

## A Magazine of Agricultural Co-operation

VOL. IV.

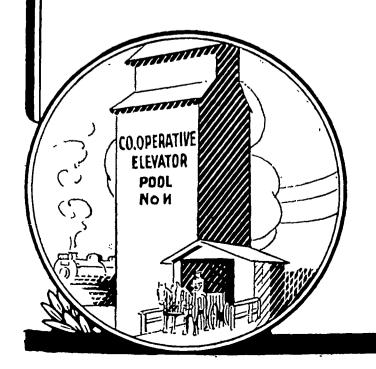
WINNIPEG, MAN., FEBRUARY, 1928.

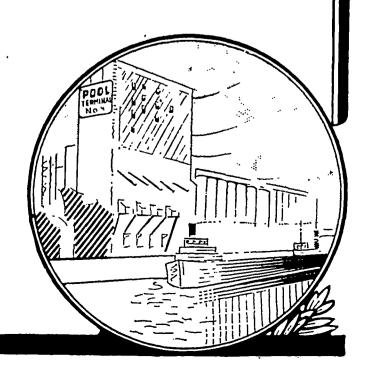
No. 2

## CO-OPERATION - EDUCATION



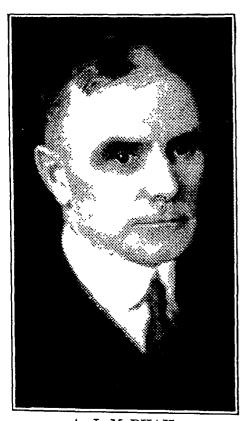
The Kind of Farm Co-operation Builds





## Pool Presidents Address Meetings

President McPhail, of the Canadian Wheat Pools, and C. H. Burnell, president of the Manitoba Wheat Pool, spoke to a crowded meeting of farmers and business men in Brandon, on February 8. Mr. McPhail homesteaded in Manitoba, but although as president of the largest business in Canada, with headquarters in Winnipeg, he has spoken in Montreal, Toronto, Washington, and other centres on this continent, this was the first time he had ever addressed a Manitoba audience



A. J. McPHAIL,
Pres. Sask. Pool and Pres. Central
Selling Agency.

Mr. McPhail said that the organization of the Central Selling Agency where all the three Pools were exactly on the same footing with an equal representation on the board, although some handled a far larger quantity of grain, was one of the big things accomplished by the farmers of the West, for this had tended to wipe out interprovincial boundaries, and the crop of more than a hundred and forty thousand farmers was sold exactly as if this crop had been grown by one farmer and put into one bin. In addition to the financial benefits which he was confident the Wheat Pool had brought, not only the farmers, but

to every industry in Western Canada, he said that Ithrough the working together of the farmers in their own organization, and the spirit of optimism which had followed the establishment of the Wheat Pool, the western farmer had been greatly encouraged and was immeasurably more alert. He was better informed about his own business, had a wider outlook, and was a better citizen through his experience as a member of this great co-operative movement.

The Pool today, he said, is the largest business in Canada, with a turnover of more than a million dollars a day for every working day in the year. This year it is handling more than two hundred million bushels of wheat, and handling a much larger proportion of the crop through Pool elevators each successive year.

The Wheat Pool organization, he said, was created primarily for the purpose of feeding the world market with Canadian wheat in an orderly manner. The Pool had not been operating very long, however, before it was found necessary to control the handling facilities. The first year the Saskatchewan Pool was in operation, 89 elevators were built or acquired. The shareholders of the Saskatchewan Co-operative Elevator Company then voted to sell their large elevator system to the Pool, and in 1926, the Saskatchewan Fool operated 587 elevators, increasing this number to 727 last year, with a large number of new country elevators as well as a large terminal going up this year. Already this year the Pool elevators in Saskatchewan had handled more than eighty-six million bushels of grain, an average per elevator of over 116,000 bushels.

The success of the Pool, Mr. McPhail continued, is due more to the intelligent interest taken by its members in its operations than to any other factor. Speaking for himself and other officials as well as the members of the I'ool, he could say that there is no feeling of resentment towards farmers who do not belong to the organization, but there is a feel-

ing that such farmers, unconsciously perhaps, are not doing their full duty towards their own industry, and are doing themselves and other farmers an injury. Over in the old country last year, one of the leading grain dealers there had told him that it was a mystery to him how there should be any farmer in Western Canada who was not a member of the Wheat Pool.

C. H. Burnell, president of the Manitoba Wheat Pool, said that Brandon had always been regarded as the agricultural centre of



C. H. BURNELL, Pres. Manitoba Pool.

the province, and told how the first convention of the Manitoba Grain Growers' Association had been held in Brandon, and of many co-operative movements which had been Jaunched in the city and district. The biggest farmers' co-operative fire insurance company in the world, he said, is located at Wawanesa, a short distance south of Brandon. The president of the Manitoba Cooperative Livestock Producers lives at Brandon, and a branch of the Manitoba Co-operative Dairies has recently been opened there.

Farmers everywhere, Mr. Burnell said, are waking up to the fact that agriculture should no

(Turn to Page 36.)

## Whence the Rivers Flow

Third of a series of four articles dealing with our Manitoba power rivers and their place in rural life.

By E. S. Russenholt

Manitoba is on the up-grade. Those who believe in co-operation and have worked to solve our problems by practical co-operative action, are seeing their faith justified. The general improvement in rural conditions replies to those analysts who dispute the rightness of the principle of co-operation.

The financial status of rural Manitoba during the past few years—the loans, mortgages, overdue debts, foreclosures, insecurity of tenure—these were a wet blanket, so to speak, dampening any enthusiasm as to the future. These same conditions retarded the development of the Manitoba Hydro.

To the average farmer, at least, the idea of harnessing our water powers for his benefit and use appeared too remote a possibility to be given a second thought. It might be done by his sons and grandsons, but this generation would never see it.

But Manitoba is on the upgrade. Faith in rural Manitoba is re-establishing itself. Any development which can be a factor for balanced progress deserves a place in our immediate plans. The idea of harnessing our power rivers for the benefit of our rural life is taking hold—is crystallizing in a demand for action. The time is ripe for hydro development.

Our problem is to make rural life yield such a measure of comfort and profit that an ever-increasing population will be attracted thereto. This is a vital problem for rural Manitoba—for all Manitoba. Hydro power can contribute to rural life—it should be utilized to the fullest extent therein.

Now is the time to undertake hydro development. First, we have our own experience of the past nine years to profit by. Second, we have the experience of same 28 states, and the Province of Ontario, where the problem of rural electrification is being! orked out. Third, we must take immediate action to develop our water power resources, for the

people, by the people—or see them pass, forever, into private hands.

The question is not political. If past administration is criticizedif the over-capitalization, the uncollected bills, the absence of a construction or a marketing programme, the failure to enunciate a defnite policy, backed up by adequate legislature—if all these are interpreted as evidences of administrative inertia, the apparent hopelessness of the situation must, in part, be attributed to the indifference of rural Manitoba. A government, it is obvious, cannot embark on this far-reaching plan of development unless backed by public opinion.

Interest in hydro development is sweeping across the entire province. Public interest has stimulated government interest. The extent of development will correspond with the intensity and duration of public opinion on which government action must be based

Now is the time to initiate hydro development. If Manitoba

is to go ahead, rural and urban citizens, farmers, laborers, and business men, all must co-operate for balanced development; all must be interested in harnessing our power rivers for the benefit of all our people. The city of Winnipeg, embracing nearly one-half the population of our province, enjoys abundant hydro power at lowest cost. Our power rivers must be "hitched up" to work for all our people.

The purpose of Manitoba Hydro development must be to make our power rivers contribute the utmost service to the greatest number at the lowest cost.

Hydro service can go further than any other one thing, perhaps, towards improving the standard of rural life. In countless ways it can be used to increase comforts and profits. In other countries, in Ontario, yes, and already in Manitoba, farmers find hydro power a mighty servant. Research and experiments are necessary to fix on the best methods (Turn to page 33.)

## Canadian Farmers on Marketing Tour



Parmers gathered from all the Provinces of Canada organized for a tour of Great Britain and Denmark under the auspices of the Colonization and Agricultural Department of the Canadian National Railways, and with the cooperation of the White Star Line, sailed from Halifax on the S.S. Lapland. The members will study marketing conditions in the Old Lands and report back to their communities on their experiences. The photograph was taken at Montreal where the party made a short stay to pay their respects to Mr. W. D. Robb, vice-president Canadian National Railways, in charge of colonization and agriculture.

## Rebels and Reformers

## No. 8---William Lovett

By J. T. Hull

The name of William Lovett is not found in the ordinary history books nor yet in standard biographical dictionaries. short account which the Encyclopedia Britannica gives of the Chartist movement, Robert Owen is mentioned and the loud-mouthed Feargus O'Connor, but not William Lovett, the man who actually drafted the Charter, whose political philosophy it embodied and who suffered imprisonment for it.

William Lovett was born in lowly circumstances at Newlyn, near Penzance, in 1800. His father was drowned before his birth, and his mother supported herself, her boy and her mother by hawking fish and doing odd jobs. At an early age the boy had to go to work. He had an aptitude for furniture making, and when he left home for London at the age of 21, he tried to get work as a cabinetmaker, but he was rejected by the cabinetmakers' society because he had not served the required five years apprenticeship. Eventually he secured employment in a nonunion shop, and after five years he was admitted to the cabinetmakers' union, and later became president of it

He fell in love with a lady who refused to marry him because their opinions differed, philosophically, he tried to forget the lady by turning to books, debates and political agitation. It may be mentioned that the lady relented later on, they were married, and for over 50 years her devotion and appreciation cheered and sustained him.

His activities brought him into touch with the Owenites and the co-operative movement, and in 1828 he became storekeeper of the London Co-operative Trading Association, a job which his wife took over from him at half the wages. Later he was appointed secretary of the British Association for Promoting Co-operative Knowledge.

Freedom of the Press

In 1830, a radical colleague, Henry Hetherington, defied the law which required a fourpenny stamp on newspapers by issuing the Poor Man's Guardian without being stamped. The government responded promptly by prosecution. Lovett came to the aid of his friend, and volunteers came from all over the country to carry on the fight, which lasted five years, and in the course of which 500 persons were prosecuted and imprisoned. In 1836 the stamp duty was reduced to 1d. Incidentally, Charles Bradlaugh was the last person prosecuted under the old press laws, the government abandoning a prosecution of him in 1869 for issuing the National Reformer without giving security as to what the paper would contain, and repealing the laws restricting freedom of the press. It should never be forgotten, however, that the fight for a free press was fought and won by men whose cause was that of the common people.

Temperance was another of the causes for which Lovett fought. It is difficult for us today to realize the terrible ravages of drink at the beginning of the 19th century. Spirits were retailed from barrows in the streets, and placards in saloons announced that a man or woman could get drunk for a penny and dead drunk for twopence. In one of his depressed moods vehemently declared that the working men were "more inclined to croak over their grievances with maudlin brains, and to form and strengthen their appetites from drink amid the fumes of the tap room."

In 1821 he refused to serve on the militia or pay for a substitute, and his furniture was seized and sold by the authorities. But his was the last case of the kind, for it was taken up in Parliament with the result that balloting for the militia was abolished.

Address to Canadians Lovett hated the new industrialism in which he saw "children forced to compete with their parents, wives with their husbands, and the whole society morally and physically degraded to support the aristocracies of wealth and title." He was foremost in the fight for political reform, and was on the inside of every popular movement of his day for the improvement of the life of the people. In 1836 he helped to found the London Working Men's Association, was appointed its secretary, and in this capacity did the most important work of his For the association he c'rafted the celebrated People's Charter, around which a political agitation raged for a decade, at times becoming so violent as to rouse the authorities to sternly repressive measures. In the name of the association he maintained communication with popular movements in Europe and on this side of the Atlantic. Of special interest to Canadians is the action of the association in petition-ing Parliament in 1837 to concede self-government to Canada, and in sending an "Address to the Canadian People." Both the petition and the address were drafted by Lovett. The petition, after citing the complaints of the Canadian people, asked that parliament "allow them to elect the legislative council, place the revenue of their country at their disposal, and allow their judges to be made responsible to their own legislature, instead of to the King of England." The address to the Canadian people greets the Canadian reformers as "Friends in the cause of freedom, brothers under oppression and fellow citizens living in hope;" it tells them that "liberty in a smock-frock is more than a match for tyranny in armor"; it urges them to go on with their struggle; rejoices that they are not scared by proclamation law-"by the decree of a junta against a whole nation"-and reminds them in capital letters that "a nation never can rebel," and concludes thus:

"Hoping that you will continue to stir up the timid and cheer on the brave—to teach your children to lisp the song of freedom and your maidens to spurn the hand of a slave—and that you may yet witness the sun of independence smiling on your rising cities, your cheerful homes, tangled forests and frozen lakes, is the ardent wish of the members of the Working Men's Association."

## When Justice Triumphed

The address, Lovett says in his autobiography, was widely circulated in Canada and was acknowledged by the Canadian reformers in "an admirable spirit-stirring reply." He continues (writing in 1875):

"Vain, however, were all petitions, were all efforts to check the despotic proceedings of our government towards the Canadians; and it was not till after they had been goaded into madness and revolt that Lord Durham was sent over to do something towards healing the wounds that despotism had inflicted. What, however, the Whigs would not yield to peaceful prayers and petitions, they were subsequently obliged to concede, in order to quench the embers of rebellion which their merciless soldiers and officials could not achieve. And now, when justice has triumphed and the people are supreme, no colony so loyal, no people so true to the mother country as the French and English Canadians."

## "Gothic Ignorance"

On the accession of Queen Victoria, the Working Men's Association prepared an address to her, and made a request, through Lord John Russell, Home Secretary, for permission to have it presented to her personally by a deputation of six persons. Lord John Russell informed them that "the address of the Working Men's Association cannot be presented till her Majesty holds a levee, when the deputation must attend in court dress." Lovett's reply on behalf of the association is worth repeating in full:

"My Lord,—According to your answer of the 6th inst., we find that we are precluded by those forms which Gothic ignorance has imposed and custom sanctified,

## "Whatsoever a Man Soweth That Shall He Also Reap"

Good seed produces good crops for good farmers. Poor seed produces poor crops for all farmers. No farmer can afford to have poor crops. No farmer can afford to sow poor seed.

#### DO YOU REALIZE

That small, shrunken, ungraded seed either does not grow at all or produces weak plants which cannot develop into a good crop?

That weed infested seed grows weeds?

That musty seed is sick seed at best and is quite lifeless in many cases?

That many diseases are carried forward by poor seed?
That seed of mixed varieties and kinds does not grow or mature evenly and cannot give the best crop?

#### DO YOU APPRECIATE

That certain varieties are best suited to your farm and conditions?

That the use of good seed produces vigorous plants and holds weeds in check?

That good seed is an essential in producing profitable crops? That the difference between a loss and a profit on many a crop often lies in the class of seed which was put into the ground?

That the extra cost of good seed, over poor, is returned many times in the extra crop produced?

#### IT'S IN THE SEED

#### GOOD SEED MEANS:

Clean, plump, well graded, sound seed, free from weeds and of a thoroughly tested and adapted variety.

#### GOOD SEED WILL PRODUCE:

Strong plants capable of surviving unfavorable weather conditions that kill the weaklings.

A clean healthy and uniformly ripening crop which can be harvested and marketed to best advantage.

Better yields, better grades, better prices.

#### REGISTERED SEED IS GOOD SEED

#### BECAUSE:

Only thoroughly proved and adapted varieties are accepted for registration.

Only seed of very high order in all respects can attain the grade "Registered."

"Registered" is the highest grade of seed.

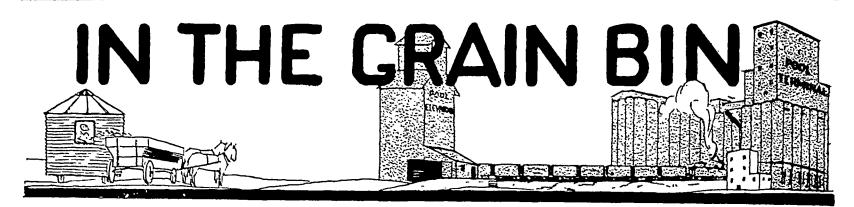
#### SOW GOOD SEEDS

Those who want to buy good seed and those who have it to sell, will be put into touch with each other if they communicate with

### MANITOBA WHEAT POOL

from personally presenting our address; for with every respect for those forms which make personal cleanliness and respectful behavior necessary qualifications to approach her Majesty, we have neither the means nor the inclination to indulge in such absurdities as dress-sword, coats and wigs. We beg, therefore, to request that your lordship, in your official capacity, will at the earliest opportunity present our address to her

(Continued on Page 30.)



By R. M. MAHONEY, Manager.

