This volume is the property of the University of Saskatchewan, and the literary rights of the author and of the University must be respected. If the reader obtains any assistance from this volume, he must give proper credit in his own work.

This Thesis by WALTER GEORGE COATES

has been used by the following persons, whose signatures attest their acceptance of the above restrictions.

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
A survey and study of economic and social life in the Ethelton district.

Walter George Coates, B.A.
Department of Economics,
University of Saskatchewan

March 21st 1921.
CONTENTS.

SECTION I: Early Conditions and Development.

- Aim and scope of study,
- Location and Nature of District,
- Early settlement and types of settlers,
- Railways and development,
  - Prior to Railway,
  - After railway entered Melfort,
  - Melfort - Humboldt line.

Progress: Nature of Early Agriculture,
- Disappearance of early frost,
- Mixed farming,

Co-Operation: Community enterprises,
- Co-operation in labour & implements,
- Pecuniary co-operation.

Credit & Capital:
- Banking,
- Store credit,
- Mortgages.

SECTION II: The Labour Problem.

Sources of labour supply:
- Scarcity, a sign of prosperity,
- Immigration,
- Harvest excursions,
- Foreign settlements,

Factors affecting farm labour,
- Conditions of living and working,
- Locality,
- Separate houses,
- Domestic labour-saving devices,

Better conditions:
- Effect of improved industrial conditions,
- Privileges and holidays,
- Local conditions.

Relation to tenancy:
- Crop payment.
SECTION III:  
Rural Credits.

Importance and development of credit facilities,  
Credit Commission 1913,  
Long Term Credit,  
Personal and short-term credit,  
Saskatchewan indebtedness and insolvency,  
Conclusions.

Saskatchewan Farm Loans Board;  
Organization,  
Limitations,  
Future,  
Criticism.

Present outlook:  
Economic effects of war,  
Scarcity of loanable funds,  
The Great West Bank,  
Provincial Problems,  
Dominion Action,  
Remedies outside of state intervention,

Local Aspects:  
Critical situation resulting from war-time investment,  
Ignorance & prejudice against Farm Loans Board,  
Soldier Settlement Board,  
Attitude to Banks.

SECTION IV:  
Methods of Reducing Agricultural Risks.

Precarious conditions of agriculture,  
Natural Risks:  
Hail insurance,  
Better farming.

Mixed farming:  
Development at Ethelton,  
Advantages of Mixed Farming,  
Illustrations.

Co-operation:  
Marketing Grain Cattle,  
Buying,  
Co-operative Branch,  
Unified selling,  
Co-operative production.

.................................
SECTION V: Administration & Taxation.

Municipality unit,
Good Roads,
Local Provision,
Provincial Highways Department.
Telephones,
Taxation:
Local and Provincial,
The Tariff,
Income Tax.

SECTION VI: Social and Cultural Progress.

Grain Growers Association,
Social training,
Home-makers Club,
Educational Value,
Political Activity,
Legal Bureau.

The Public School,
Deficiencies of the Rural School,
Consolidation,
The School as a social centre,

The Church,
Early importance,
Diminished influence,
Need for unity,
New outlook,
Ethelton situation.

The Home - Absence of Home Interests,
New viewpoint.

Social life:
Material and Physical basis,
Athletics
Amusements,
Reading, libraries and books,
Rural Educational Societies,
Community clubs.
Conclusion.

APPENDIX 1 - Materials and sources,
APPENDIX 2 - Map of Ethelton.
SECTION I - Early Conditions and Development.

The aim of this dissertation is a study of rural social problems by examining general principles in their application to a definite local situation. Nothing of the kind has been done in this Province, so far as can be ascertained, except for a very detailed statistical survey made by Rev. J. M. Singleton, B.A. of Blaine Lake which accumulated figures rather than facts and simply provided data for such a study as is here proposed.

But while local conditions have received little attention the general provincial situation has not been neglected. Business institutions, Farmers' organizations and a very sympathetic Provincial Government have collected, classified and disseminated information on many subjects of value to the rural community - but always in the broadest and most general terms. Our province however has such a wide area and variety of soil, climate and population that conditions which prevail in one district may be directly reversed in the experience of people elsewhere. We shall therefore take the district of Ethelton and see how general agricultural problems of Saskatchewan can be dealt with there.

Ethelton district, located in the Carrot River Valley, is the compact stretch of agricultural country tributary to the Post Office of that name. It covers approximately fifty square miles, situated in four townships within the Rural Municipality of Eletta Springs. It lies in the heart of a fertile, well watered farming country skirted at sufficient distance by the towns of Melfort and Kinistino and the villages of Pathlow, Lipsett, St. Brieux and Beatty.

The centre of the community is the country store which contains the Post Office and stands across the road from the Public School. The concentration of these three utilities in a central location under the direction of a shrewd store-keeper has had much to do with consolidating community activities.

The district lends itself to such a study because it has enjoyed a normal steady development undisturbed by artificial stimulation or crop failure. The original settlers are still in possession and the stages by which they have made progress can be traced in the buildings standing on many of the farms, log, frame and brick. The population is mainly English-speaking, largely from Eastern Canada, intelligent, enterprising and with strong social sympathies.

There are, however, a number of Indian half-breed families which tend to spoil the unity of the settlement. While possessed of nimble wit, intelligence and dexterity, they are almost invariably indolent, improvident, superstitious and dirty in person and morals and are not welcomed into the life of the community but form a class by themselves. Even their children, who attend the public school, but irregularly, do not readily mix with the other children.

In 1900 when the railway from Winnipeg towards Prince Albert was commenced there came a wave of land prospectors. Some of these were farmers of experience, but many were artisans and labourers without families caught in the lure of the West who had no intention further than to secure a homestead in three years and return to their former life. Far removed from markets and with no hope of railway communication they found a few old Hudson's Bay employees who had
settled down to self-sufficient agricultural operations from which they later found it hard to break away. The new-comers at first had very little interest in farming; they were content simply to comply with the Homestead Act requirements as to residence and improvements, while for the remainder of their time they worked for wages. Some followed survey and railway parties in summer and in winter nearby lumber camps offered the best remuneration. When railway construction reached Melfort in 1905 another wave of settlers appeared. These evidently came to stay for they came as families, bringing with them a certain amount of stock, equipment and farming experience and immediately set themselves to the task of bringing the land under extensive cultivation. This was a slow and laborious business owing to the amount of willow and poplar which had then to be cut down and rooted out by animal and hand power. From that time on there has been a steady forward movement in the number of settlers and in the amount of land under cultivation, until to-day, very little land remains unoccupied, and fully 75% of all tillable land is cultivated.

Progress due to four factors:

Of these, the greatest is the rich fertility of the soil and absence of risks which attend agriculture in other parts of the Province. The destructive effects of drought upon crops which are unknown here; although the last year or two have been dry years good average crops have been raised, the sample of grain leaving nothing to be desired. Isolated cases have occurred where hail has wrought considerable damage but the risk is not great enough to have popularized hail insurance. The wooded nature of the country together with the shelter afforded by the Porcupine Hills to the S.W. doubtless account for the immunity from cyclonic ravages since electric storms prevail throughout the summer months and some damage is done by lightning.

