutions indicate the determinaof Pool growers, as expressed through their elected representatives, to complete their marketing equipment.

"Resolved that if the directors find it impossible to come to an agreement to purchase the elevators referred to in the previous resolution, that they be authorized to acquire, either by purchase or construction, country elevators and the necessary terminal space, for the handling of Pool grain, within the limit of the estimated elevator deductions covering the life of the present contract;

Further that country elevators be acquired at those points at which the acreage under contract to the Pool is heaviest:

Provided, that it shall be in the discretion of the Board to construct elevators along new lines of railways, when in their opinion it is in the best interests of the Pool so to do."

THE WOOL MARKET

Supplied by Canadian Co-operative Wool Growers, Limited.

Since the early part of January, 1925, when peak prices were reached, there has been an almost steady decline in wool values. Beginning with September, 1924, advance followed advance, consistently and steadily, until early January, by which time prices were unquestionably abnormally high. Mills which purchased these wools could not put them into manufacture and sell them at a price to realize the increased prices in wool. natural results followed; mills stopped buying wool, decreased quantities went into consumption and shortly following began the long and steady decline.

During the summer and early

fall the market has been dull and inactive, with prices in buyers favor, but during the last few weeks there has been some improvement. At the London (England) sales, opening September 15th and closing October 11th, all wools were well taken up and at hardening rates as compared with the July sales. In the United States the turnover of wool is on the increase at slightly improving prices. Canada it is unlikely that much interest will be manifested until the results of the recent election become apparent. It is, how-ever, safe to state that the statistical position of wool is sound and any further decline is not expected.

THE WAY TO WEALTH

There was great astonishment when Sam Jones, who had been farming in Manitoba for twentyfive years, retired with a bank account of \$50,000.

"I was able to do this," said Mr. Jones, "because I always tended strictly to the farming of my land, minded my own business regardless of what my neighbors said or did, never joined political or religious arguments, read nothing outside the pages of my farm journal, never spent one cent except for the absolute necessities of life. owned no automobile or tractor. burned oil in my lamps, and received \$49,999.50 upon the death of my rich uncle in Winnipeg."

Your Farm is a **Business Proposition**

JOUR farm is as much a going concern as a factory, a dry goods store or a railway system. Your farm is as dependent as any other business on a policy of sound, forward-looking financing designed to meet the various situations that occur in the life of a farmer.

If you will regard your farm in this light—as a cleancut business proposition—you will find it helpful to form a connection with the Bank of Montreal—a bank that has served the farmers of Canada for more than a century.

Each of our 600 branches has the strength and stability of the entire organization.

BANK OF MONTREAL

Established over 100 years

Total Assets in Excess of \$700,000,000

THOS, J. MURRAY, K.C.

RALPH MAYBANK

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FARMERS AND INTERESTS

The farmer cannot hope to exercise any control over the price of wheat, as this is governed by the world supply and demand; and he has wisely concentrated on an effort to obtain as large percentage as possible of the price paid by the consumer. The growth of the co-operative movement, particularly in the West, during the past two

years, is an economic event of the first magnitude, and if this development is continued for a decade the status of the agriculturist may be improved beyond recognition. More than fifty per cent. of the grain from the Prairie Provinces is now handled by the co-operative pool and by large scale and orderly marketing the pool is able to retain for the grower a large part of the

profit which formerly was absorbed by dealers and speculators.

Towards the end of the last session at Ottawa a revised edition of the Canada Grain Act was rushed through the House, and reading between the lines of the debate on this bill one can see something of the struggle that is taking place between the farmers and the vested interests of the grain trade for control of the means of distribution.

-The Canadian Forum

FIRE - LIGHTNING - WINDSTORM

The Wawanesa Mutual Insurance Company

Insurance in Force December 31st, 1924, over \$130,000,000,00

Surplus for Policyholders' Protection \$1,600,000,00

A POLICY IN OUR COMPANY GIVES YOU

PROTECTION up to 75 per cent. of the Actual Cash Value.

PARTIAL LOSSES on buildings are paid in full.

PRACTICALLY all Household Contents under one item.

STACKS OF HAY AND GRAIN are insured within 75 feet of buildings.

LIVESTOCK covered against Fire and Lightning on any farm property.

DRAUGHT ANIMALS and their Harness when stabled temporarily anywhere

THRESHING PERMIT with no unreasonable restrictions.

REDUCTION for Lightning Rods and Chimneys from the foundation.

PROMPT and Equitable Settlement of Losses.

NO OTHER COMPANY GIVES AS BROAD A POLICY WHY PAY MORE FOR LESS?

CASH PREMIUMS—The Board Rate is \$2.00 per hundred for three years, where our Cash Rate is \$1.50 for the same class of farm business, making their rate one-third higher than ours. By insuring on the Cash Plan you are free from any further calls. BONDS for more than \$130,000.00 are on deposit with the Provincial Governments, more than enough to guarantee all our cash business.