## THE POOL WAY PAYS

We received a letter within the last month, which is interesting from a comparative standpoint. prefer not to mention the grower's name or the elevator point, but these are on file in this office. The writer of this letter states that he has a \$60.00 interest or share in a local farmers' elevator, on which he received a 10% dividend, or \$6.00. He then says that he is a Pool member, and, giving the price per bushel he received for the grain he delivered to his own farmers' elevator, he asks us to advise him what he would have received per bushel had he delivered his grain to a Pool elevator, which is within hauling distance of him, provided he was an association member. The figures work out as follows:

	13.y	
\$\frac{2}{5}\frac{2}{5	62c	51.59 51.49

\$68.71

His share of surplus returned to the members based at 23-5c per bushel on 2,170 bushel ....\$56.16

\$124.87

You can see from the above figures that this man lost from de to 4e per bushel on account of the street spread, which amounted to \$6871, and while he received \$6.00 interest on his \$60.00, he would have received \$5616 out of surplus had he done business with the local Pool elevator which he mentioned.

Immediately the question arises: Why could a local Pool elevator under local control, do business so much cheaper than a local farmers' elevator? The reasons are obvious.

Local Pool elevator associations ensure themselves of a good volume of business by signing up a certain acreage, from which the grain will be delivered to the Pool elevator for a period of years. and added volume with equal management must ent the cost per bushel of operation. The local Pool Elevator Association received on account of terminal earnings approximately 2c per bushel: the local farmers' elevat r. so far as we can learn, received nothing on account of terminal earnings. The local farmers' elevator paid the regular service charge or commission for having their grain looked

after in Winnipeg (and when I say "looked after," I mean for having the settlements sent out to them); the Pool Elevator Association paid their share of office expense, which did not exceed this sales commission, but which included not only the forwarding of settlements but also head office superyision and the assistance of a travelling superintendent. In addition, the Pool Elevator Association benefits through economies in the way of the purchase of stationery, lower insurance rates, and in many other ways where economies can be effected on account of dealing in volume rather than in small lots. Up to a certain point business only pays fixed overhead charges, which would be approximately the same in both of these elevators; beyond that point the volume starts creating a surplus without proportionately increasing the overhead.

The result of this comparison is rather surprising. Briefly reviewing it, it is this: Had the man belonged to the local Pool Elevator Association he would have had \$1.00 invested in a share, and his savings or earnings would have amounted to \$124.87. In the other case he had \$60.00 invested and only received back an earning of \$6.00. True, as the years go by his financial interest in the Pool Elevator would increase, but it could well afford to increase in view of the savings that are made.

## THE GRADING OF GRAIN

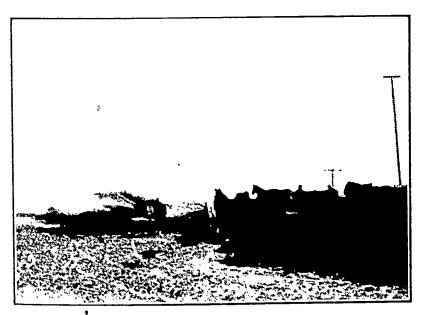
It is reasonable to assume that the majority of our readers are sick and tired of reading about the grading of grain, and yet I know of no one problem—and I believe it is a problem—that is discussed in the country as much as the grading of grain. I have previously remarked that I know of no person who has discussed this matter more. both publicly and privately, and written more about it than I have, and I have sometimes felt that I have said not only plenty, but too much. In spite of all this, however, I am prompted to refer to the grading of grain again on account of an article which appeared in the January 26th issue of "The Western Producer."

This article dealt with the discussion on grain grading which took place at the convention of the United Farmers of Alberta, held in Calgary in January, and it opens as follows:

"Following a debate in which every phase of the question of grain grading was thoroughly discussed, the United Farmers of Alberta, in convention in Caigary last week, by an overwhelming vote, declared their opposition to the introduction of measures which might result in the lowering of the standard of Canadian wheat on the markets of the world. Two resolutions were presented on grain grading. One advocated a definition of grades to provide for increased moisture content, "tough A" testing from 14.4% to 15.5%, and "tough B" testing from 15.5% to 17%. It was suggested that the spread in price be proportional. The other resolution asked the convention to petition the government to empower the Canada Grain Commission to allow a certain amount of damaged grain to go into contract grades, 2 and 3 Northern. Both resolutions were rejected."

Mr. J. D. Fraser, chief of the western grain inspection, and Mr. James Robinson, member of the board of grain commissioners, were present at the convention, and it would seem that various questions were asked. Mr. Fraser pointed out that if the farmers of Western Canada were not satisfied with the grading regulations of the country it was their right to demand modification.

My object in mentioning this article is to emphasize for Manitoba farmers that this grading problem is one that affects the producers in all the provinces, and that after full discussion in the U. F. A. convention, they found it impossible to suggest any material change which will affect the standards. The same thing has happened over and over again in farmers' conventions.



Grain Salvaged from Holland Pool Elevator—The loss from this fire was fully covered by insurance.

As I have frequently pointed out, any system of grain grading which draws a line between grades or between moisture content allowed in dry and tough or tough and damp grain, creates difficulties, regardless of where the line is drawn, and yet it seems impossible to figure out a scheme of grading without drawing definite lines. It is difficult, in fact impossible, to create any grain inspection system covering the grading of grain in as large an area as Western Canada that will please every individual every year. The best answer to the problem is in having your own Pool elevators and your own Pool terminals, thus placing yourself in a position where any advantage that may be gained in the handling of grain or in the sale of grain under any system will accrue to the producer, not in each individual case in full, but over a period of years as nearly in full as it is possible for anything to work out equitably.

I bring this subject up again only because, having talked and written about grading so much, I am glad to see it talked about and written about in other provinces. If any improvements can be made in our present system they will be discovered through the fullest and freest discussion of the matter in the light of all the circumstances.

## PERIOD OF CONTRACT

It has come to our attention that some members who signed the contract four years ago, have the impression that the expiry date of the contract is four years from the date of signature. For instance, supposing a Pool contract was signed on January 15th, 1924: some members apparently have the impression that this contract would expire on January 15th, 1928, and that any grain on hand out of the 1927-28 crop after that date would not be in the Pool. This is not correct. This contract would cover the 1924-25, 1925-26, 1926-27 and 1927-28 crop.

## OWNERSHIP OF ELEVATORS

The following information has appeared in the "Scoop Shovel" so often that it seems almost superfluous to repeat it, but it seems there is still a question in the minds of some people as to who a local Pool elevator belongs to at the end of ten years.

Local Pool elevators are acquired on the basis of the local paying 10 per cent. per year to the Pool, so that at the end of ten years the elevator belongs to the local elevator association, each individual member's interest being on the basis of the number of bushels of grain he has put through it in proportion to the total bushels of association grain handled.

This is all covered by a lease between the Pool and the elevator association (a copy of which is in the hands of the local secretary). No mention of it is made in the elevator agreement, which is an agreement between the member and the local association. The association as an association, deals with the Pool on the lease.

## HOLLAND BLEVATOR

The question is being asked so frequently that I decided it might be worth while to advise you the Pool elevator at Holland, which was burned, was fully covered by insurance; including the elevator and equipment, and the grain carried in the house.

All of our elevators and their contents are fully insured against fire at all times.

## POOL ELEVATORS

Never before was the demand for Pool Elevators so strong as at present. Up to the middle of December, eight new association had been organized. At the beginning of January, seven were added to this number, and now at the time of writing, February 1st, there is a total of thirty-one points with the minimum of 7,000 acres either on petitions or on permanent agreements.

## SCOOP SHOVEL

## Official Organ of MANITOBA CO-OPERATIVE WHEAT PRODUCERS LIMITED MANITOBA WHEAT POOL

OFFICES: ELECTRIC RAILWAY CHAMBERS, WINNIPEG, MAN. TELEPHONE 89 601 R. M. MAHONEY, Manager. T. J. MURRAY, K.C., Solicitor. COLIN H. BURNELL, President. F. W. RANSOM, Secretary. P. F. BREDT, Vice-Pres.

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Managing Editor-J. T. Hull

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### CO-OPERATION -- 'ERVICE AT COST

WINNIPEG, MANITOBA

FEBRUARY, 1928.

### THE POOL AND THE U.G.G.

In the Grain Growers' Guide of February 15, exception is taken to the editorial appearing in the January issue of the Scoop Shovel under the title "It cannot be done." in which we contended that the suggestion put forward by Mr. E. C. Drury, at the U.F.M. convention, that United Grain Growers' and the Pool should unite was not feasible, because the two organizations represented fundamentally different and opposed systems of doing business.

The Guide says Mr. Drury "took the ground that since both were co-operative organizations, they should work together in harmony." If Mr. Drury had said that and nothing more, we would not have thought that the remark called for special comment. Far be it from us to obtrude roughly upon those amenities which smooth the way of social intercourse: even pleasant commonplaces have their uses. Mr. Drury, however, went much further. He deplored the existence of two farmers' grain marketing organizations; he thought there should be one, and he suggested that the Pool and the U.G.G. should unite in one selling agency. He did not undertake to show how it could be done; the editorial in the Scoop Shovel was intended to show that it could not be done.

The Grain Growers' Guide does not show how it can be done: the Guide contents itself with trying desperately to show that the U.G.G. is an honestto-goodness co-operative, and so every bit as good as the Pool. The U.G.G., the Guide says, "operates on five fundamental principles," all of which, apparently, are to prove that it is as genuinely cooperative as the Pool, and consequently that Mr. Drury's proposition is quite feasible. Let us test each of the five "principles."

"1. The U.G.G. sells the farmers grain at the

highest possible price."

We will let Mr. C. Rice-Jones, vice-president of the U.G.G. answer. In giving evidence before the Committee on Agriculture and Colonization, at Ottawa, on April 28, 1922. Mr. Rice-Jones said:

"We do not get an opportunity to market the farmers grain in the strict sense of the word. He ships us his grain and says. 'Sell on arrival; sell at \$1.25.' We even get instructions occasionally, 'Sell on the 1st of May.' The only opportunity we have to exercise judgment and to give service is to get the best price for the farmer at the time that he tells us to sell and every other firm, as far as I know, is in exactly the same position."

The Pool merchandises the grain of its members. It has full control of the selling for its members as

a whole, and its marketing policy is determined exclusively and entirely in the interest of the Pool members. The Pool selling agency controls the flow of Pool grain to the market; the U.G.G. does not control the flow to market of the grain it sells on commission. The U.G.G. buys street wheat, and the difference between what it pays to the farmer and what it sells the grain for, goes into its general profits, which are disbursed to its shareholders not on the basis of business done, but on the basis of shares held. In the Manitoba Pool elevators street wheat is handled on the same basis as car-lots; all the members benefit alike on the basis

of the grain they deliver.
"2. The U.G.G. pays a part of its profits by way of return on the capital provided by its sharehold-

On capital the Pool pays the prevailing rate of interest; all surplus earnings go back to the members either in the amount the member receives for his grain or in a patronage dividend. The Pool operates at cost.

"3. The U.G.G. devotes a part of its profits to educational work."

So do many non-co-operative institutions. The educational work of the Pool is supported by a direct per bushel deduction voted annually by the members.

"4. The U.G.G. sets aside a part of its profits to reserve funds."

This is also a characteristic of most profit-making institutions. The Pool reserve is contributed to directly by every member, and each member receives credit certificates showing his share in the elevator reserve and the commercial reserve and interest is credited to these accounts yearly. The elevator reserve of the U.G.G. belongs to the shareholders in the proportion of their capital investment; the reserves of the Pool belong to the members in proportion to their business with the Pool.

"5. The U.G.G. distributes a part of its profits in a patronage dividend to customers."

We demur; it pays a bonus to some of its customers on some of their grain; it does not pay a patronage dividend to all of its customers; it does not pay a patronage dividend on all grain delivered. The Pool operates at cost, and, therefore, all surplus is returned to all members.

Thus in every one of the five fundamental principles upon which, according to the Guide, the U.G.G. does business, there is a vital difference as compared with the Pool system. Let us repeat these differences so as to get them clear and definite.

The U.G.G. handles grain on commission, buys street grain and does business with any farmer and not with its shareholders only. The Pool is a selling agency for its members; it does not buy grain to sell; it does business only for and with its members.

The U.G.G. pays a dividend on shares to the owner of the shares whether or not the owner is a business patron. The Pool pays interest on the capital furnished by its members who must be contract signers, and no one can have a business interest in the Pool who is not a contract signer.

The expenditure on education by the U.G.G. comes from profits that are made from the grain of shareholder and non-shareholder shippers to the company alike. The Pool expenditure on educational work comes directly from the members of the Pool and only the members bear the expense.

The U.G.G. accumulates a reserve fund from its profits. The Pool makes a straight deduction from the returns to each of its members for reserves, and each member is credited with his share in the reserves.

The U.G.G. pays a bonus to some of its customers. The Pool operates at cost, and all of its surplus is returned to the members.

These differences are fundamental and irreconcilable and it should be plain to every thinking person that they are an absolute bar to the proposition advanced by Mr. Drury. The Grain Growers' Guide, however, thinks "it is regrettable that the Manitoba Wheat Pool, through its official organ should take the attitude that the United Grain Growers' Limited, is a non-co-operative and competitive institution operating for private profit, and for that reason should be eliminated in favor of the pooling system." We are content to let the facts speak for them-

selves; they are plain enough. Nearly two years ago the Manitoba Pool Board, after thoughtful consideration of proposals for joint working with the U.G.G., decided by resolution that "United Grain Growers' Limited and the Manitoba Wheat Pool represent two systems of grain marketing so fundamentally different as to render amalgamation impossible."

Of course, the Pool is out to get all the members it can so that it may control the largest volume of grain that is possible, and thus bring the marketing of the farmers' grain into line with the most approved modern business methods. And we do claim that the Pool is a superior system in relation to both the principles and the practice of co-operation. Co-operation is a word that may be used to describe innumerable social activities, but for us co-operation in the marketing of grain means the pooling system because it is the only system which gives the producer of the grain full control of the marketing process, returns to him the best price that the market will give, and conforms in every respect to the highest ideals of co-operative enterprise.

## POWER FOR MANITOBA

There are signs of an awakening in the Province to the importance of hydro-electric power for the rural districts. We hope all Pool members have been reading the articles of Mr. Russenholt, the third of which appears in this issue. We have also received a pamphlet by S. J. Farmer, M.L.A., on hydro-electric power for Manitoba which contains a strong plea for public ownership, and is well-worth reading. The pamphlet is being distributed free by The Weekly News, Winnipeg.

#### YOU CAN LEAD A HORSE TO THE TROUGH BUT-



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By. F. W. RANSOM, Secretary.

## ORGANIZATION OF FIELD SERVICE

In the January Scoop Shovel, the Secretary's Page dealt with the field service. In succeeding issues will appear articles from the fieldmen. They will write about different phases of their activities. Let me introduce W. L. Watt: He came with the Pool in 1925. He believes that to economize in time, secure the best co-operation, and get results, one must plan and have system. Well, here is what he has to say about it:—

The Pools were organized to render a service to the farmers, and I believe the ideal of every member, official and employee in the Pools, is to make them a truly service organization.

It followed as a matter of course that a field service had to be provided. The province was divided into six districts, having approximately an equal number of members in each, though when determining the boundaries bearing in mind the physical features, railroads and roads. There was a fieldman placed in charge of each district.

The range of membership in the districts is from 2.400 to 2,700. The number of municipalities in each range from 10 to 28. The numbers of municipalities do not correspond with the numbers of locals because there are several municipalities not as yet organized as Wheat Pool locals.

The purposes of field service are:

(1) To increase membership.

(2) To attend to complaints among members, and right their troubles.

(3) To develop the interest of the members in the organization they have helped to form.

(4) To forward the principles of co-operation.

The fieldmen endeavor to render the greatest amount of service possible to the greatest number of members, regardless of whether the service requested is directly connected with the Pool.

I can only speak on the service which the local boards, as co-operating with the fieldmen, are rendering in Northern Manitoba. I mention Northern Manitoba merely because it is the district with which I am most familiar.

Working with the co-operation of the local boards in some local districts, we have been endeavoring to standardize the variety and quality of wheat grown. Realizing that growing twelve or more varieties was lowering the general quality of Canadian wheat, these districts are endeavoring to decide on one variety that is adapted to their particular local district, and grow only that variety.

In a great many cases the local boards and fieldmen have helped members to straighten out difficul-

ties due to seizure, action of judgment, creditors, and various matters relating to mortgages, to the satisfaction of everyone concerned. Information and help has been given to men who wanted to rent a farm, buy or sell a farm. Information and help has been given to members to secure better seed, and in many cases we have helped make an arrangement between the two parties to finance the transaction. We have organized and helped the member of a district to secure culverts, drainage, ditches, sidings, loading platforms, etc., when the members acting as individuals previously had been unable to secure the improvement asked for.

Every assistance possible has been given by the local boards and fieldmen to other co-operatives being organized and to other co-operatives, already functioning to help them increase their membership and handle.