Settlers came in from Prince Albert, a distance of forty-five miles which city, if not the nearest, was the most accessible and supplies were purchased and small quantities of cattle and grain sold or traded.

Loans from the bank were not largely used nor were they necessary as implements, lumber, stock etc. could be purchased on very liberal credit terms, overdue notes being renewed or held over without question. Those few who had farming experience availed themselves of these opportunities, but the greater number were afraid to tie up.

The entry of the railway into Melfort brought marketing facilities within 18 miles of Ethelton and influenced its development considerably. The proximity of the new market, involving, as it did, a shorter haul gave an impetus to farming generally and grain growing in particular. Grain, instead of being simply grown for feed, was also grown for market. More land was brought under cultivation and farming operations became even more varied. Prices also began to rise. whereas the price of cattle had varied from $12 to $45 per head, it now ranged around fifty. Similarly, the prices of hogs, grain, butter and eggs rose, yielding a greater return to the farmer and increased the annual output of farm produce. The value of land also increased. Abundance of good improved land could on one time have been purchased for one dollar per acre, but now the price of land in Ethelton rose to between four and five dollars.

The year of the Melfort-Humboldt railway line was more important, in that it marked the emancipation of the district from early frost. Prior to that a destructive frost was always to be expected early in the month of August which made
wheat-growing on the rich humid lands an extremely risky, if not unwise, procedure. Crops grew rank and green until they froze so that wheat raised was fit only for feed and therefore was not a very profitable crop. So the grain crop in the early years consisted of oats and barley. Oats grew yielding 60 to 100 bushels to the acre with good feed in the abundant straw. Unfortunately the prices of most commodities, but particularly of grain, were extremely low. All elevators were under private control and after a long haul in the depth of winter a farmer would have no alternative but to accept what the local buyer chose to offer.

All these conditions tended to reverse the type of farming. The usual order of development on the prairie is for simple grain farming to follow upon the breaking up of the land and it is only with the pressure of increasing costs due to competition for land that mixed farming is adopted. But at Ethalton, mixed farming held the field from the first. So it happened that cattle-raising preceded grain farming in the district and it is only during the last years when grain prices have risen, owing to War conditions that the scarcity of pasture and the threat of herd law have caused cattle-raising to come under suspicion as an unprofitable venture. In the early days knee-deep pea-vine provided rich hay and pasture; water lay in every hollow of land, the plentiful bluffs afforded natural protection against the wintry blast. At the same time the labour involved in grubbing and digging roots combined with the amount of wet land rendered the process of bringing land into cultivation a comparatively slow and arduous one. Moreover, the long distance products had to be hauled to market created a preference for commodities of greater value in less bulk, with an added advantage, if such products (like cattle) could transport themselves to market.

In the early days co-operation reached its high water mark but it was not on a pecuniary basis. The truth is that for many years the pecuniary element was naturally absent from all relationships. Markets were so inaccessible and products so scanty that for a considerable period of time only bare necessities were purchased and then were acquired in trade and barter, rather than by cash transactions. At the same time the impecunious condition of many of the settlers compelled co-operation and such community social life as existed centred around such gatherings for mutual help, such as Logging Bees and Barn Raisings.

The first buildings, corresponding to the sod shacks of the Open Prairie were the log structures on old farms can be seen to-day in varying stages of decay. The common plan was, when a house or barn was to be built, for a date to be set (some time in the winter when the sleighing was good) when all the men in the neighbourhood would repair with teams to the bush from 15 to 20 miles South where they would camp for one or two days while they cut down, hewed and loaded sufficient logs. Then they were hauled home. Later, another date would be set when not only the men but the women and children too, would gather at the site (of the new building) where the men would work together on the new structure. The operations would be directed by the oldest and most experienced resident at the suggestion of the owner and everybody in the settlement would lend a hand to the finish, the womenfolk preparing ample and frequent refreshment. The crowning feature of the whole performance was the custom, scrupulously observed of giving a public dance in the new building to this day surviving before putting it to its intended use. It is difficult for us to
realize how large and important a place such events as these filled in the lives of the early settlers, both for their pro­ductive achievement when payment could not be made for labour and for their social interest when isolation was so complete and cultured facilities very rare. These gatherings for communal labour were a very significant feature of pioneer life. These were the red letter days by which time and progress were measured, as appears from the accounts of early immigrants. Labour and social intercourse combined to brighten rural life in just such a way as Prof. Carver thinks it should be organized in connection with threshing to-day. Building was not the only occupation in which co-operation was manifested. The whole settlement felt strongly its unity and inter-dependence. Homesteaders entered in twos and threes living under the one shelter for the time being and even after partition dividing company still holding implements and equipment in common. All over the settlement there was the utmost liberty in lending and borrowing of all manner of goods, and purchases were made with a view to prevent over-lapping while providing every kind of necessary implement somewhere in the community. So one would buy a mower and another a rake; one would purchase a binder and cut several crops while others would stock for him. Hay was the largest crop in the beginning and two or three neighbours would work together in each field. Similarly with almost all the work to be done. Trips to town sixty miles away were rarely made, excepting in winter when a processive caravan of teams went together for company and safety. Even to-day threshing calls for neighbourly exchange of stock and grain teams.

It was some time after the country was entered that co-operation was placed on a pecuniary basis. The earliest occasion was when small groups of farmers anxious to evade the extortion of local dealers in cattle, hogs and grain, shipped to larger centres by carload lots and not having enough individually to fill a car pooled their produce and divided the returns.

Another co-operative enterprise was that of forming a syndi­cate to purchase breeding stock and threshing machines for use in the community. Usually this would be undertaken by a few of the more prosperous settlers who could negotiate more extensive credit at the bank and with implement companies. In the case of breeding animals risk of loss was covered by insurance, and the returns were secured by the animals raised. It was a dangerous business, involving a large capital outlay with rather indefinite promise of returns. Many farmers were embarrassed and some ruined by the obligations assumed in order to provide threshing facilities. This necessity arose as soon as crops began to be grown and led to the risk being taken. All too frequently they mortgaged their land holdings on most disadvantageous terms for machinery and engines which they scarcely knew how to oper­ate, with the result that they lost money in the business and in too many cases the manufacturing concerns were obliged to take back the machinery and land.

Co-operative trading on a large scale did not emerge although need for it was felt before the advent of the Grain Growers Association which will be discussed elsewhere.

Up to this time there had been very little occasion for use of Banks. A few farmers who brought with them the knowledge of banking methods of short time credit extension did business with them, but the majority, who had been formerly working for wages commonly regarded incurring of a debt as being dishonourable. At the same time there was little need for deposit banking for the fact already men­tioned, that scarcely any business was transacted on a cash basis and productiveness of agriculture as it exceeded the livelihood of the farmer was allowed to remain in the form of
cattle and stock or traded to secure more cultivated land. For many years the majority of the first settlers would have no dealings at the bank although their wealth was constantly increased.