ASSESSMENT MEMBERS—An ordinary Farm Risk can be insured with us on a Premium Note of 2 per cent, subject to an assessment in the fall of each year. The Board Companies' rate on farm property has been 2 per cent., or \$2.00 per hundred for over twenty out of the past twenty-five years. In that time our annual assessment has averaged less than 20 per cent., or \$1.20 for three years—a saving of 80c on every \$100 of insurance, a REAL DIVIDEND to our members of over 65 per cent., and nothing has been risked, for the Assessment Note has been for the amount they would have had to pay cash in advance to a Board Company before they had any protection. The Assessment Note Plan is better for the Assured as he only has to pay one-third each year instead of all in advance.

What is the liability of a member of a Mutual Fire Insurance Co. in case it should be wound up by a receiver?

Section 60, Chapter 85, Statutes of Manitoba, 1902, says: "No member of any such Mutual Insurance Company shall be liable in respect of any loss or other claim or demand against the Company otherwise than upon and to the extent of the amount unpaid upon his premium note or undertaking."

Similar enactments are in force in every other province in Canada.

\$1,000,00 REWARD

A certified cheque for \$1,000.00 is in the hands of the Manager of the Royal Bank, Wawanesa, Manitoba, and will be left until December 30, to be given to the first person who can show how any member of a Mutual Fire Insurance Company in Canada can be forced to pay more than the amount of his Premium Note in case the Company should be wound up by a liquidator.

You have everything to gain and nothing to lose by insuring: Your Farm Property, Your Town Dwelling, Your Churches, Your Schools with THE WAWANESA MUTUAL INSURANCE COMPANY.

POOL RADIO SERVICE

The office of the Central Selling Agency has inauguratted a daily broadcasting service from CKY the Manitoba government radio station at Winnipeg. This service is being broadcasted every day at 1.30 p.m. commencing Winnipeg time. It is not a lengthy broadcast, taking from five to ten minutes only. Members of the Wheat Pools who have receiving sets are requested to tune in for this service promptly at the time mentioned.

The Publicity Department of the Central Selling Agency will be glad to receive any suggestions from Pool members tending to increase the usefulness of this service.

VALUE OF CO-OPS.

"It has been the fashion to say that a year of declining prices would severely test the 'Co-ops,' but it is now becoming plain that they are of great value to the south, morally as well as financially. They cannot, of course, avert lower prices when the supply is in excess of the demand, but by their example, panicky declines are prevented and the price level is more steadily maintained than when, as formerly, it was a case of 'every man for himself and the devil take the hindmost,' in so far as the marketing of cotton grown in the south was concerned."-U.S. Commerce and Finance.

The Alberta Pool has decided to construct three Pool elevators on the new Loverna Warden line. These will be built at Esther, Willanhall and Hackett.

Government Assistance in the Marketing of Farm Products.

The Provincial Government Provides Two Agencies to Assist Producers in the Marketing of Wheat Products,

The Provincial Department of Agriculture

Dairy Branch—The activities of the Dairy Branch have been largely responsible for Manitoba's success at National Dairy Shows. This has resulted in stimulating demand for Manitoba butter and placing the industry on its present firm foundation.

Livestock Branch—The work of the Livestock Commissioner is one of close contact with the breeders and purchasers of livestock. Through studies of market demand and sources of supply this branch proves of constant use to the agricultural industry in general.

Co-operation and Markets— Through the activities of the Registrar of Co-operative Association, advice and assistance is given to producers contemplating the organization of Co-operative Associations.

The Advisory Council on Co-operative Marketing—The purpose of this council is to bring together the various producers organizations and the technical men of the Department of Agriculture and the M.A.C., to correlate these various agencies in attacking our marketing problems.

The Agricultural College

The Extension Service—The Extension Service of the College co-operating with the Department of Agriculture employs specialists in the various enterprises of the agricultural industry.

The Extension Poultryman—This year supervised the culling of 1,176 flocks of poultry at 29 points, thus enabling the producers to market 72,057 live fowl on the eastern markets.

The Extension Specialist in Bee Keeping—has diligently fostered the promotion and sale of Manitoba honey with splendid results.

The Extension Horticulturist—Through a knowledge of market demands has promoted the production of high quality vegetables and given timely assistance and advice in the marketing of the same.

The Department of Rural Economics—A thorough course in marketing and co-operation is put on at the M.A.C. Close contacts is maintained with the producer and his organization and timely research instituted into marketing problems.

Quick Quaker

makes quick breakfasts—wholesome, appetizing. Same flavour that makes Quaker Oats popular.

Makes porridge in 3 to 5 minutes

B9