Every shipping point in Northern Manitoba is covered by shipping arrangements for eggs and poultry to the Egg and Poultry Pool. Five livestock shipping associations have been organized which covers all of Northern Manitoba, and these have been shipping to the Central Livestock Cooperative since it commenced operations on January 2nd. 1928. A survey is now being made to establish a co-operative creamery at one of the points in the north.

Some months ago I heard a speaker say: "Service, pure unselfish service, is the true secret of happiness." The Pools will be a success just according to the amount of service, loyalty and support given them by each individual member.

W. L. WATT.

## MANITOBA---THE DENMARK OF NORTH AMERICA

That's our goal! That's our slogan! Never were prospects better for attaining or achieving this end than they are at the present time. At the U. F. M. twenty-fifth annual convention at Portage la Prairie, last month, they amended their constitution, stating definitely they were out behind co-operation in all its phases. They adopted the principle of refusing to accept grants from any commercial bodies. Amalgamation with the United Farmers of Canada. Manitoba section, was agreed upon, and by raising the annual fee to \$4.00 they are going to make themselves self-supporting. Hurrah! This means that we can all work together towards one common end. Those not in the Wheat Pool have no idea how this organization has been handicapped

from the fact that there were two social, economic, and educational farmer's bodies in the province. For instance: A man was in the office recently, and he stated that it was rumored in his district, the Wheat Pool was supporting the Farmer's Union in opposition to the United Farmers of Manitoba. Then about the same time, when I was in one of the northern districts, we were accused of working with the United Farmers of Manitoba to the detriment of the Farmer's Union, or United Farmers of Canada. We were between Scylla and Charybdis -(that's a nice way of saying between the devil and the deep sea). All these troubles are now out of the way; we are together, and can work with one another. All those who care are unanimous that we need an educational body, and the Pool will have no hesitation in not only co-operating with the U. F. M., but in advising farmers everywhere to support and join it. Just as in Alberta and Saskatchewan, so in Manitoba, the organized farmers will likewise say to their members, "Get behind the Pools," and why should they not?

The Wheat Pool is out to boost the Livestock Pool, the Co-operative Dairies, the Egg and Poultry Pool, the U. F. M., etc., etc. The Egg and Poultry Pool will say to its members, "You should join the Wheat Pool, the Livestock Pool." The Co-operative Dairies will say, "If you believe in co-operation for the marketing of your dairy products, so you should believe in co-operative marketing for all your other products." The U. F. M. will say to its members, "Support all movements that are co-operative in practice and effect." With all the members of all the organizations endorsing, supporting, co-operating with one another, we will have Manitoba the Denmark of North America.



THE PATTERSON CO-OPERATIVE FAMILY, BOISSEVAIN

Reading from left to right—J. P. Patterson, director Co-op. Dairies, Brandon, also member of Grain Pools, Man. C.L.P.; W. S. Patterson, director Poultry Pool, also member of Grain Pools, Co-op. Dairies, Man. C.L.P., and Wool Pool; James A. Patterson (father). Although living in town his grain goes through Pool. He has been the backbone of the farmers movement in his district. John A. Patterson, local secretary Poultry Pool, also member Grain Pool, Man. C.L.P., and Co-op. Dairies; Albert A. Patterson, member Grain Pools, Man. C.L.P., and Co-op. Dairies; R. A. Patterson, member of Grain Pools, Poultry Pool, Co-op. Dairies. Man. C.L.P., and secretary local beef ring; T. W. Patterson, Winnipeg lawyer and a believer in co-operative pools; H. L. Patterson, at M.A.C. in winter, but working dad's farm in summer, and is a member of the Grain Pools. If there is any other family in Manitoba with as good a record, let's hear about it.

## CONTRACT BREAKING

In the last issue we reported that of those against whom action had been taken, six had come through and settled out of court. Since then two others have taken similar steps. All these cases are in the hands of T. J. Murray, K.C. He states that where the defendant calls on him at his office he can do much more through conversation than by correspondence, and can always make a settlement that is more satisfactory to both the Pool and the member.

## **GRAIN DELIVERIES**

In several non-delivery cases, which we have investigated, the grower appears to have been under a misapprehension as to grain which he was bound to deliver to the Pool. Some are under the impression that it is only grain from the land mentioned on the contract which they are required to deliver to the Pool. Others think it is only grain from land which they owned or worked at the time the contract was entered into. We wish it clearly understood that all grain produced or acquired by the contract signer, irrespective of the land upon which it may be grown, must be delivered to the Pool during the term of the contract.

## **VISITORS**

The number of visitors to the Pool Office for the month of December, was 279; for the month of January, 383. Any time you are in Winnipeg, call in and see your office.

### BANQUET AT MENTMORE

A most successful occasion was the banquet in Gordon schoolhouse, Mentmore, on Friday, January 27. This was a U. F. M. function, but a Pool speaker had been invited—Mr. F. D. Bradbrooke, our radio man, probably to see if he looks anything like he sounds.

Tom Drayson, president of Gordon local, was in the chair, and introduced no less than seven speakers. They were: Mrs. Arbuckle, Neepawa district directors, U. F. W. M.; Lew G. Thompson, Neepawa district secretary, U.F.M. and also secretary of Arden local Pool Elevator Association; Goodwin Kilburn, district president, U.F.M. and also president of the Neepawa District Builders; Thos. Woods, who was present with Mrs. Woods, representing Cordova local; James Lilt, representing Osprey local, Rev. John Bell and Mr. Bradbrooke.

A splendid time was enjoyed by all, greatly helped by the efforts of the local orchestra, consisting of Miss Ishenberg, Wilfrid Rogers, George Graspie and Sandy Murdoch. Mr. Bradbrooke talks with particular feeling about the cooking of Gordon local, also of the hospitality of Mr. and Mrs. Fred Sirrett.



This page conducted by MANITOBA CO-OPERA TIVE LIVESTOCK PRODUCERS, LTD., AND CENTRAL LIVESTOCK CO-OPERATIVE, LTD.

Starting with the first of the year, and up to practically the end of January, cattle trade followed the ideals of "The official dopester," in that values of all classes of cattle kept on the up grade.



We've got 'em coming.

During the first three weeks of the year buyers were very keen for all classes of cattle, and the seller controlled the market.

Stocker and feeder trade was exceptionally good, and buyers from the south not only took light weight green cattle, but also wanted a

heavier, fleshier class of steer, in competition to the packer buyer.

Along towards the end of the month we had a sharp break in cattle prices, and from this time until the present selling has been more or less on a peddling basis.

The hog market has been up and down. To-wards the end of January the price gradually advanced to \$8.25, and has varied between \$8.00 and \$8.25 for thick smooths. Packers seem to want all of the hogs coming, and we figure that the price will hold around the latter figure for the next few weeks.

With regard to cattle prices during the next few weeks, we cannot see where there is much reason for an advance.

We have had several lots of steers come to market that were just nicely warmed up and were doing well. Another six weeks or more feed would put these in a condition where the seller could stand up behind them for a good market value. Coming as they are, half-finished, they are not bringing their worth.

A word or two here in connection with the activity of the Central Livestock Co-operative on the market during January. Our readers will remember that we opened for business on the Stock Yards the 3rd of January.

In preparing for the first months business, we estimated for a very moderate run and therefore engaged enough help to look after it. We were very agreeably surprised to find that the number of cars coming in to be sold by the new organization was in excess of what we anticipated. Some of the early shippers were, therefore, a little disappointed in not getting their returns as quickly as they expected them. We made every effort to overcome this dif-

ficulty, and are now in a position to keep up with the work in getting out our settlements. The first month's operation took care of the expenses, and the indication is that this month will be the same, or possibly a little better.

The organization in the country is not going ahead very rapidly. Our staff, however, is not very extensive. The district associations are engaging their managers.

From the Assiniboine-Delta Co-operative Livestock Producers, Limited, shipping points, Treesbank, Stockton, Glenboro, Cypress River and Holland. We had word a short time ago that our old friend Ed. Kennedy was appointed as manager with J. McLean as assistant.

From the Birdtail Valley Co-operative Livestock Producers, Ltd., shipping points Shoal Lake, Kelloe, Solsgirth, Birtle, Foxwarren, Binscarth, Millwood and Harrowby, H. Hamilton is acting as manager and had a car in here this week. A series of meetings are being arranged in that district, the week commencing Monday, the 20th of February.

From the Dauphin Co-operative Livestock Producers, Ltd., shipping points Laurier, Makinak, Ochre River, Ste. Rose, Valpoy, Methley, Magnet, Rorketon, Dauphin, Valley River, we just had word that the first load is coming down from that district next week.

Dufferin Co-operative Livestock Producers, Ltd., shipping points Carman, Homewood, Barnsley, Graysville. Stephenfield and Roseisle, Mr. Bodie has been appointed as manager. Mr. Bodie is one of the old-timers, and we, therefore, have confidence that the Dufferin Association will be looked after in a satisfactory manner.

From Duck Mountain Co-operative Livestock Producers, Ltd., shipping points Cowan, Solater, Pin River, Garland, Ethelbert, Sifton, Fork River and Winnipegosis, we had Mr. Sawczyn, of Sifton, in with a car this week.

Grand Plain Co-operative Livestock Producers, Ltd., shipping points, Ashville, Grandview and Gilbert Plains, with Mr. James Adair as manager, has been shipping regularly every week from the first of the year.

Elkhorn Co-operative Livestock Marketing Association, with Mr. Bajus as manager, has been shipping regularly since the first of the year.

Pipestone Co-operative Livestock Producers, Ltd., shipping points, Butler, Cromer, Woodnorth, Scarth,

Mason, Ebor, Ewart, Sinclair, Reston, Pipestone, Findley and Belleview, Joe Josephson as manager, had his second car in here this week.

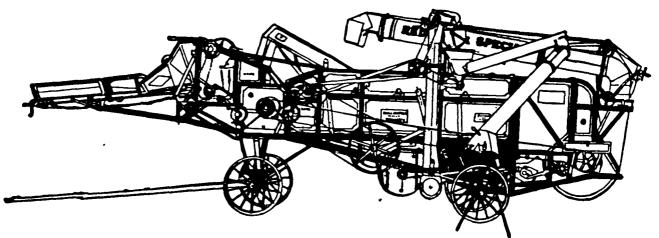
Shell River Co-operative Livestock Producers, Ltd., shipping points, Shortdale, Bield, Shevlin, Roblin, Deepdale and Makaroff, are forwarding their first car next week with Mr. McConnell as shipping manager.

Our friend, John Livesey, from the Swan Valley

Co-operative Livestock Producers, Ltd., shipping points, Renwer, Minitonas, Swan River, Bowsman, Birch River, Kenville, Durban and Benito, is working hard to build up the organization at that point.

Virden-McAuley Co-operative Livestock Producers, Ltd., shipping points, Virden, Harmsworth, Two Creeks, Reeder, Willen and McAuley, in care of our friend, Mr. Morton, of Two Creeks, has been in to see us this week with a car of stock.

# The Finest, Fastest, Cleanest Thresher



# -in 80 years

THE Red River Special Line for 1928 Threshers 22x36 28x46 30x52 32x56 36x60 Tractors N&S Lauson Buik 20-35 20-40 Vichols & Shepard Corn Picker -Husker Combine 15' cut 20' cut Prairie Type Nichols &

Shepard

Steam

Engines

Finest because it offers all the latest improvements including Hyatt Roller Bearings at every main bearing point, Alemite-Zerk Lubrication, Weatherproof Fiber Pulleys—a new feature for 1928—on every High Speed Drive, Bridge Truss Construction and rust-resisting Armco Ingot Iron in a threshing machine built around the famous 4 Threshermen of the Red River Special Line.

Fastest because it is designed in every part to do clean threshing fast. The size, speed and design of every unit is carefully worked out to keep the machine threshing at capacity without slugging and without rushing through the grain.

Cleanest because it is built around the famous 4 Threshermen, the Big Cylinder, the Man Behind

the Gun, the Steel Winged Beater, and the Beating Shakers, the greatest combination ever devised for getting the grain from the straw. Operating with them are the recovery and cleaning machinery that delivers the grain to its owner, clean, bright, and merchantable.

The Finest, Fastest, Cleanest Thresher marks the 80th year of building of high quality threshing machinery by the Nichols & Shepard Company

Since 1848, this company has been steadily improving the machinery it builds and sells. You know the great advances that have been made in it in the past few years; you will want to know all about the 1928 machine—so send the coupon for our new book "The Finest, Fastest, Cleanest Thresher," and you'll see why it is just that.

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## THE IMPORTANCE OF THE POOL TO THE FARM WOMAN

(By Alice G. Robinson.)

Do we, as managers of the farm home, realize and appreciate just what the Pool means to our home? Are we inclined to take the attitude that the Pool is rather an abstract thing, an organization or corporation, as it were, outside of and separate from the home? In reality, it is an organization entirely of the farm people; a combination of you and your neighbors getting together for the purpose of doing together something that would be entirely impossible for you to do alone, that is, get our commodities directly to the consumer. In this way we eliminate, to our advantage, many of the charges and profits levied on the grain, which go to the middlemen or private companies. Thus, we farmers get more for our grain by orderly and co-operative marketing.

When trying to interest our neighbors in the gospel of the Pool, we often hear the remark, "We must get all our money in the fall." I wonder just how much the farm women are behind that sentiment? Why do we think now, it is necessary to have all our money in the fall, when years previous to the birth of the Pool we had to be satisfied with very much less than the initial payment is now. It is the total amount of what we get for our produce that makes either poverty or comfort in the farm home.

The March interim payment provides funds for seeding operations, or the spring repairing of machinery, etc.. or we womenfolk may get some of it to help paint and freshen up the interior of our smoke begrimed homes; or perhaps invest in thoroughbred fowls, incubators or brooders, or any one of the many, many things we feel we need in the spring.

The payment in July puts us in readiness for the threshing; twine to buy, gloves and overalls for harvesting, repairs to binder, to say nothing of the gas for the car or tractor. And then the final payment. The Scoop Shovel for October says \$2,075,575.55 went to Manitoba. Shouldn't that mean something to our farm homes? It certainly does, for many farmers this year had little crop, yet with the initial and final payments coming nearly together, it was much easier to finance. Then again if we require money before the payments come due we can take our growers' certificates to the bank and it will advance a reasonable amount on them.

Indeed orderly co-operative marketing is much to be preferred to the old way, that way where we all dumped our grain on the market in the fall, received our money and then proceeded to try to make it pay the threshing, binder twine, store account, hired help, machinery notes, garage account, etc., etc., also interest on mortgage. Then if there was a wee bit left it was turned over to the housewife to see what bargains in clothes she could purchase that would fit the lean purse. That was all for that year, and another twelve months to face.

But what of the indifference and inertia many women show to the better idea of the Pool. Perhaps it is because we women are confined so much to domestic duties that we think this Pool business is a man's job and feel much like the old woman who said, "If there's anything a man can do alone for heaven's sake let him do it!" But as we become conversant with the facts and principles of the Pool I am assured that the average farm woman will be quick to see the advantage offered, and become the greatest enthusiast in the home. For will she not see the possibility of ending much of the drudgery and lack of conveniences, by getting the full market value for the grain?

There are just two ways for us to accept a truth, to learn by reasoning or to learn through suffering. Surely most farm women have suffered sufficiently through lack of the necessities of life to begin to see just where the remedy lies, and it lies in our own self-help, for co-operation is a voluntary act. It needs you and me to make it a success. Let us not be like the Pool man who, when asked to attend an elevator meeting, said, "Oh, yes, I'm in favor, but if they are going to form an elevator they can do it without me." Who is this "they" we hear so much about? It is simply our neighbors and ourselves trying to agree to stick together and market our grain to the best advantage.

We need to rise in rebellion against self-imposed poverty, when it is possible, by combined effort to better our condition. Those who have thoroughly studied and tried co-operation are convinced of its good. How then can we promote this state? I would say by a study of the books on co-operation in the Pool library; by being staunch and true to its aims and ideals. That we refuse to be dissuaded by the arguments of the competitive grain trade. Let each interested Pool woman, who already glimpses the great possibilities of co-operation constitute herself a missionary to carry the glad tidings to our sister farm women. Then father, mother and children—all workers together and all hungry for the joys of life-coming into the co-operative movement to help themselves, will find that they have helped their fellow men.

## IN THE LIBRARY

(By the Editor.)

#### THE ROAD TO PLENTY

There has been quite a demand upon our library for the books of Messrs. Foster and Catchings, issued by the Pollak Foundation for Economic Research. Thes**e** authors have been trying their hand at answering the old economic riddle: Why is it that in a world of plenty there are so many in actual want? While thousands, nay millions, are suffering for the things that modern industry and agriculture is fully equipped to turn out, why is it that factories close down, that men have to walk the streets and millions have to suffer from lack of food and clothing?