There was however considerable credit. Implements were almost all secured in this way. Credit with stores and local agents was of a very elastic nature purely, no doubt, from the necessities of the situation and also because many of the settlers had no experience of Bank Credit and were afraid to venture. No pressure was brought to bear. Credit was only given for purposes of a productive nature and men met their obligations faithfully if not always punctually and dealers were not put to the expense of a special collector. Possibly, the uncertainty when repayment would be made added to the cost of articles purchased. Certainly prices of manufactured articles were disproportionately high compared with agricultural prices.

The amount of capital brought in varied. A few settlers had sold farms in the Eastern Provinces and had brought the proceeds and some equipment with them. To this extent they were favoured from the outset. Others again spent all they had when they paid their transportation and were dependent for a year or two on the wages and board which they earned on the spot.

Mortgage Companies became active as soon as homesteads were proved up and free to be given as security. Their operations did not always serve the best interests of the farmer. It frequently happened that the cost necessary to proving up (Building, breaking and maintenance during the requisite residence period) found the homesteader at the expiration of his term with nothing more than the patent of his homestead. The land was difficult to sell because abundant good wild land could be purchased very cheaply so that the only way a farmer could realize was by means of a mortgage. If the funds thus secured were well invested the transaction was a great convenience, but many homesteaders, having no financial training, secured mortgages without providing for payment of interest or principal and seriously prejudiced their future interests. In some noticeable cases where families have not shared in the general prosperity of the district, the reason can be found in an unfortunate mortgage first contracted in this way from which they have only, with difficulty, extricated themselves.

SECTION II - The Labour Problem.

No greater problem besets the whole of Saskatchewan agriculture to-day than the question of adequate man-power wherewith to carry on the work of the farm. It cannot, with satisfaction, be left to casuals and transients who have no interest beyond their wages. Either more labour must be provided or smaller farms must be cultivated. In this respect Ethelton differs but little from the rest of the Province.

The labour situation is greatly modified by facilities which obtain for acquiring land in ownership or rental. It naturally follows that if land is easy to obtain men will prefer to own and work their own farms and the resulting labour scarcity will raise wages. That is the condition, deplored but still unremedied, which has ever confronted Western Agriculture. But that is from the individual farmer's point of view alone. From the point of view of the welfare of society it cannot be claimed that it is wholly evil for the greater part of the population to be in possession of their own
holdings instead of seeking employment for wages. When land is
dear and therefore hard to acquire labour becomes plentiful and
cheap. Conversely, as in this Province, where good land is plentiful
and accessible labour is scarce and wages consequently high.
The scarcity, which is a normal condition during the summer months
and especially during seeding and harvest seasons, is first a sign
of prosperity rather than the reverse.

Still there remains the practical problem for the farmer
with land and capital beyond his means of personally utilizing
them, who finds his productiveness restricted by the lack of ade­quate
man power. The problem has many phases, each of which sug­gests some sort of a remedy. The most obvious suggestion is to
import abundant cheap labour and so we have immigration policies,
attracting dwellers from other countries and rates to induce the
Easterners to migrate to the prairie for the busy seasons.
The ultimate effect of immigration is to foster settlement and to
increase the demand for labour rather than to allay it. The
only way in which it reduces the scarcity of labour is by closer
settlement and correspondingly smaller farms.

Cheap rates are a temporary relief in busy seasons such
as spring or harvest and threshing. Many farmers can carry on
without help if they are assured of reinforcements at those
seasons. In the spring, the short season for sowing makes extra
labour count for much in saving of time while in the fall similar
time-saving frequently prevents damage to crop from frost, rain
and shelling. For this reason Dominion and Provincial labour
bureaux endeavour to calculate the time and quantity of labour
that will be required to handle the prairie crop and co-operate
with the Railway Companies in directing its equable and timely
distribution. This is not easily arranged and it frequently
happens that wages vary throughout the province and help is
unequally distributed. The main railway lines keep the Southern
part of the province well supplied and the same facilities in
those districts keep wages up to the prevailing level. On the
other hand Ethelton district never has received a deluge of har­vesters even with bumper crops well advertised and lean crops else­where, nor have wages ever soared unusually high.

One reason for this is its geographical situation in the
Northern part of the province, somewhat out of the beaten way of
railroad traffic. Another may be seen in the early adaptation to
mixed farming mentioned in Section I which resulted in small grain
crops and more labour, spread over the whole year. Furthermore,
Ethelton is peculiarly favoured in lying near to closely settled,
but undeveloped foreign settlements. To the West lies a colony of
Doukaboors; South in a rough scrubby and stoney district divided
by sloughs and ravines is a settlement of Quebec French. Current
wages are always enough to draw from South and West adequate
labour for any seasonal occupation. Moreover 30 miles to the
North A La Come Reserves Indian and half-breed settlements furnish
native labourers ever open to short term engagements and specially
employed by contract to cut scrub and dig rock. Such work is
peculiarly disagreeable to Anglo-Saxon settlers and the natives
perform a very welcome service.

Ethelton therefore is not troubled with the problem of
casual labour to anything like the extent to which it prevails
in other districts. The labour problem there is as much a
problem of quality and permanence as of quantity and timeliness.
Experienced farm help for employment during the greater part of
the year seriously falls short of the demand and many farmers
are very dissatisfied with the casual labour with which they
are obliged to substitute.

It has already been remarked that this is partly due to
the free opportunities for acquiring land, but another contribut­ing
cause is the rural exodus to the towns and cities and is along
this line that remedial measures must be set in motion.

There is no denying that present conditions of farm life in Saskatchewan leave much to be desired in both its material and cultural aspects. (Indeed this study is an attempt to indicate those main deficiencies.) When they are recognised or remedied farm life will be sufficiently attractive to provide an adequate number of capable full-time workers to run all the farms.

To guarantee an adequate supply of farm labour of the right kind, there must be a radical change in the mental attitude of all classes towards rural life. The city dweller needs to be taught that farming ought not and need not be a disagreeable way of making a living for those who unfortunately cannot do so otherwise, while the farming community must be disabused of the idea that the city possesses a monopoly of the good things of life. Professor Carver clearly shows that here lies the hope, not merely for the rural districts but of the Nation at large. Nearly every physical, mental and cultural possession worth while in this world can be possessed by the farm dwellers if they have the mind to it. The old days of rural isolation, monotony and loneliness are at an end as soon as the rural communities awake to the fact and dare to develop their own life according to their own standards instead of those set by the city.

Isolation is one spectre that scares labour from the peaceful immunity from want of the agricultural calling to the glitter and sensation of less secure city vocations. Distances which separate people prevent them from frequently coming in contact with each other in the only way that quickens mutual understanding and unity. As Carver says "The most civilising influence in the world is contact of man with man" and the social instincts of every natural man revolt against a condition of life which shuts him off in great measure from his fellows. How can the difficulty be overcome? In Ethelton as in many other places the Rural Telephone, motor cars, good roads and the greater leisure that attends prosperity have contributed much to the deepening of social life. More can be done in the ways of organizing enterprises and activities which will bind neighbours together in common interests.

Another factor of considerable importance is the conditions under which men are required to live and work. To sleep in a granary winter and using inadequate and ill-adapted machinery and equipment does not inspire respect or liking for the agricultural vocation. Many farmers are recognising that fact and capital is being expended on equipment that does not directly produce enough to pay for itself, but which tends to make life more worth living for the hired man, e.g. stationary engines.

Houses are being provided for married couples. Sometimes this has been definitely done for that purpose, but more often the improved conditions have made possible and desirable for the farmer to build himself a new house and leave the old one for hired help. This is a great inducement to married men who, either not having the means of settling on their own land, or the skill and knowledge for following an urban occupation, are thereby enabled to provide a home for themselves. A class of family frequently attracted is that of new settlers from the Old Countries with limited means and anxious to learn Canadian methods and customs. By such an arrangement they learn Western farm methods, while drawing wages and at the same time have their own home while looking for a location.
Minor difficulties have been noticed as for example, that of keeping the two houses near enough to the barnyard to save time and travel, without bringing them near enough to each other to invade each family's privacy, or embroil the children in quarrels. Such however can be overcome where there is a mind to do so. To hire and separately house a married couple in many cases permits the farmer's wife to obtain just that degree of assistance which she needs without adding one to the number of her household. It may be for certain hours of the day or days of the week or simply in exceptional instances. Certainly it is in this direction that the more progressive farmers are looking for an all year supply of labour. In this way, they hope to have a quasi-permanent staff sufficiently at home to take a personal interest in all that is going on.

At present there are few farmers who have the buildings for such a desirable arrangement so that the great majority have to depend on casual labour for the summer work while they and their household keep things going in the meantime. This places a severe strain upon the farmer in times of pressure, but worse still, it interferes with the education of the boys. From the age of twelve upward the need of help interrupts school attendance, retarding progress, and finally withdraws the boy from school before his education is completed.

On the other hand this arrangement offers one solution to the equally pressing if not more acute question of female help. Female help is difficult to obtain - more so than outside help for the reason that one is more particular whom one invites into their home and girls do not go out with the same readiness as boys. In cases of sickness one man spent three days looking for help.

Much could be said of the heroic self-denying endurance and labour of the womenfolk, mothers, sisters and wives of the early settlers. Domestic work, not to speak of assistance frequently given to men with outside work, is of a very arduous and exacting nature at any time and nowhere more than under the crude, rough, primitive conditions of pioneer life. The exigencies of busy seasons and domestic vicissitudes might bring extra duties and heavier demands upon the housewife, but there was never a thought of having help for her. Kindly neighbours co-operated as much as they were free to do but that still left a heavy burden upon the keeper of the home.

For this reason it is very gratifying to see that with the coming of better times a growing tendency to lighten household duties both by installing labour-saving devices and by hiring female help. All houses in the district under notice, when built, are now wired for electric light and many have the plant installed. The earlier types were not always satisfactory but later models fully justify the cost of instalment by the saving and cleanliness, ease and safety afforded. Such plant makes possible the use of other contrivances such as the electric washer, iron, churn, vacuum cleaner, cream separator, etc. which obviate further labour and strain and give greater leisure. Three houses in the district also have a water and sewer system which add to the comfort and health of the family.

In this connection an interesting experiment was carried out last summer under the inspiration and with the assistance of the Provincial Government in close co-operation with Women's organizations. One hundred and thirty-two girls have been
brought with financial assistance from the United Kingdom to take domestic positions in rural homes. Over £7000 was advanced by the Provincial Government to cover passage and necessary expense and one-half has already been repaid, and some girls have completely wiped out their indebtedness. Only one girl failed to live up to her obligations. The government require a deposit of £75 from persons engaging these girls which is repaid by deductions (not exceeding £10 a month) from wages. No girl may be paid less than £30. The success of the scheme lies, not simply in solving the domestic help problem but reducing the relatively high proportion of bachelors in the population.

There is no doubt that the great improvement in the condition of industrial labour in modern times has indirectly affected agricultural conditions. In the first place, it has created a demand for more workers and drawn them from the farms to fill that demand. In this way, agriculture has been forced to compete with industry for labour, with the result that farmers have reluctantly been compelled to make labour conditions more tolerable. While the hours of work have not been reduced to the limits proposed in industry they have been lessened and more definitely understood. The seasonal nature of Western agriculture is generally held to favour the longer day for both farmer and labourer during the short productive season. It is pointed out that the work is not arduous in the main, gives variety of occupation and healthy conditions. Still there are a few experienced men who claim that an eight hour day for man and beast with successive shifts where necessary would be to better advantage, giving better results. The scarcity of labour is the greatest obstacle to the experiment and the strong opinion is that the dearth of labour necessary together with the increased cost would prove prohibitive. In harvest, farmers who have plenty of horse power often work relays on the binders. This is undoubtedly an advantage, but only because it adds nothing to cost while it more intensively uses labour and capital.

In addition to fixed hours of working agricultural labour is being made more attractive. Certain holidays are being recognized and ungrudgingly granted. Picnics, exhibitions, fairs and sports days are arranged as far as possible outside of busy seasons and hired men join the family parties. A comparatively recent custom which favours the agricultural labourer is the provision of a conveyance for use in his off-duty hours. This has always been a matter on which men and employers have been sensitive. Farmers who have denied horses for the personal use of their men have found it difficult to keep men so that slowly it has come to be an acknowledged right. Further than that some employers allow and some hired men expect the free use of the farmer's automobile. Abuse of the privilege however has been prevalent enough to harden general opinion against the practice.

The question of wages is not an important factor. The superior productiveness of agriculture here enables prevailing wages to be paid without unduly encroaching on profits. Custom rather than scarcity regulates wages which are made to depend more upon the cost of living than the returns from the crop in price and yield.

The fact that there is no large wave of imported labour enables farmers and labourers to be well-known to each other. Individual preferences and peculiarities therefore operate to vary the rate of wages in individual instances. Last fall rumours of an unprecedented rise in threshing wages led to a meeting of threshers-men and an agreement between them as to the wages they would pay and the prices to be charged. This was generally followed although a number of exceptions occurred for securing jobs and men.
The labour question bears a close relation to tenancy. The difficulty of procuring and retaining the right kind of help is a constant anxiety and often ends in the decision of the farmer to allow the labourer to run the farm or a portion of it for a specified consideration. On the other hand, advantageous terms of renting land draw off the better class of labour in the direction of ownership. At present in Ethelton district there is no widespread desire to rent land. In the few existing instances where land is held for speculation the terms favour the owner who secures half the crop and provides twine and threshing costs.