Messrs. Foster and Catchings believe that the core of economic theory is money, and that more of the economic troubles of the world are caused by monetary policies than any other cause. So they started out with their volume "Money" in which they endeavor to create an understanding of the part that money plays in modern business. They followed this up with "Profits" in which the idea was put forward that industrial progress was incompatible with thrift in the accepted methods of financing, "partly because the total disbursements of industry in a period of expansion

at first yield consumers more than enough money, and presently much less than enough money to buy the additional output at the prevailing price-level; and partly because consumers under the necessity of saving do not spend even as much as they receive." In other words there is underconsumption from saving, while because producers must have a profit it is necessary to receive for the goods sold more money than was disbursed in the process of producing them. All of which means that the major trouble with our economic system lies somewhere in finance.

The Pollak Foundation offered a prize of \$5,000 for the best answer to the argument in "Profits" They received 435 essays from all over the world. The best four of the essays, according to the decision of the judges, have been published under the title "Pollak Prize Essays." Messrs. Foster and Catchings were not in the least dismayed by the avalanche of adverse criticism. They contended their fundamental position had not been damaged, and they restated their theory in another book, "Business Without a Buyer." So far they had been critically analytical of the existing economic order. Their critics had

been asking: Well, suppose what you say is correct; what is to be done about it? What is your remedy? What are your constructive proposals to bring about a better order?

We have just added to the library their response, the title of which is "The Road to Plenty." It is interesting and extremely readable. The road out of the present economic morass is surveyed by a business man in the (Turn to Page 17.)









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

President: G. Fjeldsted, Gimli. Vice-Pres.: N. Breton, Letellier.

Manager: Alex McKay, Winnipeg. Sec'y-Treas.: G. W. Tovell, Winnipeg.

Directors:

W. R. Wood, Winnipeg.
Chas. Tully, Reaburn.

H. Steiner, Whitemouth.

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Solicitor-T. J. Murray, K.C.

W. A. Black, Beausejour.

#### **BONUS!**

Bonus means good—something good—something, as we say, "to the good."

The advantage of the co-operative method of marketing is that, compared with other methods in operation today in this country, there is something to the good—something over and above what they would realize for you—something which you get

that without co-operation you would not have got.

How can that be? Well, it is very simple. Working along the other lines—the competitive lines, what you get is a return of part of the value of your cream (or other product) over and above the marketing costs—a part only. The other part



"So they drew the bonus and lived happy ever after."

—larger or smaller, whatever it may be—some one else gets—it doesn't come to you. On the co-operative plan the producer gets all the value there is in his product over the costs of marketing. If there is any surplus, large or small—anything to the good—the producer gets it.

How is it done? Very simply. The marketing is handled by the producers working together, through their own marketing agency. In the case of cream the manufacturing is handled by the producers working together through their own creameries. During the year they pay to the producers the current market price. At the end of the season, if there is any surplus after manufacturing and marketing costs have been paid—if there is anything "to the good"—that is paid as surplus, as bonus, to the producers in proportion to the quantity of cream furnished. Bonus—good—is the right name for it. It is good to them, for if they had been working under the old system they would not have seen a cent of it.

## What Does It Amount To?

But some one says: "Oh, that is all very well, but the bonus is so small it only amounts to a few cents. It is not worth bothering about." Don't be too sure of that. Of course, if the quantity of cream shipped was small the bonus would be small, but when you can point to individual farmers—as we of the Co-operative Dairies can this year—who at the close of the season will receive \$30, \$40 and in at least one case over \$50 bonus—it is not so trifling as might be imagined. There is a very large number of farmers in Manitoba to whom a Christmas bonus of \$50 would not be considered trifling at all.

And when you consider co-operative bonuses in the aggregate they are of sufficient magnitude to merit consideration by every farmer.

In 1922 the Manitoba Co-operative Dairies realized bonuses totalling \$5,002.93. In 1923, \$7,747.13; in 1924, \$2,370.30; in 1925, \$13,368.14, and in 1926, \$8,461.28. This makes a total of co-operative bonus for the five years of \$36,949.78. If you add to this sum of \$10,428.50, which was during the same period set aside as reserve and which, with the actual bonus paid, also stands to the credit of the producers as a result of co-operation, you have \$47,378.00, a sum that must be admitted to be well worth all the effort made. That sum in cold cash is one indication of what co-operation in a comparatively small section of the cream producing industry has been worth to the producers.

## Possibilities Better Still

The co-operative dairies at most have handled in a year a little over 1,300,000 lbs. of butter—and at best have only stood very slightly over 10 per cent. of the total butter fat production of the province. It is not argued—nor suggested—that if the other nine-tenths had also been handled co-operatively the surplus would be proportionately enlarged. Many factors enter into the situation which would make any such argument impossible. But, under co-operation, many thousands of dollars yearly would have been conserved for the producers of cream which, under the competitive system, were diverted into other pockets.

Our claim here is that the cream industry in Manitoba co-operation has fully vindicated itself as safe and sound and effective. The "good" which it secures for the farmer is not another's, it is his own, but apart from co-operation others would secure it. Our aim must be to extend the movement so that more of the farmers—and ultimately all the farmers—will secure the full value which is in the cream produced on their farms.

#### IN THE LIBRARY

(From Page 15.)

presence of a select company in the smoking room of a Pullman car, a lawyer and a professor of political economy supplying enough opposition to make a keen debate. Those who have read the previous books of Messrs. Foster and Catchings should not fail to read their latest book.

#### A LIVESTOCK POOL FOR **ONTARIO**

The draft of a five-year contract, providing for shipment of members' livestock to a central selling agency, was defnitely accepted by nearly 100 representatives of Ontario farmers at Toronto last month.

The meeting was held under the auspices of the United Farmers' Co-operative Company, the directors and management being present. Discussion was full, free and, at times, heated, but only one voter dissented when the proposed draft was read and the resolution put. The results achieved by the company in the co-operative handling of cream, eggs and grain, were thought to constitute good grounds for believing that livestock could also be sold to advantage in this way.

The discussion turned most brisk over the question of handling the cattle of non-members. Some thought that contract signers only should reap the benefits, but it was pointed out that a very loyal body of supporters had been built up by the company's department commission could hardly be denied service because their neighborhoods would not sign solidly enough to organize.

To begin with, the counties of Simcoe, Dufferin, Bruce and Grey will be canvassed, the campaign being extended as success warrants. These were chosen for volume and quality of livestock together with railway facilities. The United Farmers' Co-operative Company will provide speakers for meetings in the selected counties.

The suggested contract was read by the general manager of the company, Mr. Clemes. It was accepted, after full discussion, with one dissenting vote, the delegate explaining that he objected to one minor point only.



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## A Revolution in Dairy Work

Over 40 years the world's Greatest Cream Saver, Melotte New Model contains improvements of priceless value; New Swinging, porcelain lined receiving tank-is now only Waist High, so that even a child may easily feed the separator.

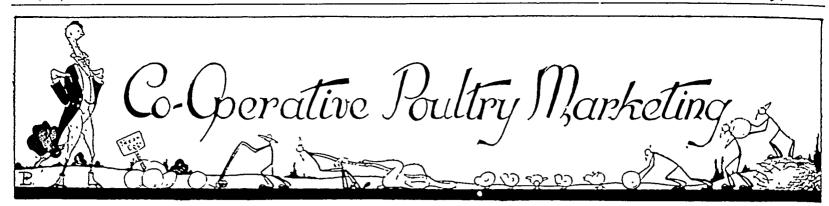


HEAD OFFICE AND FACTORY: TORONTO.

Edmonton

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Regina



## MANITOBA CO-OPERATIVE POULTRY MARKETING ASSOCIATION, LIMITED.

A. W. Badger. Vice-Pres. W. A. Landreth, President and Superintendent D. W. Storey, Sec.-Treas. & Sales Manager DIRECTORS

W. A. Landreth - Hartney Hartney A. W. Badger Carman Geo. Gordon - Oak Lake W. B. Martin, Shoal Lake C. B. McLean, Grandview Head Office: Hartney, Manitoba.

W. S. Patterson, Boissevain W. S. Smith Neepawa Dr. H. N. Thompson, Virden

## ANNUAL MEETING

The annual meeting of the shareholders of the Manitoba Co-operative Poultry Marketing Association. Ltd., will be held in the Council Chambers, City Hall, Brandon, Thursday, March 1st, at 9 a.m. It is to be hoped that every local will realize the importance of sending a delegate to attend this annual meeting. Many of our locals have advised



of their delegates being appointed, but there are a few who have not. Due notice is being mailed to the secretaries of all locals, giving detail of meeting and requesting them to notify the delegates appointed. The annual meeting of your association is a business session,

so please come prepared. The usual banquet will be held on the evening of the day of convention. from 6 to 8 p.m. in the Cecil Hotel. As a matter of economy, would suggest to our locals to hold down the number of representatives as much as possible.

## Canadian Produce Dealers' Convention

The annual convention of the Canadian Produce Dealers' Association, was held in the Mount Royal Hotel. Montreal. January 16th and 17th. Members from practically every province in the Dominion were in attendance. The Co-operative Associations were represented by Mr. Lightwizer, Prince Edward Island; H. B. Clemes. Toronto. Ontario; D. W. Storey, representing Manitoba and Saskatchewan Egg and Poultry Pools: Mr. Hefferman, Alberta, representing Alberta Co-operative Poultry Producers'. Ltd. The president, Mr. H. B. Clemes, who is the manager of the United Farmers' Cooperative Co., Ltd., Toronto, gave a very able address, which sounded a rather optimistic note in the future of Canada's produce business. Other splendid addresses were given by Dr. Grisdale, deputy minister of agriculture. Ottawa: Hon. Mederic Martin, mayor of Montreal: W. T. Marlow, Canadian foreign freight agent; D. M. Marvin, Ph.D., economist of the Royal Bank of Canada; Sir Henry W. Thornton, president Canadian National, and others. The main item of concern at the convention to our association, was the report of committee (appointed at Winnipeg conference) on dressed poultry standards, presented by the chairman, Mr. Clinton Henderson. As far as this re-

port was concerned, it proved fairly satisfactory to our association. The definitions as outlined in the report, was discussed freely, and the convention accepted and adopted the report, with several modifications, fairly in line with our own definitions as adopted at our last annual meeting. The extent of application was also gone into very carefully, and the report of the committee was considered very satisfactory, which was as follows: "The Winnipeg conference went on record as favoring compulsory inspection on all export shipments and all interprovincial shipments in car lots. The committee recommend that these standards be adopted on all transactions in dressed poultry in Canada."

## Tone of Satisfaction

The Poultry Co-op. Association,

Hartney, Manitoba. Feb. 10, 1928. Dear Sir.—In receiving my final payment for my turkeys. I must say I was never so pleased in my life as I have been with the summer's work of raising them, and the proceeds thereof, \$119.00 is pretty good pay for 29 turkeys. I hope you have every encouragement to carry on the good work, for you'll never know the comfort your work gives to women anyway. I am investing my proceeds in a cow, so as to bring in an income so that I can branch out further, some of my gobblers dressed 17 to 18 pounds.

I thank you very much indeed for your services and wish you every success, and I'll remain with the business as long as we farm. My neighbor shipped to Winnipeg 34 turkeys and received \$92.00.

Yours truly,

A Satisfied Shipper, Mrs. G. W.

## Advance on Eggs to Our Merchant Members

As a guide to our merchant members at this season when egg markets are weakening daily, we would advise that you make your advance price to producers the same price as market quotations for seconds f.o.b. Winnipeg. You will find this information on the market page of the daily papers, produce section. It is reported by T. J. Coyle & Co., produce brokers, and is authentic market information. The Pool will be advancing to you the mar-

ket quotation of seconds f.o.b. Winnipeg, Manitoba. This policy will be adopted until our country egg stations open on or about March 25th, when all

contract members will be duly notified.

## NEW CONTRACT FOR B.C. FRUIT GROWERS

The organized producers of the British Columbia interior are putting on a drive for a further contract period of co-operation between the Associated Growers, the locals and the growers themselves. According to the Vancouver Sunday Province, the district of Kaleden led off the drive and gave the plan complete 100 per cent. support. There are 45 ranchers in the district, including Okanagan Falls and Vasseau Lake, and they have found that 100 per cent. co-operation has brought them greater prosperity and better community spirit than any other form of produce marketing was ever able to.

The Kaleden sign-up campaign, compared that of five years ago when. the. Associated Growers was first organized, was, to use a homely expression, "as easy as rolling off a log." Frankly stated, there was "nothing to it." A Saturday night meeting which was addressed by Mr. E. J. Chambers, president and general manager of the Associated Growers, resulted in the growers present all quite cheerfully putting their names "on the dotted line." It was decided to send telegrams to a few absentees. Favorable answers were received from these, and a few of the more distantly located ranchers in the Okanagan Falls and Vasseau Lakes districts were called upon by officials of the local and by sundown Kaleden was all set to continue its 100 per cent. co-operative marketing plan.

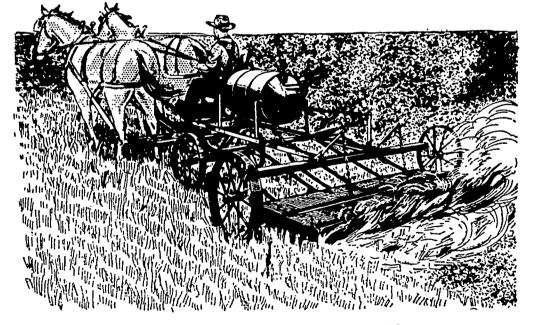
With the exception of one or two very small locals, reports indicate that the co-operative will emerge from the campaign just as strong as at present, while in many districts, it is claimed, the growers' organization is practically certain to receive increased support.

Many people have been to this Sanitarium, so me suffering from FITS, some from NERVOUS TROUBLE and others from MFNTAL DISORDERS. The results have been remarkable, because all of them had some stomach or bowel trouble which our DIET overcame. Send in this ad. before March 1 and receive 10% discount. Pool members will be accommodated until next payment.

The Thomas Sanitarium
1758.S. MAYFAIR AVE., Winnipeg, Man.



## WHEN YOU BURN YOUR STUBBLE WESTERN STUBBLE BURNER



### You are sure of a clean burn at a small cost.

The WESTERN is very easy to operate. It's fire is steady and very strong. You have perfect control from the driver's seat. It is easily pulled by two horses.

Notice how quickly fields are burned off with the WESTERN. The Stubble is all gone and the fire has killed the weed seeds on the surface. It leaves the land in condition to make an ideal seed bed. This means a cleaner and better crop.

You can control the weeds and produce better crops by using the WESTERN STUBBLE BURNER. It means more profit.

You cannot afford to gamble with weeds and stubble burning any longer.
WESTERN STUBBLE BURNERS are made in two sizes; 3 ft. sells at \$195.00, and 16 ft. sells at \$295.00, f.o.b. Regina.

Have your's ready to start the first day your stubble will burn.

Manufactured and sold by

WESTERN IMPLEMENTS, LIMITED

1208 SCARTH ST., REGINA, SASK.



## THE CO-OPERATIVE MARKETING BOARD

Telephone, 840 394

Members of the Board:

Hon. Albert Prefontaine, Chairman. F. W. Ransom. W. A. Landreth.

Secretary: P. H. Ferguson.

(Conducted by P. H. Ferguson, Secretary, Manitoba Co-operative Marketing Board.)

### CONSUMER'S CO-OPERATION

About a year and a half ago The Co-operative Marketing Board made a survey of the associations in Manitoba, for the purpose of obtaining information on the status of the different societies, and with a view to deciding upon one particular branch of co-operation that could be advantageously developed. The conditions at that time did not seem to warrant an aggressive movement in the direction of consumer's co-operation, whereas in the marketing field problems of greater magnitude seemed to merit consideration. In order to meet the requirements of the situation, it was found desirable to give whatever help was needed in strengthening existing trading societies, rather than to form any new organizations.

Since that survey was made, conditions have materially changed. It is gratifying to observe that all the associations in business a year and a half ago are still in operation. Some of them have paid off huge liabilities and are now reaching a point where they can launch out with greater confidence of success. Noting these indications of improvement, the board feels that the time has come when particular encouragement should be given to the extension of this important form of organized relationship. Indeed if properly conceived and wisely directed, there is no reason why the principle of co-operative trading cannot be made to serve the joint interests of both town and rural inhabitants.

## Societies Growing in Numbers

The incorporation of twenty-three co-operative associations in the month of January, would seem to show that we are entering upon a new era of cooperative development in Manitoba. For not only does this surpass all previous records, but represents over one-third of the total number organized during the whole of the previous year.

A significant feature to be observed in connection with the present movement is the progress being made in the formation of trading societies. Last month locals were organized for collective purchasing at the following points: Rosebank, Home-

wood, Sperling, Carman, Elie and Elgin. Mr. E. D. Magwood, president of Manitoba Cooperative Wholesale, is reporting very excellent success in the organization of member societies in the southwest portion of the province. Elgin, Hartney, Lauder, Killarney, Minto and Ninga associations have already joined with the wholesale, and prospects are bright for the establishment of several new locals to eventually become a part of the provincial body. Plans are now under way to hold the first annual meeting of Manitoba Co-operative Wholesale at Brandon on February 15th.

## Successful Co-op. at Oakville

Just as the "Scoop Shovel" goes to press, a copy of the Annual Statement of "Oakville Co-operative Oil and Supplies, Limited," has reached our desk.

The associated began operation last October, with a membership of 32 and a paid-up capital of The tanks and equipment cost the association \$1,539.88. So that there was practically enough capital provided to pay for the original investment. During the threshing season, it sold 17,211 gallons of gasoline and 7,058 gallons of kerosene, all of which was disposed of at the regular list prices. When the accounts were settled up at the end of December, it was found, that after paying all expenses, amounting to \$6,290.25, there was a surplus of \$1,281.33 to pay out to its members. At the annual meeting the association declared a 7% dividend on capital stock and a patronage dividend of  $5\frac{1}{2}$  cents per gallon. We are informed by the secretary, Mr. George Blight, that several of the members operating tractors and purchasing large quantities of oil, received a sufficient amount in patronage dividends to yield a 100% profit on the money invested; or, in other words, they recovered the whole of their capital stock in less than three months.

Organizing Oil Co-operatives

A mimeographed circular has recently been prepared by The Co-operative Marketing Board giving a brief summary of price data, cost of erecting tanks, methods of financing and recommendations made in regard to the formation of oil co-operatives. Contracts and incorporation papers designed particularly for oil associations are also available for distribution. Those who are interested in this matter may obtain copies from the secretary of the board, 224 Parliament Buildings, Winnipeg.

Prof. C. R. Fay, professor of economics at the University of Toronto, who many will remember was a prominent speaker at western farmer conventions two years ago, made some interesting comments on co-operative buying at the U.F.O. Cooperative Marketing School, held in Toronto last

"Canada at the present," said Prof. Fay, "is not alone concerned with marketing. Since the war, Canadian people have been grappling with one great problem—the proper marketing of cash crops. But when the marketing problem is disposed of the whole problem is not solved. It is necessary to go on to co-operative supply."

He pictured the conditions as he had found them in Manitoba and the West, and declared that concerted action was needed instead of half-hearted

spasmodic activity.

## CO-OPERATION VS. THE WORST KIND OF COMPETITION

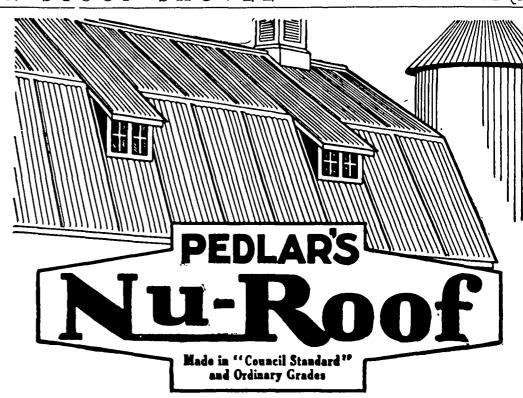
Might I, through the medium of your valuable paper, say a few words. I have just returned from taking three cars of stock to the new Central Co-operative Livestock at St. Boniface, and was able to talk over the impossible situation with other co-operative shippers, some who are shipping to the U.L.G., and some to the Central.

Their feeling is the same as my own, that something must be done immediately to stop the doubling up of farmers co-operative marketing efforts.

The feeling at the livestock meeting in Winnipeg, held last spring, was in favor of the contract system, and everyone seemed satisfied with the U.L.G. service, and everyone I have spoken to looked forward to U.L.G. becoming part of a larger and better sales organization owned and operated by the farmers themselves.

Through circumstances outside of our control, Manitoba Live Stock Producers and co-operative shipping agents, find a situation developing quite contrary to what we expected, with the Central Co-operative operating in direct opposition to our old co-operative organization.

Any person who knows anything about livestock marketing knows there is not enough busi-



This latest addition to the Pedlar line of roofing materials is the most attractive roof you can put on your barn.

But NU-ROOF is more than an attractive covering for the barn. The same sturdy weather-resistance which has been built into Pedlar's Roofing for so many years, is contained in NU-ROOF—the greatest improvement in sheet metal roofing since the introduction of corrugated iron. It saves time and saves lumber because it has greater covering area per sheet than any other sheet metal roofing made.

Send dimensions of your building and we will quote on your requirements.

## THE PEDLAR PEOPLE, LIMITED

HEAD OFFICE: OSHAWA, ONT.

FACTORIES: Oshawa, Montreal, Winnipeg, Vancouver.

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London, Winnipeg, Regina, Vancouver.

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## PEDLAR'S METAL-BUILT PRODUCTS

## Back of "INTERNATIONAL" — 40 Years Practical Experience

For forty years we have been making medicinal preparations for live stock exclusively—this and this only has been our business. Continuous study, research work and experimentation conducted by capable veterinarians, chemists and experts in live stock management has been directed to one end—to produce preparations that would positively achieve the purpose for which they are intended.

The greatest care is exercised in the manufacture of International preparations; no haphazard guess work, but scientific accuracy enters into each and every operation. It is this highly specialized care and thoroughness that has resulted in International preparations giving such splendid results and being so well and favourably known and used all over Canada.

It stands to reason that people who have been making live stock preparations exclusively for the past forty years do know a great deal about the medicinal and mineral requirements and needs of live stock—all their knowledge and vast facilities are at your service whenever you desire to take advantage of same.

## International Stock Food Co.

LIMITED

CANADA

TORONTO

ness to keep both of these organizations going, and we who are supplying the business should demand that immediate steps be taken to consolidate these inter-

I am a United Grain Growers' shareholder, and for years have put every dollar's worth of my own business and my community's business their way. At the same time I am convinced that the local district livestock shipping contract plan will strengthen our organization, and on the strength of the expected sale of United Live Stock Growers' to the new Manitoba Co-operative Livsestock Producers, I signed a contract with the latter and have done all I can to build up a local contract organization. Due entirely to the contract plan in this district, I was able to ship three cars last week instead of the usual one car. I am not trying to enter into any argument as to where the responsibility lies for the present situation, but what I want to point out, is that it is not fair to the livestock producers to be called upon to support two co-operative marketing agencies, with a double expense and the splitting up of our business generally, and I do not think when the vote was taken at the annual meeting of the United Grain Growers', they realized the situation which they have created, which, if let go on, will put us back just about where we were ten years ago.

Now, Mr. Producer, this is your business, and it rests with you to take this matter up with your local directors and see if something cannot be done.

Yours for Co-operation,

W. MORTON, Two Creeks, Man.

In every person who comes near you, look for what is good and strong; honor that; rejoice in it; and, as you can, try to imitate it.—J. Ruskin.

PILES

IF you have Piles write or call at the only Institution in Canada specializing in the killing of Piles. No confinement to bed. Satisfaction guaranteed Special 10% discount to those who return this ad. before March 1. Pool members will be accommodated until next payment.

The Thomas Sanitarium
1758.S. MAYFAIR AVE., Winniper, Man.

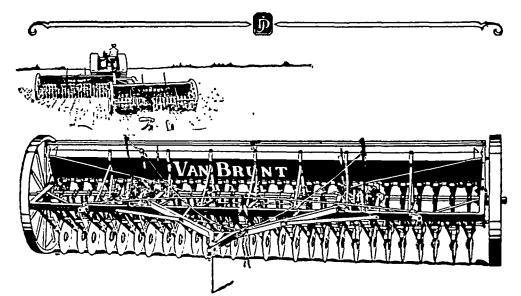
## What Our Members Are Saying

I joined up with the Pool the first year of its formation, and am truly satisfied both as to interest given and also as to the returns on our consignments, and only hope to see the day when all farmers and producers will be convinced that co-operation is the answer to their long-felt need of a higher plane of living on a truly just basis, when all can live and let live.

C. A. Walter, Homewood.

I hear the young boys around Durban say: "Grind, grind, grind, and nothing to show for it. Not a dollar to spend for pleasure; just work." When we lose our young people we lose more than money can ever buy, so if co-operation is going to help to keep them on the land then it is up to every farmer to sign up and help to make the farm a fit place for them to live on.

W. Worsley, Durban.



# Speed Your Planting With this Drill

HEN time means everything in getting the crop in, you want a dependable grain drill that will cover the maximum acreage per day. You will save time and man-power with the accurate

## John Deere-Van Brunt 28 x 6 Grain Drill

One man operates this big drill as easily as he would operate a drill half its size—and he does almost twice as much work. The Van Brunt can be used with either horses or tractor.

The John Deere-Van Brunt Adjustable Gate Force Feeds give you the uniform planting that starts big yields. They keep the seed flowing steadily, just the quantity you want peracre. Disk boots protect the seed until it reaches the bottom of the furrow—you get uniform seeding at uniform depth.

Built strong, of the best materials, well braced and reinforced throughout, the Van Brunt is unusually durable—it lasts for many years.



You will like the power lift on the John Deere-Van Brunt. It insures uniform pressure and a positive lift. A slight pull on the trip rope lowers the disks into the ground, applies pressure and starts the planting; another pull raises the disks and stops the planting.

Put this money-making, time-saving drill to work in your fields this year. Inspect it at your John Deere dealer's store. Write for folder describing it. Address John Deere Plow Co., Ltd., Winnipeg, Calgary, Regina, Saskatoon, Edmonton or Lethbridge, and ask for Booklet AK-79

JOHNSON DEED DEER DE LA TRADE MARK OF QUALITY MADE FAMOUS DE COMPANY DE LA TRADE DE LA TRA

I always look forward to the Scoop Shovel as a visit from a friend. I'd like to see it larger, but little as it is it is crammed full of worth-while stuff. I was pleased to see the account of Thos. Paine. He is an old hero of mine.

Jake Heesaker, Million.

Allow me to thank you for the Xmas gift I got. The cheque was a surprise to me, as I had no idea it would be anything like that—\$376.46. This will surely knock the pessimists out that are always trying to knock the Pool. Long may the Pool last to give the farmers a square deal. I will do my best to silence the grumblers that are still outside.

J. H. McQuay.

Please send me a library catalogue. I am busy, as most farmers are, but am persuaded that we should all try to avail ourselves of such a wonderful fund of information as is contained in your library. I have been hearing some glowing reports of books received and of the service given by your department.

C. J. McFadden, Rivers.

## A delightful surprise when you open

# QUICK QUAKER

marked "Chinaware" and find in the package a delicate piece of china.

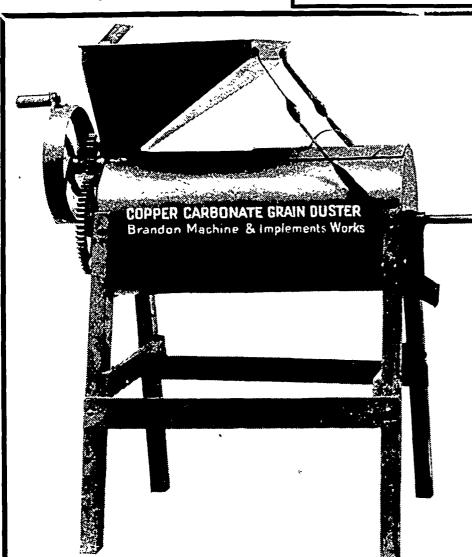
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## BISSELL 21 FT. WIDE DISK HARROW



Alemite Zerk Lubrication—Gun Supplied Without Extra Charge. Electric Heat Treated Disk Plates—Last Twice as Long. Central Hitch with Long Steel Pole which Prevents Swinging. FOR SALE BY ALL JOHN DEERE AGENTS.

T. E. BISSELL CO. LTD., ELORA, ONT.



This

# Copper Carbonate Grain Duster

Is Well Made, Built Strongly, and is a First-Class Mixer

Guaranteed to Do the Work

PRICE \$16.00

Manufactured By

BRANDON MACHINE AND IMPLEMENT WORKS

BRANDON, MAN.

SEND YOUR ORDER TODAY
OR WRITE FOR
FULL INFORMATION

I had no crop last year. Sold my place to Carlburg, and he signed for the Pool. I was thinking of starting up farming again, and if I do I sure will sign up again. Before I joined the Pool I was selling wheat for sixty and seventy cents a bushel. The Pool is a good thing for the farmers.

William Cowan, Two Creeks.

I have no further interest in the farm that I was operating at Durban. If I ever take to farming in the future you will be sure to hear from me, as you have done great things for the farmers, and I am sure, will keep on doing them. E. L. Hoffman, Vancouver, B.C.

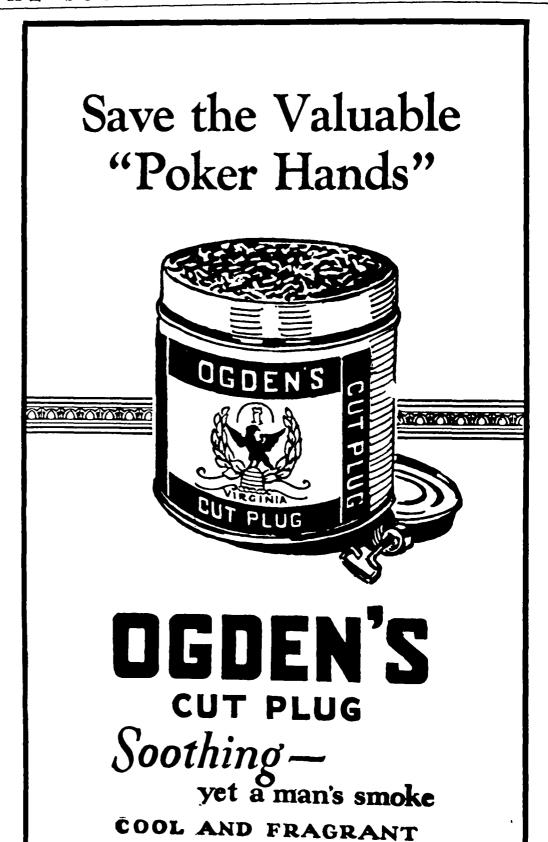
#### ONTARIO GRAIN POOL

Although members of the Ontario Grain Pool have not yet received an interim payment on wheat delivered, farmers in different sections are taking steps to see that their localities are given an opportunity of signing up for 1928 and the succeeding four years. In the past two weeks requests have come from three centres in three of the organized counties which were not thoroughly covered last year. Having watched closely developments since operations began last August, they are satisfied that the idea is right, and that arrangements should be completed without further delay to operate the pool at their shipping points.

Early in February also, organization meetings were held in Haldimand and Brant counties. In spite of the fact that rain and ice interfered with one or two of the meetings great enthusiasm was displayed, and steps were taken to arrange for a thorough canvass without delay.

The contract submitted to Ontario farmers for 1928 is the same as was used last year, except that clause 2 has been revised to make the contract perpetual without renewal, but subject to cancellation on the part of the grower, or the company, on giving notice in writing at least thirty days prior to the opening of any pool year after the five year period.

Wherever the pool is discussed, those interested agree that the big problem for the future lies in providing suitable storage facili-





ties. Two solutions are offered:

- 1. One or more large elevators at strategic points.
- 2. Local elevators at shipping centres under control of the growers.

Investigation is being made and every possible step will be taken to meet the needs of contract signers and fulfil in largest measure the aims and purposes outlined at pool meetings and in pool literature.

### SASK. POOL PAYS PATRONAGE DIVIDEND

A patronage dividend, totalling \$1,372,537 for distribution to Pool members, was announced by the Saskatchewan Wheat Pool on February 14.

"This sum represents the net excess of pool elevator earnings over operating costs, resulting from the handling of more than 80,000,000 bushels of through pool elevators from the 1926 crop," says the statement issued by the Pool. "Cheques to individual pool members are based on a refund of 13/4 cents per bushel for all pool grain handled through pool country elevators, and one cent per bushel for pool grain shipped over the platform and consigned to pool terminals, or delivered to a line elevator, and diverted to pool terminals.

#### Operated 587 Elevators

"For the 1925-26 crop year the Saskatchewan wheat pool operated only 89 elevators, and it will be recalled that about a year ago now approximately \$475,000 was distributed as an excess handling charge refund. For the crop year 1926-27 the Saskatchewan Wheat Pool operated a total of 587 elevators, including those taken over from the Saskatchewan Co-operative Eelevator company, and a number that were built or purchased during 1926. of \$1,372,000, which is now being distributed by Saskatchewan Pool Elevators, Limited, under authority of the annual meeting of the Saskatchewan Wheat Pool, held last November, represents the total earnings of both the terminal and country elevator system of the Saskatchewan Wheat Pool, less all operating costs, deprecia-

Two

and 24 in.

Sizes; 18 in.