More frequently than renting, land is purchased by crop payment whereby the vendor receives payment in instalments from the proceeds of the use of the land. Such cases are not common except for very poor land or with a large initial payment. In the main under present conditions it is generally agreed that to prevent deterioration of the farm as well as from the point of view of profits ownership operation is the best form of agriculture.

SECTION III - Rural Credits.

By general consent the question of providing adequate credit facilities contains the key to the future development of Western Canada. For while this new country can only be brought into usefulness by larger capital expenditure, many of its citizens enter upon the task with few resources other than physical strength, determination and endurance. For long necessary funds were forthcoming through the operations of Mortgage Companies, and the freedom with which sales were made by dealers on credit terms. But even then the price paid in interest and charges for inspection, registration, insurance and commission was excessive, while in addition, attached conditions were not such as best suited the prevailing type of agriculture.

In 1912 however in many parts of Saskatchewan, particularly the newer districts there occurred a stringency of even such credit which resulted in greatly embarrassing farmers and the farming community. So urgent did the crisis become that the Legislative Executive appointed a commission of three to enquire into the whole subject of agricultural credit at the same time as the question of grain marketing was similarly examined.

This Commission toured the Province gathering information from all sections of the community and with a similar Commission from U.S.A. went to Europe where they investigated agricultural credit organizations. A study was also made of systems in vogue in India, Africa, Australia and New Zealand. In this way the whole field was surveyed and the Commission able to reach conclusions meriting serious regard. We can, therefore, do no better than review the situation as it appeared to them in 1912, before proceeding to consider how events since that time have influenced agricultural credit in Saskatchewan.

Popularly known as "The Cheap Money Commission" the investigators soon discovered the magnitude of their task; to quote their own report "The conviction was forced in upon us that we were concerned with a question no less fundamental than the entire problem of rural life . . . . In their attempts to grapple with similar problems Europeans have profoundly changed their whole rural economy." Consequently the fundamental solution of the credit problem for this province is to be found in the threefold remedy, learned, applied and effective in Europe
"Better farming, better business, better living."

The inquiries revealed some startling facts. Many complaints had been received of the difficulty experienced in securing long-term loans. It was only in 1912 that financial institutions evinced a decided reluctance to loan on agricultural land. Several reasons were given, the chief being summed up on the statement "the conditions in Saskatchewan under which charges are made take priority to mortgages, causing loss to loan companies where properties have to be realised on and alarming those from whom money is supplied for loaning purposes." In this connection was mentioned legislation relating to seed grain, surtax, telephone, noxious weeds and mechanics liens, all of which were deliberately planned to involve the speculator in the cost of improvements. The withdrawal of funds is a consequent and natural reaction on the part of outside lenders but the Commission found that not only was money more difficult to obtain but that variation occurred in different localities for no apparent reason. In some places money was readily forthcoming while elsewhere the best security could not command a mortgage. At the same time and for the reasons given the rate of interest rose, notably in the newer districts but with the same unreasonable inequality. Now while there was considerable variation in interest rate, confusion had also arisen in the minds of the farmers owing to the common practice of grouping all charges under the one item. The Commission found that these charges made by Registrars, solicitors and agents were frequently excessive while in certain parts of the United States where interest rates were lower than in Saskatchewan, the lending company bore all charges and included them in the expense of carrying on business. The reason for this was that abundance of loanable capital created competition for investment so that profits had to be made on the volume of business transacted. The Commission accordingly recommended revision of land-titles charges, especially in the case of homestead patents, and the separation of interest from other charges.

Another defect in the long-time credit system was the lack of facilities for repayment before maturity. Some companies positively refused to discount mortgage debts on any terms while such as accepted premature repayment only did so in return for a bonus. This placed the borrower at a disadvantage. The more equitable system would be for the borrower to have the option of giving three months' notice or three months' interest. Indeed, the whole question of repayment of principal was neglected so that loans should be renewed and so perpetuated on terms favourable to the Company. Any sound long-term credit system must contain definite provision for amortisation. This is but one of many unbusinesslike habits of the farmer which the inquiry exposed and condemned.

Lack of business methods among farmers was alleged by the Mortgage Companies as a reason for their preference for Urban rather than rural fields of investment. Failure to meet his obligations promptly recoils upon the farmer's head and he not only experiences difficulty in securing much-needed advances but when he does, he must pay more for the added risk. Dates when payments become due are usually set some time before the farmer can hope to have realised on his crop and be able to meet them. This introduces the undesirable collector by means of whom rival creditors endeavour to secure their share of the crop proceeds. So serious had this evil become that in 1915 the Department of Agriculture issued a Bulletin appealing to debtors and creditors alike to act along co-operative rather than competitive lines. It will be a happy day for the Saskatchewan farmer when he conducts his business upon more systematic lines.

As to the extent to which rural property is encumbered, the Commission estimated that not less than 80% of farms were
covered by mortgages but all mortgages were not to the limit that the property would bear. Indeed it is rarely the case. Much of the cost and difficulty connected with the business is due to cancellation of earlier agreements when a larger one is made out. Some companies loan up to 50% of their own valuation but the usual percentage was around thirty.

The best and most interesting phase of long term credit to be examined was the purpose for which it was and ought to be used. Here it was pointed out that credit is a double-edged sword: while it may be of immeasurable assistance to a progressive farmer, to one who did not understand its nature it might become the instrument of his undoing. Being a costly convenience it must be wisely utilised if it is to pay for itself and leave a margin of profit. For this reason Saskatchewan farmers need not only more but better credit — better in adaptability of terms and cheapness. Those interrogated all agreed that mortgage funds should be utilised for productive purposes but admission was made that this had not always been followed. Frequently instances were cited of loans being used to finance trips to the East. Moreover reasons given bore a close correspondence to what would probably secure the loan, than to the real purpose for which it was to be applied.

Yet in the main, credit funds had been legitimately expended and the variety of uses indicates the breadth of need existing for long-term credit in Saskatchewan. The most common purpose was that of consolidating past indebtedness. Very rarely has a homesteader secured the patent for his land without incurring financial obligations with neighbours, dealers or merchants. The common practice has been to take up one mortgage to cover all these obligations as soon as the title is received. Loans for machinery have probably been the greatest extravagance. Dealers making a profit on the credit transaction as well as from the sale have pressed deals upon customers and "The Science of Salesmanship" has led men to overstock in machinery which would not pay for itself. The big machinery manufacturing concerns have consequently acquired much land by foreclosure.

Other things being equal there is no investment for which loaned funds can be more legitimately expended than in equipping a farm with adequate and suitable live-stock. The advantage it confers over pure grain farming together with the handsome and regular returns therefrom make it a very attractive investment to a shrewd farmer.

Building and general equipment is of less importance, although it absorbs large sums, is indispensable and consequently makes inroads upon capital. Digging a well, installing a pump, erecting a fence or providing a stationary engine are legitimate investments which, if wisely utilised, pay for themselves in a short time.