Capacity:

Approxi-mately 60

and 80 bushels per

This wonder-fully efficient



## Don't treat the Smut Ball! IS THE ONLY SAFE METHOD

If you have the smallpox, you would not call a doctor to prevent it! Would you? Smut is just as contagious a disease of cereals as smallpox is to humans. Smut balls which are not removed become broken in passing through the seed cups to the drill and contaminate the grain again. Smut has a pernicious habit of breaking out if given the slightest chance.

# Smut Cleaner

positively rids your grain of smut positively rids your grain of smut spores—by immersion—before sowing and treats your Durum for Bunt. The Bull Dog is the only successful TESTED, TRIED and PROVEN machine for Oats and Barley as well as Wheat. Why experiment?

machine assists germination. Write Dept. 10 for Free Literature tonight! TWIN CITY SEPARATOR COMPANY winnipec, manitoba

tion, interest on the stock of Saskatchewan Pool Elevators, Limited, which is held in trust for Pool members by the Wheat Pool, and less a moderate reserve established for Saskatchewan Pool Elevators, Limited, the subsidiary company which operates the grain handling facilities of the Pool."

## THE ONTARIO TOBACCO POOL

By forming a Tobacco Pool the growers of southwestern Ontario have come into the steadily growing family of Canadian farm produce pools. On January 24th a meeting of some 700 growers in Toronto passed the two following resolutions unanimously:

- 1. It is agreed that this meeting recommend an independent to-bacco pool with a five-year contract be formed, and further, that arrangements be made with the Canadian Tobacco Growers' Co-operative Company to handle and process tobacco of the Pool during the life of the said contract, and on terms and conditions to be mutually agreed on.
- 2. That this meeting recommends that the Pool handle the 1927 crop.

A third resolution provided for definite formation of the company in legal and incorporated form.

Among the speakers were the Hon. W. R. Motherwell, federal minister of agriculture; E. B. Ramsay, manager of the Central Selling Agency of the Western Wheat Pools; and R. H. Milliken, of Saskatoon.

The proposals of certain independent pool enthusiasts to disregard the existence of the Canadian Tobacco Growers' Co-operative Company, which has already functioned for seven years, were overruled by the meeting, and a mutually agreeable arrangement made on the above lines.

The contract of the new pool will commence next year, but meanwhile it will proceed to market what remains of the 1927 crop. The Co-operative Company will store and process tobacco at a stated price during the five years, during which time it is expected that their assets can be liquidated without loss.

# The Western Empire Life Assurance Company

EXTRACTS FROM 1927 REPORT

Assets	\$1,256,196.41
Premium and Interest Income	319,488.09
Policy Reserves	950,375.00
Insurance Issued	1,787,511.00
Insurance in Force	9,276,179.00
Paid to Policyholders and Beneficiaries since	
commencing business	313,377.80

## Deferred Dividend Result

Paid January 1, 1928 15 PAYMENT LIFE

Amount \$2,000.	Premium	\$90.30	Policy No. 369,
Total Premiums	Paid\$	1,354.50	Issued Jan. 1st,
Total Cash Value	e\$	1,598.00	1913
Reserve			Paid-up Policy
			Option,
Surplus over Res	erve\$	492.00	\$2,884.00

Write for Copy of Annual Report

HEAD OFFICE :: :: WINNIPEG, MAN.

WM. SMITH, President HON. R. W. CRAIG, BRIG.-GEN. H. M. DYER, Vice-Pres. F. C. O'BRIEN, Secretary-Treasurer

# The Vulcan Iron Works WINNIPEG - MANITOBA

Established 1874

ELECTRIC STEEL CASTINGS OF ALL KINDS

MINE CAR WHEELS

GRAY IRON AND BRASS CASTINGS
BOLTS, NUTS, RIVETS, WASHERS, ETC.
BOILERS AND STEEL PLATE WORK
STEEL TANKS OF EVERY DESCRIPTION
IRON AND STEEL FORGINGS
FIRE HYDRANTS
STRUCTURAL STEEL
FROGS AND SWITCHES
ELEVATOR MACHINERY
VULCAN GLOBE DUMPS
ORNAMENTAL IRON WORK
MACHINING OF ALL KINDS

Prompt and Efficient Service

## Insurance Co-ops. Have Good Year

#### THE PORTAGE MUTUAL

The forty-fourth annual report of the Portage la Prairie Farmers' Mutual Fire Insurance Company,



S. WHITAKER, Mgr. Portage Mutual.

which was recently made public after being presented to the policyholdersat the annual meeting held at Portage la Prairie, reveals a year of sound progress There is not one feature

in which the statement does not indicate added strength. Total assets are up, standing now at \$1,315,411.07 and showing a surplus over all liabilities of \$1,-292,161.67, an increase of \$92,000 over the preceding year's figures. Following the policy of maintaining a strong reserve in proportion to business carried, the management have again increased this item by a \$90,000 investment in Province of Manitoba bonds, bringing it up to \$320,000. The total business in force shows a gratifying increase of approximately three-quarters of a million dollars.

(Turn to Page 29.)

#### WAWANESA MUTUAL

In his address to the annual meeting of the Wawanesa Mutual Insurance company, the president,



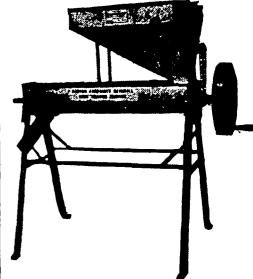
C. M. VANSTONE,

S. H. Henderson, expressed his g ratification in being able to meet the members after another s u c c e ssful year, in fact the most successful year the company had experienced since his inception, Mgr. Wawanesa Mutual. 32 years ago.

The auditors report showed the company to be in an exceedingly prosperous condition with business in force of \$134,534,263, representing a gain during the year of nearly nine millions. Assessment and cash premiums received amounted to \$555,361. Losses totalled \$203,907 or only 15.15 per one hundred dollars of insurance carried.

The company's investment in government and railway bonds was increased during the year to \$860,000, and mortgages to \$45,-000. Surplus cash assets over all (Turn to Page 29.)

Treat Your Wheat The Dry Way



KOPPER KARBONATE KOVERALL WHEAT TREATER

Covers each kernel with copper carbonate. No danger of over treating. This Treater has made it possible for all farmers to use Copper Carbonate Dust with assured success, at a small cost cost.

TREAT WHILE CLEANING SEED

It is then ready for Spring seeding. No more hard work pickling wheat each night after a hard day's seeding. Cop-per Carbonate does not injure germination.

ENDORSED BY LEADING AGRICULTURALISTS

Experimental farms and authorities on smut control endorse the use of Copper Carbonate. It stimulates germination and cannot injure the seed.

THE BEST WAY

to use Copper Carbonate is with a Kopper Karbonate Koverall Wheat Treater. This machine is very strongly made; has a large capacity; is easily adjusted; covers every kernel; can be driven by hand or power, and is reasonable in price. Instructions sent with every machine. Use about 2 ounces of Copper Carbonate per bushel,

Kopper Karbonate Koverall Wheat Treaters sell at \$29.00. Copper Carbonate, 16c per lb., in 5 lb.

Cash with order or C.O.D., f.o.b Regina.

Saskatchewan Distributors: THE SASKATCHEWAN REGISTERED SEED GROWERS, LIMITED.

Moose Jaw. Sask.

Manufactured and Sold by

WESTERN IMPLEMENTS LIMITED

1208 SCARTH ST., REGINA, SASK.

Galvanized Corrugated WELL CURBING

Better and Cheaper than Brick or Cement. Easily and Quickly Installed.

Western Steel Products, Ltd. Amalgamated with Metallic Reefing Co-WINNIPEG Ltd.

Branches:—Regina, Calgary, Edmonton, Saskatoon, Vancouver 16

Thos. J. Murray, R.C. Clifford Dick

Ralph Maybank Edwin Cass

Murray, Maybank, Dick & Cass Barristers

> ELECTRIC CHAMBERS, WINNIPES.



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Send No Money—Perfect Satisfaction Guaranteed

Let me send on 60 Days' Trial my famous "Clear Vision Spectacles. Will enable you to read the smallest print, thread the finest needle, see far or near. If you are not amazed and delighted, if you do not think my spectacles at only \$3.98 equal to those sold elsewhere at \$15.00, send them back. You won't lose a cent. You are to be the sole judge. Hundreds of thousands now in use everywhere. Beautiful case included FREE. Justsend your name, address and age on the coupon below. I will also tell you how to get a pair for yourself without cost.

----- CUT AND MAIL COUPON TODAY-----

Consumers Spectacle Co., Dept. FM4

I want to try your spectacles for 60 days. This places me under no obligation. Also please tell me how to get a pair for myself FREE.

Street and No. Box No.

Town or P.O.

Housewife (suspiciously): "I see you have placed all the best tomatoes on top."

Stallkeeper: "Yes, lady. That saves you the trouble of hunting through the box for 'em."



Cotton BAGS Jute Grain Bags Twine BEMIS BRO. BAG CO. WINNIPEG

# WHICH TWO HORSES WON THE KING'S PLATE? RULES

R.R. No.

Jockey Jones had a dream. All the past winners of the King's Plate got together and entered in a race. It was very exciting—they all finished in a bunch. When the official result went up, it was found that the race had ended in a dead heat. Which two horses won?

#### LOOK CAREFULLY

You will see that the markings on the horses and jockeys are different. Some are black boys, others white. Some

blouses have a white hoop, others none. Some horses wear blinkers, others none. Some have the front feet bandaged, others the hind feet. Two and only two are marked exactly alike in all respects. They are the two which won the race. Can you find them? If you can the \$1,000.00 reward may be yours. It is really difficult; but \$1,000.00 is worth trying for. Mail your answer to-day. your answer to-day.

#### OUR OBJECT

Frankly our object is to introduce Paragon products into your district. Immediately we receive your answer we shall send you our catalogue of high grade men's and women's wear. will be asked to purchase or introduce Eight Dollars' worth of our products. If you are not absolutely delighted, you can return the goods. We shall promptly refund your money. You risk nothing.

1. Write the names of the two horses which won the King's Plate in ink on a sheet of paper. Write your name and address and the name of this paper in the upper right hand corner. For anything else you write use separate sheet of paper.

2. Employees of Paragon are not eligible.

3. The correct or nearest correct answer will be given a score of 470 points.

4. The Final Judges will award a maximum of 30 points for neatness, handwriting and general appearance.

points for neatness, handwriting and general appearance.

\$1,000 00
300.00
75.00
25.00
6. Every contestant will be required to purchase or introduce into his district at least \$8.00 worth of Paragon Products. Entries not so qualified, will not be eligible for any prizes.

7. This is not a selling competition. The size of the prize does NOT depend on how much you buy.

8. The Final Judging committee is composed of three prominent Toronto Men who are in no way connected with Paragon.

9. This contest closes May the 24th, 1928, the day of the King's Plate.

\$50.00 Additional for Promptness The best solution qualified BEFORE MARCH lst. will be given a special award of

MARCH 1st. will be given a special award of \$50.00 in cash. This award is in addition to any of the above prizes you may win and does not in any way affect your standing for the big prizes.

Paragon Knitting & Textile Mills THE WAR Dept. 13A Limited Toronto

THE PRIZES

1st. \$1,000 00
2nd...... \$300.00
3rd....... 75.00
4th...... 25.00
5th to 9th \$10.00
each
10th to 19th
\$5.00 each

#### THE PORTAGE MUTUAL

(From Page 27.)

Commenting on the report, the president, in his address, pointed to the fact that collections on assessments this year were remarkably good, averaging over 90% and constituting something of a record in this direction.

The general manager, Mr. Whitaker, in the course of his remarks, made a very practical survey of the contributing causes to the company's fire losses. While it was gratifying to note a substantial reduction in the amount of claims paid, still much of the loss was preventable, and there is a great work still to be done to awaken the public mind to the necessicy of fire prevention.

The company have printed the annual report this year into the form of a little booklet. There is so much valuable information in it with regard to fire hazards and fire prevention, that it will repay every house or farm owner to send for a copy and read it thoroughly.

## WAWANESA MUTUAL INSURANCE

(From Page 27.)

liabilities now stand at \$969,643, the total assets of the company amounting to \$2,486,247. The cash reserve exceeds \$1,100,000, which, of course, belongs to the members and which not only increases the strength of the company but furnishes a substantial interest revenue, which for this year should amount to over \$50,000.

The annual report in brief shows that the year just ended stands out as the best in the company's history. There was a greater gain in cash surplus than ever before in one year. There was a gain in volume of business of nearly \$9,000,000. There was a low loss ratio and the company collected almost 92 per cent. of its assessment levy before the end of the year, the best previous collection being 89 per cent. of the levy.

The retiring directors S. H. Henderson and C. M. Vanstone, were re-elected for another period of three years.





#### WILLIAM LOVETT (From Page 5.)

Majesty, in hopes she may chance to read the sentiments of a portion of her working class population, which the necessity of appearing in court dress excludes from her presence. We hope, my lord, that day is not distant when some better means will be devised for letting the sovereign hear of the addresses and petitions of the people."

Lord John Russell advised the association that he had "not failed to lay before the Queen" the address, but if the young monarch ever read it, she must have vaguely wondered what it all meant, and especially the statement that the two political parties had "succeeded in making royalty a mere puppet of their will," and had 'plundered at home and desolated abroad." Strong stuff for the politically unsophisticated, girlish occupant of the throne!

## The People's Charter

The People's Charter was drawn up by Lovett for the Working Men's Association in February, 1837. The political reforms demanded-known subsequently as the six points of the Charter—were: Equal electoral districts; universal adult suffrage; annual parliaments; abolition of the property qualification for members of parliament; the ballot; payment of members.

A petition for the Charter was circulated throughout the country, and Lovett drafted the bill

#### A GOOD IDEA



By Courtesy of The

for parliament. A general convention to push the Charter among the people and to arrange for its presentation to parliament was held in February, 1839. There were 53 delegates present, most of them nervously fearful of arrest for illegally assembling, making seditious speeches, and sundry other things that the government of the day had declared to be crimes. When the petition was ready for presentation it contained 1,283,000 signatures, was three miles long and weighed a few tons. The House considered it on July 12, and rejected it by a vote of 235 to 46. There was much violent talk among the Chartists of resort to "ulterior measures," and a Scotch delegate to the convention declared hotly that "we must shake our oppressors well over hell's mouth, but we must not let them drop in," which suggests that he was not unacquainted with the preaching of a famous Calvinist.

## Imprisonment for Sedition

Before the House of Commons considered the petition, there was some rioting, and a clash between

## THE WAWANESA MUTUAL INSURANCE CO.

## Canada's Largest Fire Insurance Mutual

Financial Statement for Year Ending December 31, 1927.

#### ASSETS

Cash, Bonds, etc.	\$1.075.940.24
Assessments unpaid Premium Notes unassessed	56 949 91

LLABILITIES Reserve for unearned premiums ......\$ 146,300.00

Losses unadjusted ..... 9,010.35 Accounts payable ..... 7.035.06 Surplus for Policy-holders' Protection.. 2,323,902.52

\$2,486,247.93

## \$2,486.247.93

I have to report to the Directors and Policy-holders that I have audited the accounts of the Wawaesa Mutual Insurance Company for the year ending December 31, 1927, and certify that the cash on hand and on deposit is correct. The Bonds and Debentures are in the custody of the Company, in transit or on deposit with the Superintendents of Insurance and acknowledged by them. The Balance Sheet in my opinion is properly and correctly drawn to show the financial position of the Company as on Dec. 31, 1927, and agrees with the books of the Company.

AUDITOR'S REPORT

C. D. CORBOULD, C.A.

Business in force, \$134,536,263—an increase for the year of \$8,786,571.00. Cash Surplus over liabilities, \$969,743.64, an increase for the year of \$184,897.64. 1927, \$203,907.62. Bonds on deposit with Government over \$500,000.00. Losses paid,

Our Policy Holders can be congratulated on the following wonderful showing.

1. In 1927 we made the greatest gain in cash assets ever made by us in one year. 2. In 1927 we increased our volume nearly nine millions.

3. In 1927 our loss ratio was only 15 1/6c per hundred dollars of business in force, and our average for past three years only 17 1/5c.

4. In 1927 we collected 91.6 of our assessment before the end of the year.

5. During the past six years we have increased our volume by almost 40%, and our cash surplus by over 200%.

HEAD OFFICE, WAWANESA, MAN.

the Chartists and the police in Birmingham was followed by the arrest of Lovett for publicly condemning the action of the police. He was tried in August, 1839, for publishing a "false, malicious, scandalous and seditious libel" on the police. "My lord," he said to the judge, "it is for directing public attention to a flagrant and unjust attack upon public liberty that I am brought as a criminal before you." A middle-class jury found him guilty, and he was sentenced to twelve months imprisonment

He left prison in July, 1840, a physical wreck, but returned to the work of reform. He still maintained a high place in the councils of the workers, and he gave special attention to education. The agitation for the Charter continued, but it gradually lost ground, mainly because of the violent oratory of the provincial leaders. Lovett found it impossible to work with many of them, and he consistently refused to countenance policies of physical force. By 1848 the Chartist movement was dead, killed by the exuberant folly and irresponsible policies of its leaders.

## Emphasises Education

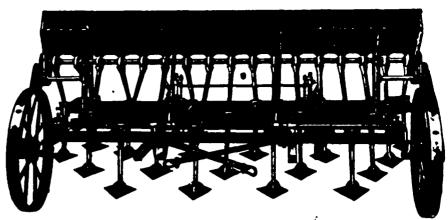
In the last thirty years of his life, Lovett gave more and more attention to working class education, through which alone, he believed emancipation would come. The workers, he said, must prepare to redeem by reason what they had lost by madness and folly. He devoted much time to promoting the movement for working class enfranchisement, and, it should be noted, he believed that it should include women.

Summarised, the social philosophy of Lovett might be stated in this way: The distress and misery of the mass of the people are the result of the social institutions of the country. The remedy is to change the institutions,

## HIGH BLOOD PRESSURE

is caused by too much blood in the blood-vessels. We have an apparatus for drawing some of it off. The pressure is instantly lowered; then we remove the CAUSE by proper dieting. Send in this ad. before March 1 and receive 10% discount. Pool members will be accommodated until next payment.

The Thomas Sanitarium 1758.8. MAYFAIR AVE., Winnipeg, Man.



## THIS YEAR

Make Your Farming More Profitable by Employing the Scientific Method of the New

## Ronald-Smith Tiller-Seeder

Saves half the time and labor of plowing, and cultivates as it seeds. Does all the work from breaking the land to seeding. No weeds escape—no moisture lost—no soil drifting. Broadcasts the seed on the moisture line, assuring early, even growth. Saves the cost of several implements.

The whole story is contained in our FREE illustrated booklet. Write for it.

## Ronald-Smith Cultivator Co., Ltd.

DEPT. S10, 875 LOGAN AVENUE, WINNIPEG.

# The Road to the Bank

THE road from the farm to the Bank should be well worn: it is a safe road to travel and you will always find a welcome at this end.

Some day you may need assistance from the Bank to buy seed grain or to provide feed for your stock until marketing time. If you are a stranger, it may be hard to arrange. A Savings Account with us now is a good recommendation for future credit.

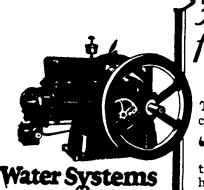
# The Royal Bank of Canada

and this can only be done by the masses possessing the political power to direct the course of remedial legislation. To know what legislation is necessary the people must be educated, and thus an imperative condition of democracy is popular, state-provided, education. The cause of social justice, however, exceeds national boundaries; for "though the despots of the world may quarrel for territory or plunder, they are cordially united to keep the people in subjection." Lovett and his co-workers anticipated the slogan, "Workers of the World, Unite." In 1844 when relations between Great Britain and France were strained, and war clouds appeared on the horizon, they proposed "a conference of nations, to be composed of three or more representatives chosen by the people of their respective countries, to meet annually for the purpose of settling all international disputes that may arise by arbitration without having resource to war." These English working men put forward ideas that have taken a long time to filter

through the chancellories of Europe.

stalwart champion of This democracy died on August, 8, 1877. In his old age he wrote his autobiography with the title "Life and Struggles of William Lovett in his Pursuit of Bread,

Knowledge and Freedom." Kindly hands have rescued this priceless record of working class struggle from oblivion, and it has been reprinted and made available to all who would know how popular freedom has been secured and at what cost.



tor everv

engine driven.

Capacities from

120 gallons an

hour up. We

also supply wind mills,

pump jacks and

farm help for a few cents
a day /

Think of the savings you can make by getting a

## "Z" Engine

to do for a few cents per hour the many jobs you've been doing by expensive man-power! Think too how it saves back-breaking labour and lost time. Over 400,000 farmers have proved it simple and profitable to operate.

"Z" Engines 2 to 20 h.p. Diesel Engines 30 to 840 h.p.

Write for free booklet



enclosed. self-contained. Gives steady light direct from generator or from battery.

FARMERS!

Micho Quebec Montec. Ottoms Toronto-Windsor-Winnipeg Regina-Colgary-Vancou. The Makers of Fairbanks scales and valves.

You Grow Pool Wheat --- We Grind It

When Marketing Your Crop Insist on Getting

FIVE ROSES FLOUR

The World's Best

Write or wire for Quotations on mixed cars

FLOUR AND FEED ROLLED OATS, ETC.

LAKE OF THE WOODS MILLING COMPANY

bulls.

arc

reasonable.

Write for full

information

and illus-

trated lit-

erature.

#### WHENCE THE RIVERS **FLOW**

(From Page 3.)

of using it on the Manitoba farm; but this is a small job compared with the organization of the Pool, for instance. But like the Pool, like automobiles and radios, hydro service must be sold to the user.

Before Pool service could become a fact the necessary plant had to be provided to give that service. It is useless to know that hydro power can serve rural Manitoba unless lines are built to deliver hydro service. The citizens of Manitoba will pay heavily in the future as they have in the past, if lines are built haphazard. If our power rivers are to render the widest service at the lowest cost, construction must be coordinated with marketing, in a definite plan, over a period of years. The Clendening plan outlines construction for five years, to connect 120 centres in Southern Manitoba. The plan is based on accurate knowledge and careful estimates. Additional customers and wider use will make the system pay, and cut present rates, almost in half. The capital outlay would be three millions.

In the light of the commendable attitude of the government to capital expenditures, the question boils down to this: Is it better to have three millions sunk in a utility which serves 4,000 customers at high rates and cannot pay its way-or is it better to invest another three millions (six millions in all), in a system that will serve all Southern Manitoba at lower rates and pay its way?

The Clendening plan maps out the lines and outlines the cost. That plan may well be accepted as the extension programme for the next few years. Increased use of hydro power will necessitate the development of power-sites by the government; but if adequate sites are reserved now, the actual development may be left to the future. The immediate necessity is to build lines to deliver hydro power wherever it can be used profitably.

Branches grafted on a diseased trunk, however, can only wither. And to add new lines to the Manitoba Hydro before the finances of the original Portage-Morden system are cleared up, is to invite disaster. This situation



A PAYING BUY A SIRE THAT WILL DOUBLE OR TREBLE all guaranteed in calf to THE VALUE OF YOUR HERD one of our good herd THE NEXT TWO YEARS. Our prices Usually we develop these calves ourselves and sell them as yearlings or older, but realizing that many farmers are interested in buying younger bulls at a Substantial saving in price, we have decided to offer a few of our 1927 bull calves now. Understand, these calves are from our best breeding cows and sired by our greatest herd bulls. Get your boy interested and develop one of these good bulls yourself. WE WILL SEND OUT ONLY THE BEST INDIVIDUALS. Price, \$125 each. We are also offering older bulls, fit for immediate service, from 12 to 20 months old, at from \$150 to \$200. We quote prices f.o.b. your station. JAS. D. McGREGOR

GLENCARNOCK FARMS, BRANDON, MAN.





The contents of this tin mixed with 40 Imperial gallons of water will treat 40 to 50 bushels of seed wheat against the dangers of Smut.

Growers of prize grains would not think of sowing seed before treating it with Formaldehyde. They know it is the only sure way of destroying Smut.

Smut discounts your grain 10c or more per bushel, besides lowering the yield, so you save many times the cost of the Formaldehyde in more grain and better grades. It's the most profitable investment you can make!



Sold in 1-lb, and 5-lb. tins, also in bulk

ASK YOUR DEALER

ANDARD

CHEMICAL CO. LTD.

must be righted — outstanding bills must be adjusted, contracts must be made on a fair and equitable basis. Such fair adjustment, leading the partner-municipalities to regain confidence in the commission, must precede successful development.

Confidence can be established lines built and operated at lowest cost consistent with efficiency by a proper commission. Manitoba Power Commission has consisted of a single commissioner operating as a sub-head under a government department. This arrangement has not been, perhaps cannot be, successful. The Ontario Commission has been a salient success and may well serve as our model. Our commission, then, would consist of at least three men, appointed by and responsible to the lieutenant-governor-in-council. One of the three would be a cabinet minister. The chairman and remaining member must be firm believers in public ownership.

The commission must be created and backed, its powers fixed, clear and wide, by adequate and comprehensive legislature — an act based on that of Ontario.

Preceding the Act must come a definite pronouncement of

policy by the government for public ownership and development of our power sites.

Before this pronouncement will be forthcoming public opinion must speak, demanding such de-The responsibility velopment. for stimulating and sustaining such public opinion rests with those who believe in co-operative action and in a higher standard of rural life.

If our Manitoba Hydro is to be permanent and its benefits wide-spread, development must follow these steps:

1. Expression of public opinion.

## 3 CARS or 1 CAR and 2 PIANOS GIVEN AWAY

ALSO A LARGE NUMBER OF CASH PRIZES

THE BEST AND FAIREST CONTEST YOU EVER ENTERED

## A Few of the RULES

Subscription rates are, 50c for 6 months; \$1 per year. Not more than \$2 will be credited to any one name on subscription list.

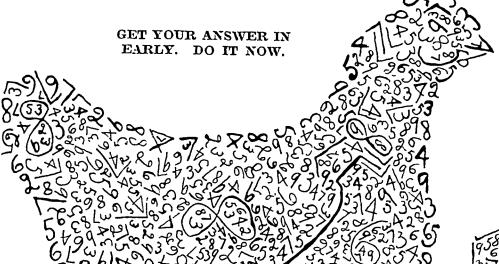
All solutions must be accompanied by a cash subscription, otherwise they will not be accepted

4 Contestants can send in a different answer to the puzle each time they make a remittance, but only the amount sent in on any one solution will determine the value of the prize won

5. Extra puzzle forms and rules of contest may be obtained free by writing to

6. In entering the contest, contestants agree to abide by the rules of the contest, and to accept the decision of the judges as final Poultry Message reserves the right to amend or add to the rules of this contest, if necessary for the protection of the interests of both contestants and Poultry Message Magazine The right is also reserved to refund subscriptions and to disqualify any contestant whom the judges, the contestants' representatives, deem undesirable.

7. Contest closes April 15th, 1928



## PRIZE LIST

50c on subscription-\$250.00 in cash.

\$100 on subscription—Chevrolet Coach. or a Lesage Player Piano or its cost, cash

\$200 on subscription-Chevrolet Sedan a Sherlock-Manning Player Piano, or or its cost in cash.

\$500 on subscription — Sedan or its cost in cash. Candler Six

Next correct or nearest correct solution \$100 00 in cash.

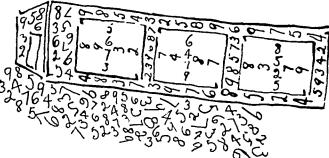
Next correct or nearest correct solution \$50.00 in cash

Next 4th to 13th prizes-\$15.00 each.

Next 14th to 23rd prizes-\$10.00 each.

Next 25th to 23rd prizes-\$5.00 each.

THE PROBLEM—The problem is to add together all of the numbers only shown in the chart. Each figure is clearly indicated and they run from two to nine; the sixes have a curved stem; the nines a straight stem; all are single numbers, there are no combinations; add them as if each figure stood one above the other in a single colmn If in doubt about any of the figures, send in the chart with a figure marked, to the Contest Department, who will gladly tell you what it is. gladly tell you what it is.



uge this coupon

The Poultry Message, 105 Darke Blk, Regina, Sask.

Please enter my subscription to the Poultry Message for which find enclosed the sum of \$ ...... If this is the winning answer

NAME ....

ADDRESS ... .....

My answer to the puzzle is .....

Mr. W. H. Boyle, President of the Saskatchewars Poultry Association, and Mr F. H Auld, Deputy Minister of Agriculture have kindly consented to get as independent of the same process. sented to act as judges of the contest.

- 2. Pronouncement of government policy.
  - 3. Adequate legislation.
- 4. Creation of a strong commission.
- 5. Financial situation and contracts of the Portage-Morden system fairly adjusted.
  - 6. Province-wide extension.
- 7. Hydro power applied in the best way to every job it can do to benefit our rural life.

The purpose of hydro development must be clear, and kept constantly before us.

"Whence the rivers flow, thither they return." Manitoba's power rivers are an eternal resource. Our action in the next few years — or the next few months—may determine, forever, how they will be utilized.

Manitoba is on the up-grade. Cur future depends on whether we all "hit the collar" or lay back in the breeching.

The fourth and last article of this series next month will outline the benefits that hydro power can bring to rural life.

### CHICAGO WHEAT PIT IS HURT BY POOL

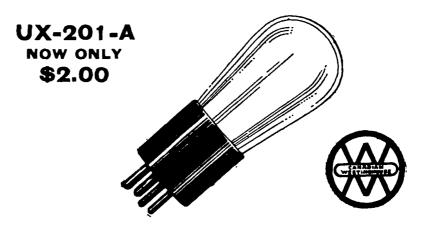
(From the Toronto Globe.)

New York, Feb. 2.—The Canadian Wheat Pool, which controls a tremendous proportion of the wheat production of the prairie provinces, is shaking the big stick over the American wheat market and the American farmers today. This is shown to a remarkable extent in the decrease in dealings on the more prominent United States wheat exchanges.

Trade in wheat has been decreasing since 1924 onward, until now the latest monthly report issued by the Chicago Board of Trade, showed only 436,484,000 bushels dealt in, compared with 819,740,000 a year ago. It has been years since the volume of transactions in wheat on the Chicago Board of Trade has been at so low an ebb.

Restriction of speculative interest has been brought about by several factors, but the influence of the Canadian Wheat Pool is perhaps the greatest.

When Answering Ads Say You Saw It in The Schoop Shovel.



## Replace That Poor Tube

One poor radio tube in a set prevents your enjoying the evening's program.

Have your dealer inspect your set and replace defective tubes with genuine Westinghouse Radiotrons. They make a good set better and a better set the best.

# Westinghouse



EACH branch manager of this Bank gives a farmer customer individual attention. And with him, nearly 600 other managers co-operate that the farmer may have a safe place for his savings; that he may borrow under the easiest possible conditions; that he may buy or sell in any part of the civilized globe.

This explains why an ever-increasing number of farmers make use of the thoroughly modern and friendly service this Bank offers.

THE CANADIAN BANK OF COMMERCE

## POOL MEETING AT BRANDON

(From Page 2.)

longer continue to be merely a mode of life. It must become a business if it is to hold its own with the industrial development of the age we live in. The farmer in Western Canada wants a little more than fresh air and a bracing climate, and as a consequence he is joining with his neighbors in co-operative marketing organizations like the Wheat Pool, the

Wool, Dairy, Poultry and other Pools. He reviewed briefly the various attempts by the farmers of Western Canada to improve their condition. In trying to do better with the marketing of their grain, they found that the cooperative elevator companies they had built up exercised no control over the market, hence the pool method was adopted as the next logical step.

Mr. Burnell reviewed the rapid development of the Manitoba

Pool Elevators. Manitoba started with eight elevators the first year, he said, with 28 the following year, and operated 59 last year. This year at the rate at which Pool elevator districts are being organized, he believed that there would be between 100 and 110 pool elevators in Manitoba to handle this year's crop.

Referring to the announcement that the Grain Exchange is building an extension to the Grain Exchange building this year, Mr.



Burnell said that so long as the Pool continued to grow at its present rate and add so rapidly to its handling facilities, it could see no cause for worry in any proposed additions to the quarters of the private grain trade.

Both Mr. McPhail and Mr. Rurnell referred to the very friendly attitude of the business men of Brandon to the Wheat Pool, President McPhail declaring that the sympathy and support of the vast majority of the business men of Saskatchewan had been of the highest service to the Pool in that province.

Mayor Cater, of Brandon, offered a hearty welcome to the two Pool presidents, and said that the city of Brandon had always realized that its prosperity depended upon the brain and the brawn of the men and women on the land. In building up the Wheat Pool almost a miracle had been accomplished by the farmers of Western Canada, who had shown their faith in themselves and their idea, confidence in car-1 ying through their idea, and courage in taking the initial step in forming the Pool.

J. C. Riddell, president of the Brandon Board of Trade, was

chairman.

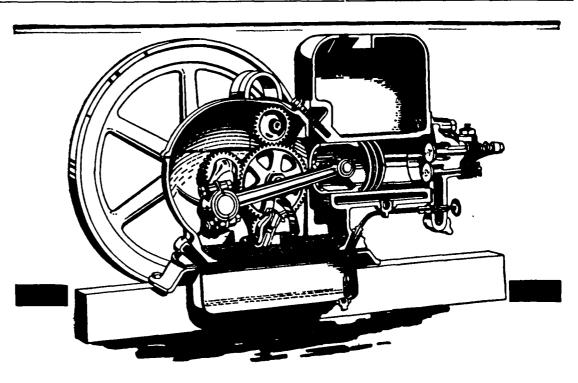
Mr. McPhail and Mr. Burnell also addressed public meetings at Minnedosa, on February 15 and Binscarth on February 16.