Borrowing for the purpose of extending land holdings is about the only form of speculative use to which farmers have applied mortgage facilities and even there land so held has usually been put to some productive use. Farmers who have bought at high prices and to do so have had to pledge their original property very heavily and who find interest charges and taxes very burdensome are colloquially described as being "land poor." It may be noted in passing that where farmers have grown rich rapidly it has nearly always been through rising land values and this fact has always encouraged some to risk their fortune in land ventures in hopes of rising prices. Nevertheless, the Commission were informed that "Contrary to the common belief, farmers have not been spending any considerable portion of their borrowings for speculation."

As to the need and advisability of the way in which loans
are expended, it was the general opinion that while farmers would probably resent any such oversight, it would none the less be a worth while precaution.

The Commission also considered loans for short periods and found similar conditions prevailing in large measure, where the credit was obtained from banks and merchants. Acknowledgment was made of the service rendered by the banks, particularly in establishing branches in new districts where business could not be at once placed upon a profit basis. At the same time serious criticisms were levelled against the banks for their lack of interest in agricultural business due unintentionally to outside control, and also for the wide divergence between interest collected in loans and that paid on deposits, which tends to discourage thrift and conservation of small savings within the Province.

Unlike mortgage loans, credit of this kind has never been in excess of the demand and farmers have never been urged by bankers or dealers to incur debts beyond their needs or means of repayment. On the contrary it has always been very expensive and eagerly sought simply because of the absolute necessity for it in western agricultural economy. In 1913 the Commission found disquieting inelasticity of personal short-term credit. In some districts no such loans could be negotiated on any security. Farmers needed cash for twine but were unable to secure it, while even Municipalities could not borrow enough to pay hail insurance premiums. This situation has been paralleled in recent months. Banks simply will not make advances: the best they will do for the farmer is to promise consideration in the spring.

Regarding rate of interest, complaint was made that notwithstanding the Bank Act, Limitation of interest to seven per cent the normal rate ranged between eight per cent and ten per cent and renewals even as high as thirteen percent. Dislike for handling sums of less than one hundred dollars led to a minimum charge of one dollar being imposed for small sums. This as with all interest above the legal rate was collected by deduction from the loan at the time it was made. The bank thus combined a loan and discount business and it must be admitted that some customers prefer it thus. Days of grace were charged for whether used or not and renewals were unduly costly while the amount of interest was obscured in the note which simply declared the amount to be repaid.

Farmers were under the impression that the interest rate is set arbitrarily by the Bankers. They did not recognise the influence of supply and demand in the money market. Nor were they aware that liquidity as well as security must characterise collateral upon which banks can safely make advances. Failure to recognise these banking principles lay at the bottom of most charges that banks discriminate against farmers as a class, yet it is true that being controlled from without the province and dependent upon outside sources for their funds, they are not so favourably disposed towards agricultural progress as a purely local institution would be.

This examination of conditions existing concluded with an estimate of Saskatchewan indebtedness as follows:

| Loans for implements, approximately | $15,000,000 |
| Debts for implements, do | $40,000,000 |
| Debts for land, stock, etc. | $50,000,000 |
| Total | $105,000,000 |

This represents a large sum of money but it was pointed out that if the interest rate could be lowered only two per cent the present rate of payment would clear off the whole debt in twenty-four years. "Then we remember that the Province is in its infancy, that many of our people come here with no other resources than resourcefulness, strong determination and the willingness to work ..... we can have no doubt
that our farmers are solvent, that their assets compare favourably with their liabilities."

Extensive observation in Europe summarised in a statement that Europe by a slow and painful process had achieved agricultural co-operation in credit institutions as in other enterprises. "By organization farmers have been able to offer security to attract credit at favourable rates." This credit consisted of long-term amortisation loans at cost and personal credit based upon collateral endorsed by other members of the community through co-operative institutions, which keep local savings at home for use. The fact is established in Europe that land securities are least liable to fluctuate. Bonds should be sold locally where possible and notwithstanding the cost of selling bonds the rate of interest on loans can be kept within close approximation to the market price of money. A simple inexpensive and expeditious system of land-title registration is prerequisite to any successful scheme of co-operative credit.

In Australia and New Zealand the Governments assumed the obligation of providing cheap money for productive agricultural purposes. They borrowed in London at 3.70 and made advances to farmers at 4½% under supervision for 36 - 42 years periods. This scheme is out of the question with the present condition of the European money market.

In the light of such conditions at home and experiments abroad the Commission analysed the situation and in the main its analysis holds good to this day. Three alternatives presented themselves:

1. A strictly co-operative credit association, based upon limited or unlimited liability.
2. A strictly Governmental institution with banking and mortgage facilities.
3. A combination of 1 and 2 in a co-operative credit association assisted and supervised at least in its beginnings by the Provincial Government. Under any scheme, loans should only be provided on good security and for productive purposes, provision must be made for repayment on amortisation plan and the aim of the institution should be service, not profit.

The Commission favoured the third alternative, offering the following advantages:

1. Instant recognition in money markets at home and abroad;
2. Could be adequately launched without delay;
3. Unquestioned security to attract deposits;
4. Supplement present banking machinery by banks with primarily provincial sympathies;
5. Stimulus to co-operation among farmers;

It's disadvantages were:

1. Possibility of political partisan influence;
2. Impairment of Provincial credit for limited time & to a limited degree.

The Provincial Government did not act upon the Commission report until 1917 and then it accepted the second alternative rather than that favoured by the report. Instead of a co-operative association it appointed the Saskatchewan Farm Loans Board to "provide for loans to agriculturists upon the security of farm mortgages" under direct government control. This omitted the co-operative organization which the Commissioners believed would have peculiar educative value, but at the same time it relieved the enterprise from the weaknesses from which co-operative organizations suffer at the present state of progress. Co-operation has made great strides since the report was published in 1917, yet it is doubtful even now if the spirit of co-operation is strong enough throughout rural Saskatchewan to maintain in efficiency such an institution as the Commission proposed. At any rate the support given to Farm Loan
The Saskatchewan Farm Loans Act provided for a board of three to loan funds at reasonable rates on satisfactory farm land security. Loans are for productive purposes and improvement and are advanced up to fifty per cent of the Board's valuation of the property and for a period of thirty years, being repaid by equal annual payments, including principal and interest; funds to be used were to be provided by the Provincial Treasurer from the sale of Bonds on the security of the Province and the interest rate to borrowers was to exceed that paid to bond-holders only by the cost of operation.

A campaign for the sale of bonds was planned to inaugurate the scheme in May 1917 but the exigencies of Federal War Finance restricted publicity and instead the Federal Government gave a loan of one million dollars. The first loan was made in September 1917 and by the end of 1918, 893 loans had been made for an aggregate sum of $1,765,266.00 while a deficit on working was recorded of $16,766 due in some measure to adverse crop conditions. For the year ending December 1919, 2170 applications were received, 1020 granted loans totalling $2,042,940 and the deficit reduced to $5,956.