## A MILLION POUND WOOL POOL

Final settlement for one million pounds of farm-flock wool was made on December 20 by the Pacific Co-operative Wool Growers, Portland, Oregon. The distribution went to members in eastern Oregon, eastern Washington and Idaho. This pool, which included wool to the amount of about \$350,000, was the second big farm-flock pool to be closed out this season, the first having been settled for in October.

### INDIGESTION-

Constipation, Ulcerated Stomach, Gas and the many evils that accompany these conditions, must be located by means of the X-ray and overcome by a correct DIET such as used at the THOMAS SANITARIUM, 175 S.S. MAY-FAIR AVE., WINNIPEG, MAN. Send in this ad. before March 1 and receive 10% discount. Pool members will be accommodated until next payment.



## Look Inside of The John Deere Engine

HERE'S a cross-section view of the John Deere farm engine. Study its simplicity, its complete enclosure of important working parts, its automatic oiling system—then you will know why

It Lasts Longer—Gives Better Service

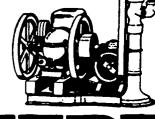
The John Deere is the only farm engine that is automatically oiled. You can fill the fuel tank, start the engine and let it run without attention until the fuel is exhausted—no grease cups or sight feed oilers to fill—no oiling worries. The dust-proof case—like the crank case in your car—keeps all dirt, dust and sand out of bearings, gears and friction surfaces—the John Deere lasts longer.

It's the ideal engine for the children and women folks—there are no exposed gears or extended shafts to catch the clothing.

See the John Deere Farm engine and the John Deere pumping outfit at your John Deere dealer's store. Ask to see all the features that make it an ideal farm power unit.

We have a FREE booklet describing John Deere farm engines and a copy of our "Handy Farm Account Book" ready to mail at your request. Write, today, to John Deere Plow Co. Ltd., at Calgary, Winnipeg, Regina, Saskatoon, Lethbridge or Edmonton, and ask for Booklets WA-7 9

This is the John Deere direct-drive Pumping outfit. Compact, simple, nogears or belts for stock to get into—power taken direct from engine flywheel. Jack drives fully enclosed and operates in oil.



# JOHN DEERE

## CENTRAL CANADIAN

INSURANCE COMPANY

HEAD OFFICE-WINNIPEG :: BRANCH OFFICE-CALGARY

AN EXCLUSIVELY WESTERN CANADIAN STOCK INSURANCE COMPANY WRITING FIRE AND AUTOMOBILE INSURANCE

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## FARMERS' ADVERTISEMENTS Buy, Sell or Exchange through this page

The cost is 3 cents per word one insertion. Each initial and group of four figures counts as a word. Be sure and count name and address. Farmer's advertisements on livestock, seed grain, poultry and farm produce, displayed with big type are charged at the rate of \$1.82 per inch deep by one column wide.

Cash must accompany each order.

All advertisements and changes should reach us not later than the tenth of each month.

Circulation 26,000 all in Manitoba

#### Miscellaneous

GIRLS DESIRE CANADIAN ents. Proposition, 10c. Scolare, BRITISH correspondents. Proposition, 10c. Scolars, 16 Cambridge Street, London, S.W., Eng1-12 JGX

BEST QUALITY FRESH FROZEN JACKfish, direct from lake, 3½c a lb. Tullabee,
3½c; Pickerel, 9c, sacks included. Cash
with order. Orders filled promptly. J. G
Thordarson, Langruth, Man 1-2
SELLING — WHITE BLOSSOM SWEET
Clover Seed. Government tested. Price and
sample on request. Fred Forsberg & Sons,
Dauphin, Man. 1-2

PRIVATE NURSES FREQUENTLY EARN \$30 a week. Learn by personal correspondence. Catalogue No. 57 free. Royal College of Science, Toronto 4, Canada, N.P. T.F.

CORDWOOD AND HAY WANTED-FOR satisfactory results ship your cars to West-ern Fuel Co., Winnipeg. 9-6

ern Fuel Co., Winnipeg.

TOBACCO—CHOICE CANADIAN-GROWN
Virginia flue cured and Kentucky natural
leaf tobacco at 30c to 80c lb. A 3-lb. package of samples sent postpaid to any address
in Canada for \$1.50; 6-lb. package, \$2.50.
Money refunded if dissatisfied. Ruthven
Co-operative Tobacco Exchange, Ruthven,
Ont.

FOR SALE—PURE BRED HOLSTEIN Bull, 10 months old, \$50. Papers included D. J. Hill, Makinak, Man

AM SELLING EQUIPPED AM SELLING EQUIPPED FARMS TO Mennonites who have plenty of help, on the half crop 15 year plan. Good selling, if done in an honest way, where both parties co-operate. Anyone wishing to sell, write for my plan Western Manitoba preferred. J. A. Levenick, 107 Strand Building, Brandon Man FARMS don, Man.

FOR SALE—REGISTERED TAMWORTH pigs, 7 months, either sex \$25 each. Wesley Smyth, Chater, Man.

FOR SALE—GOOD FARM OF 335 ACRES, close to school and church. Cheap for cash or part cash with terms. Apply Box 86, Medora, Man.

DELICIOUS MANITOBA HONEY-60 LB. crates, \$7.80 while it lasts. Dan Kitson, Riding Mountain, Man.

ARE YOU CONSIDERING MARRIAGE?
If so write or call and consult me personally.
Twenty-two years experience matrimonial problems. Over 2,600 marriages arranged, Hundreds clients, all wasks life. No conconnection matrimonial paper method Introductions, private letter Triflers barred C 1as. Simmons, 671 Rathgar avenue, Winnipeg. Phone 41 982.

SELLING — \$11.50 EATON ACCORDION, good as new, purchased last fall What offers. Stewart Plant, Gilbert Plains, Man. 1 "BECAUSE I'M LONESOME," "DELA-ware," "Dreamy Eyes," 10 more new songs, 35c each, post pald. Glenwood Kyle, Car-man, Man

## Seed and Plants

SELLING—REGISTERED BACON TYPE Berkshire, both sexes, all ages. Duncan Pierce, Croll, Man. 2-3

SEED FOR SALE-SWEET CLOVER AND Meadow Fesque, 9c; Timothy, 7c; rye grass, 8c. Sacked and government tested. Ed. Langrell, Woodlands, Man. 1-2

SELLING—SIXTY-DAY OATS, SECOND generation from McKenzie's seed. J. Pomeroy, Roblin, Man

STRAWBERRY PLANTS-IMPROVED, EXtra hardy, early Senator Duniap, Quality guaranteed. Delivery prepaid, \$1 25 hundred; \$4 50, five hundred; \$8, thousand; \$15 two thousand. Leonard Barkley, Morrishurg Optavio burg, Ontario.

REGISTERED MINDUM WHEAT — THE first need is good seed. Registered seed is first need is good seed. Registered seed is the highest grade obtainable. Well prethe highest grade obtainable. Well preserved, clean, plump and pure Rust resistant and a heavy yielder. We have for sale registered seed, sacked, sealed and certified by the Dominion seed branch, and also No 1 seed grown from registered stock. All seed has government certificate for purity and germination Write for sample and prices. The Carman Co-operative Mindum Wheat Growers, Ltd., A. J. Epps, Secy, P.O Box 219, Carman, Man. ers, Ltd., A. Carman, Man.

BIRTLE FOR SEED BARLEY - 0.A.C. No. 21 Government tested and inspected. registered 3rd generation, No. 1 and No 2 seed. All orders will receive prompt attention. For particulars, prices, etc., write F. C. Barber, Sec. Mgr., Birtle Co-operative Seed Barley Growers' Association, Ltd, Birtle, Man. tle, Man.

GROW TREBI BARLEY, A HEAVY VIELD-er, government tested Free from noxious er, government tested Free from noxious weeds. \$1 bushel. Sacks extra. Geo. T. Thompson, Newton, Man.

FRUIT TREES, EVERBEARING STRAW-berries, raspberries, etc. Evergreens, seed-lings, cuttings, trees for hedges or wind-breaks, shrubs, perennials, etc. Write for price list. The Virden Nurseries, Virden, Man. (Successors to Caldwell's Virden Nursery Co.)

TESTED TIMOTHY SEED FOR SALE, 9c, sacks included. E. H. Snarr, Morris, Man

### Poultry

SELLING—BARRED ROCK COCKERELS, bred to lay strain, government approved, \$3 each. George Carruthers, Virden, Man.

HIGHEST QUALITY S. C. W. LEGHORN Eggs. \$5 per 100; \$1 per 15. Wm. Moffat, Jr, Rossendale, Man.

JERSEY BLACK GIANTS COCKERELS, Marcy Strain, \$3; two \$5 Evan Roberts, Neepawa, Man.

PURE BRED BRONZE TOM, \$8; HENS, \$5, healthy; also S.C.B. Leghorn Cockerels, \$2. Mrs. W. J. Connell, Neepawa, Man. 1

PUREBRED BARRED ROCK COCKERels, nicely barred, heavy laying, \$3; two for \$5. Hatching eggs, \$2 per 15; \$9 per 100. Geo. Cook, Cromer, Man.

FOR SALE—PURE BRED BARRED ROCK Cockerels, \$3 each. One generation off from prize winning stock. Mrs. O. W. Strand, Erickson, Man.

SELLING — BANDED BARRED ROCK cockerels, government approved at \$3 and \$5 each. W. S. Murray, Carman, Man. 2-2

SELLING—BUFF ORPINGTON COCKER-els, \$2 each. Mrs. John Moad, Clanwilliam,

FREE-A NEW BOOK OF POULTRY LESsons. L. R. Guild & Sons, Box 91, Rockwood,

BUY PEDIGREED COCKERELS AND BUY PEDIGREED COCKERELS AND pullets, and baby chicks, from the best R.O.P. and registered stock under Dominion government inspection; offical records 200 to 300 eggs. White Leghorns, Barred Rocks, White Wyandottes, Buff Orpingtons, Australian Black Orpingtons and Anconas. Apply E. A. Lloyd, Secretary-Treasurer R.O.P. Association, University of B.C., Vancouver. B C., Vancouver.

SELLING — PURE BRED PARTRIDGE Wyandotte cockerels, \$3; pair \$5; pullets, pair, \$4. Fred Forsberg & Sons, Dauphin,

SELLING — PURE BRED MAMMOTH Bronze Toms, May hatched, around 20 lbs., \$10. Sun-set strain. Barred Rock cockets, \$10. Sun-set strain. Barred Rock cockerels, \$3; two for \$5, MacNab strain. Robert Anderson, Hood Settlement, Portage la Prairie,

ROCK COCKERELS, BEST strain, April hatched, well de-BARRED bred-to-lay strain, April hatched, well developed, \$3 each. Clifford Beddome, R.R. Minnedosa, Man.

#### Machinery

FOR SALE-OLD MODEL TWIN HARley-Davidson Motorcycle, in running order, \$60. History of the World War in ten volumes, \$25. Barred Rock Cockerels, \$2 each J. H. Heinrichs, Emerson, Man. 1-2

FOR SALE—ONE 25 H.P. GARR SCOTT steam engine, 135 lbs. boiler pressure One 36-58 J. I. Case Separator with new 14 ft. Garden City Feeder. One 150 ft. 10 in. drive belt (new). Attractive price, apply to H. A. Milton, Sinclair, Man. 2-2x

FOR SALE-EMERSON WILD OATS SEParator, three shoe. In good shape, price \$50. Johann Johnson, Baldur, Man.



## YOU MAY BUY CHICKS

Spend time and money raising them, have nice looking pullets and find they are only common poor laying stock. GOVERNMENT APPROVED FLOCK CHICKS will protect you. They are from pure Bred-to-Lay Government inspected flocks. By contracting with several of the Approved Flock owners and by using one of our Petersime Electric Mammoth Incubators entirely for Approved Flock Eggs, we will offer you CERTIFIED Government Approved Flock Chicks.

Barred Rocks, White Wyandottes, S.C. White Leghorns
Two extra eggs next fall will pay the difference. Send for Breeding List, fillustrated booklet.

HAMBLEY ELECTRIC HATCHERY, 601 Logan Ave., Winnipeg.

**R.O.P.** 

## BARRED ROCKS

M.A.F.

We have the best bred-to-lay Barred Rocks to be obtained anywhere. Everyone We have the best bred-to-lay Barred Rocks to be obtained anywhere. Every is bred from generations of high-laying stock.

ROP cockerels, \$8 00 up A pedigree is supplied with each bird.

NA.F. cockerels, \$5 00 and \$7 00 each. These have same breeding exactly as

R.O.P. cockerels, but are not pedigreed.

Buy stock hardy and vigorous, accustomed to our vigorous climate. Hatching eggs and chick prices on application.

PORTAGE POULTRY FARM

Portage la Prairie, Manitoba

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## BARRED ROCKS-

MANITOBA APPROVED FLOCKS

Cockerels \$3 to \$5 each. R.O.P. Approved, \$8 to \$15 each.

#### PEDIGREES SUPPLIED

Bred from official trap-nested highproducing stock; also matching eggs. MRS. J. A. McLARDY, MIAMI, MAN.

#### H. BEAUMONT, CORDOVA, Man

Record of Performance Breeder of Bred to Lay

## BARRED ROCKS

Still a few cockerels for sale.

Baby chicks prices, general mating \$30~00 for 100.

Hatchings Eggs, \$8.00 for 100.

Our flock contains some of the highest producing females on the prairies.

Official records up to 288 eggs in one year.

## Samuel Larcombe's AXMINSTER WHEAT

I have grown this wheat for two seasons and found it a heavy yielder, an unusually good rust resister, and very nice to handle owing to stiff straw and absence of lodging. Axminister is a bread wheat and comes within the standard market grades. My two years experience in growing Axminister have been so satisfactory that I am seeding my summerfallow to this wheat this year. Price \$2.00 F.O.B. Ninga, Sacks Extra. R. F. CHAPMAN. NINGA. MAN.

## Samuel Larcombe's AXMINSTER WHEAT

This wheat is a heavy yielder, an unusually good rust resister, and very nice to handle owing to stiff straw and absence of lodging. Axminster is a bread wheat and comes within the standard market grades.

Price \$2.00 per bushel, F.O.B., Margaret. Sacks extra, LYON BROTHERS,

Margaret, Man., on C.N.R.

## SIXTY-DAY OATS

Earliest, hardiest, thinnest hulled oat, mature before summer drought with abundant yield for harvest feeding. Requires third less seed per acre. Pure, choice high-test seed, \$1.25 per bushel, while it lasts. Bags free.

S. V. COWAN, WALDECK, SASK.

#### CYLINDER GRINDING

A true crank shaft, reground eylinders filled with new pistons and rings make an old engine new.

Modern equipment, long experience, low price.

THORNTON MACHINE CO. 62 PRINCESS ST., WINNIPEG.

## Used and New Auto Parts

FOR EVERY MAKE OF CAR

Engines, Magnetos, Gears, Radiators, etc. Generators for charging Radio Batteries complete from \$12.50 to \$15.00.

### CITY AUTO WRECKING CO.

783 MAIN ST., WINNIPEG.

## **AUCTION SALE**

WEDNESDAY, MARCH 7th.

On the farm of Earl G. Tomlison, Sec. 6-11-23, 7 miles south of Kenton and ten miles north of Oak Lake.

30 horses, cattle, implements threshing outfit, auto and truck, harness, furniture, grain, hay, potatoes, poultry. Everything sold without reserve except threshing outfit.

SALE STARTS 10 a.m. SHARP

Terms-Cash. Lunch at noon.

Earle Thomilson, Prop. Stanley Grey, Auctioneer.

## MILLAR, MACDONALD & CO. CHARTERED ACCOUNTANTS

470 MAIN STREET WINNIPEG



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## MANITOBA'S MUTUAL

RECORDS ANOTHER SUCCESSFUL YEAR

## The Portage la Prairie Farmers' Mutual Fire Insurance Company

## Forty-Fourth Annual Report

ASSETS		LIABILITIES		
Cash Assets\$	427,108.12	Reserve for Cash Premiums\$ 20,000.00		
Buildings, furniture, trucks and equipment	18,200.00	Losses Reported but Unadjusted		
1927 Assessments Unpaid	32,518.45	SURPLUS of ASSETS OVER LIABILITIES 1,292,161.67		

\$1,315,411.07

\$1,315,411.07

Insurance written during 1927\$2	2,266,312.00
Increase for the Year 1927	726,240.00
Total Amount of Business in Force\$6	5,381,656.00

#### STRATTON WHITAKER, Secretary-Manager

E. H. MUIR, President

M. G. TIDSBURY, Vice-President

A. H. THORPE, Treasurer

This Company is essentially Manitoba's Own Farmers' Mutual, as its entire business is confined to the Province of Manitoba, and has been so for the past 44 years, and is the only Mutual Company issuing a combined Fire, Lightning and Windstorm policy with Blanket Covering.



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