These figures show that the new machinery was in working order by the end of 1919 when it became evident that even without advertisement the new facilities were only to be limited by the ability of the Provincial Treasurer to provide funds. One matter remains to be dealt with which the Farm Loans Commissioner mentions: "The regulations respecting repayment by borrowers in advance of due date have not yet been formulated and as these must meet varying financial conditions it is likely that some small bonus will be provided for in case of payment in full during the first four or five years."

Where has the money come from? The latest figures show that a total sum of $5,250,000 has been loaned; of this, $2,000,000 of bonds had been sold up to October 1920 when a much advertised campaign only disposed of $500,000 more. These bonds were made as attractive as possible as the original intention was for the Board to finance its loans from this source alone. However, war effects on the money market made that scheme impossible and recourse was made to a loan from the Dominion Government and the formation of Farm Loan Stock from the Provincial Treasury Sinking Fund.

As to the indirect effects of the Board's operations, it is too early to judge, yet Mr. Dunning in his 1920 Budget Speech states "The lowest general mortgage rate when the Board came into existence was 8 per cent. I am beginning to notice already the effect of the Farm Loan Board's operations on the rate of interest in certain selected districts of Saskatchewan to-day the ordinary mortgage company is willing to make loans at 7 per cent."

Where shall future funds be secured? The scheme confers a much needed service upon Saskatchewan agriculture if sufficient funds can be obtained but the present scope is thoroughly inadequate. Any kind of loan now commands 8% interest and it is as Mr. Dunning assumes, probably due to the influence of the Farm Loans Board, that mortgage rates have not risen higher. But it was intended that the 5% on Farm Loan Bonds should attract sufficient Saskatchewan investors to begin a movement towards conservation of Provincial savings and at the same time secure enough outside investors to provide funds adequate for the purpose. The failure of the 1920 campaign was to be predicted. It could hardly be expected that men with money to loan would invest at 5% when 8% could be secured on good security. The only alternative for the Farm Loan Board is either to limit the range of its operations until the world money market improves or to increase the
Government entrance upon the credit market has been criticised as a dangerous interference with private business which will result in driving private capital from the Country. It is pointed out that Provincial savings cannot possibly meet the needs of the Province for many a day and therefore it is unwise for the Government to deter outside investors from bringing funds into the Province. To which it may be replied that at the present time capital is not waiting to be deterred. It is being withdrawn to more profitable fields and will continue to be transferred so long and only so long as more profitable fields are open to it.

Investment Companies are not in business to help this Province and they will only be driven out to the extent that state funds are forthcoming at a lower rate. They will not leave the market until they can no longer operate at a profit and since the Government scheme is to be self-sustaining there is no reason why any loan company should fail to find investment for all its available funds at a reasonable rate.

The cry of "Class Legislation" has also been raised against the Farm Loans Act, but agriculture has as much right to be regarded as a vital industry, especially in this Province, as railroads (for example) which have had their bonds guaranteed by both Federal and Provincial governments.

Since the Credit Commission reported in 1913, economic conditions throughout the world have changed considerably although the principles underlying credit extension remain as before. The gold supply of the world has been largely transferred to the United States through the extensive borrowings and purchases there by European nations. The result has been a marked depreciation of all European money and a corresponding rate of exchange unfavourable to Europe. At the same time the non-productive war expenditures of all the nations and the destruction of property in the theatre of war have created a demand for credit such as never existed before in Europe. The result, as far as Canada is concerned, is that for some considerable time no further investment of British capital is likely to come to this Country. On the contrary the loan companies that depend upon British capital are actually withdrawing their funds as mortgages expire in order to benefit by the present rate of exchange and higher rates in Europe. Patriotic appeals have induced other companies to invest their funds in Victory Loans. The resulting scarcity of capital for farm loan investment has raised general interest rates and diminished the funds available, although the need is even more acute than when the Commission surveyed the field. War prices and necessity for increased production encouraged farmers to assume obligations which with present price tendencies, threaten to ruin them unless some credit extension is made possible.

The situation is the most serious which the farmer confronts today and as we have seen the best efforts of the Provincial Government are at present ineffective to deal with the problem. What other means may avail to attract capital to this legitimate, profitable and safe investment? Whatever scheme is devised it must hold out promise of interest not lower than the market rate which judged by borrowings of Ontario and Saskatchewan recently is something above 6%. It must also command considerably more funds than are at present available through private and state institutions. By raising its interest rates the Farm Loans Board could considerably
extend its usefulness, but the urgency and extent of the problem calls for wider measures than a Province can execute.

In a slightly wider field the Great West Bank with headquarters at Regina is a Western institution, hoping to attract Western savings for use in the West. Its stock is being issued at 25% premium and it offers 4% interest on savings deposits. It must not be condemned without trial. Its progress will be watched with interest, for it seems that it must encounter the same difficulties which the Farm Loans Board has found insurmountable. Still there is no considerable sum of small savings which might be lumped together for Western use, going begging because of the low interest rate offered by big banks. As it is, Canadian savings last year increased by $150,000,000.

Every province in Canada is to-day troubled by the very problem. Manitoba, has been compelled to almost abandon its Rural Credit Societies for a Provincial Savings Society which is not a great success. Premier Jumby in Ontario is grappling with a like difficulty. It seems then that the Federal Government will have to take up the question and find some way of assisting what is after all the basic national industry. Such assistance need only be to provide the funds as all the Provinces already have sufficient machinery. The United States has found it necessary to do this and has set up Federal Farm Loan Boards which secured funds by means of tax exempt bond issues. An injunction restrained the business until a recent decision of the Supreme Court found in favour of the Board. Tax exempt bonds find a ready market but they multiply difficulties for the Treasury Department and are otherwise of doubtful expediency. Still, if no other way is found, funds must be secured by the Dominion Government by such means.

Other remedies are suggested which do not involve State action, the chief being re-discount facilities between banks which would perhaps obviate local stringency and slightly lessen the main problem. At present, some re-discounting takes place in connection with Dominion note issues and the Branch Bank System is equivalent to a re-discount facility. But it is suggested that if the Banks would organize a central bank for the purpose more funds would be available for short term loans with the same reserves. This result would doubtless follow but it carries with it the danger of an over-extension of credit by any one bank for which the whole banking system would carry responsibility, so that effective checks must accompany such a new departure.

Another suggested means of providing funds for short term loans is that of removing the restriction placed by law upon the extent to which mortgage companies may accept deposits. At present they may only receive deposits up to the amount of paid-up capital and cash in hand. Some of them have already reached the limit and the Registrar of Loan Companies advocates it being doubled. It is pointed out that these companies give a higher interest rate than the regular banks and it is thought that an extension of their operations would attract savings. At the same time it must be remembered that the majority of Companies have not yet reached their limit and twenty millions may still be deposited at the higher rate of interest so that an extension would hardly effect the most desired result that is claimed for it.

The discussion of the general credit situation has been somewhat extended because it is without doubt the most urgent question which confronts agriculture to-day and is moreover closely connected with the solution of every other problem of farm life.

Let us now turn to the problem at Ethelton and note the local effects. Every point of the 1913 indictment can be illus-
trated from Shelton. Fortunately the advantageous conditions of the war period comfortably settled the majority of old settlers and the temptation to extend operations and investments failed through lack of opportunities. Nevertheless, there were some who during the last six years have tried with small resources to commence business, farming for themselves. Credit was obtained on very burdensome terms, land purchased at prices corresponding with the general war level and the whole capital outlay involved obligations which even with the maintenance of high prices for farm products, would have been difficult to meet. The recent decline has created an impossible situation for these men. They may make terms with creditors carrying them for another year or so but save for some unforeseen and appreciable improvement in agricultural market conditions they can never hope to extricate themselves from pecuniary embarrassment and might be better working for wages.

One farmer who purchased and has been cultivating a section of land since 1912 has been operating at a disadvantage ever since. He unwisely used the war prosperity prices to purchase a tractor, and build a large house instead of cancelling some of his obligations. He was recently compelled to make an assignment of everything to cover a debt of $2500 and he and his family must leave the farm.

Cases such as this represent only the fringe of the critical situation which faces all farmers. The simple fact is that prices as they have now shrunken do not provide interest on capital invested much less provide for wages of farmer, wages and replacement. Unless a readjustment speedily takes effect not only will farmers be involved in heavy losses but they will cease to produce in large numbers. Ways and means must be found for bringing other prices to the price of agricultural products.

Strange to say, although the pressure of mortgage credit was so crushing there was no interest in the Farm Loans Board facilities. Few farmers ever knew of it and they were very dubious of its efficacy. Even the S.S.B. had come under suspicion for a State institution. Enquiries made among agents of loan companies elicited the opinion that although 1919 was a difficult year for that district and many people were compelled to mortgage property not one case was known in the district where recourse was had to the F.I.B. This was thought to be due in large measure to the official character of the Board's procedures as contrasted with the personal contact of a local agent. The farmer has a deeply rooted prejudice against filling up forms and in many cases lacks the necessary education. He prefers to pay a higher rate of interest accept a lower valuation and pay commission rather than become entangled in the red tape characteristic of government action. The Commissioner of Farm Loans informed the writer that more applications had been received than there were funds available and that it was not considered advisable to conduct an educational campaign. This was justified by the result of the Bond Sale advertisement as a result of which more applications for loans were received than for Bonds.

The success of the Soldier Settlement Board as seen in this district, in spite of adverse criticism and occasional mistakes, shows that the F.I.B. if it ever secure funds can overcome the prejudices against it and offer social and personal service. Two instances can be quoted of young ex-service men who through the facilities of the S.S.B. have purchased adjoining quarters of an excellent school section near to their homes. In each case they have already broken from 10 to 20 acres which will immediately become revenue-producing while the cost of operation from the home farm is not proportionately increased. The excellent terms offered by the S.S.B. will thus enable these men to establish themselves on their own farm without crippling themselves financially. That the Dominion Government has done for soldier-farmers must be done for any farmer who has ability to make good.
The question of loans for short periods from banks is a sensitive subject between farmers and bankers. Local farmers still see no reason why the security they offer is less attractive to the banker than that of business merchants, while bankers avow their anxiety and willingness to serve the agricultural community to the utmost extent that is compatible with sound banking principles. As proof of this one Manager quoted the various enterprises banks are fostering such as introduction of better stock and calf or pig clubs for children. In such instances the Bank advances the necessary funds on no other security than an agreement and lien on the animals. In the case of children's clubs the parents sign permission and promises not to claim the animal. Cooperation is fostered by the local Association and when the animals are sold in the fall the Bank is reimbursed. In the event of loss the bank assumes all liability. This it is claimed is one way in which the Bankers are backing the agricultural community because they realize that the time is now at hand when farmers are going to be not only borrowers but lenders and the bank is anxious to build up business on that assumption.

The sum and substance of the whole question is that the various financial institutions, Mortgage Companies, Banks, Land Companies, while rendering service and in large measure adapting themselves to Western needs, are yet inadequate and in some cases unsuitable to meet the needs of a new prairie province and must be supplemented and reinforced by new machinery of credit. It will be seen that this question influences largely every other factor involving a better life on the farm.

SECTION IV - Methods of Reducing Agricultural Risks.

Physical and climatic conditions make Saskatchewan Agriculture a risky undertaking. Some seasons, as for example 1915, phenomenal grain crops reward the poorest quality of agriculture while in others the best farmers find themselves unrewarded. Add to this, the prevalent method of straight grain farming and complicated marketing situation, and agriculture, which should be the most stable, safe and productive industry, becomes speculative in the extreme, so that many farmers to-day regard their vocation very much as a gambler. Such a condition for agriculture bodes ill for the Province. National well-being is so undoubtedly bound up with agriculture that it is of vital importance that that industry should be placed upon a secure, permanent and profitable basis. Only then will our farms retain the desirable kind of citizen. Not otherwise will homes worthy of such citizens be built. At present a large portion of our people regard the business not as a worthy vocation suitable for a lifework but as a temporary enterprise whereby with good luck and some judgment sufficient money may be made where with a more agreeable life is made possible elsewhere. Consequently, economy is practised to the one end of money-making and all other things are for the time being sacrificed. This is an alarming state of things which cannot continue and the first step will have been taken towards correcting this tendency and building up a community permanent with breadth, when some of the risks are taken out of the agricultural calling and he who enters it may expect with tolerable security to receive an adequate reward to provide a self-rounded comfortable life for himself and family.

The risks referred to above fall into three classes. In the first place there are those directly arising from natural conditions such as frost, hail, drought, rust, weeds and the like.
Others are characteristic of a single type of farming and a third group are the result of market conditions which are determined outside of the farmer's control. Each of these types of risks presents its own problem and is capable of being reduced, if not eliminated. And where the risk cannot be completely removed it is worthy of consideration whether it should not be largely borne by the community as a whole.

This is at present the only remedy for damage to crops by hail, a risk which like frost, drought and rust may inflict great loss on an individual or a locality but is not likely to prejudice the output of the Province. (His 1920 Keynot Speech, Hon. Mr.   ). This is clearly recognised in the case of hail that private concerns are able to calculate the risk and sell insurance policies governing it. Their risk varies from year to year and from district to district so that they have to have a wider margin than would be called for if all farmers in the Province were insuring. The report issued by the Secretary for Insurance in Saskatchewan for 1920 shows that year to have been a very favourable year, the loss rate for 47 companies reporting being only 41% as against 72.02% in 1919. To broaden the basis and equalise the burden the various Municipal Hall Insurance acts were devised, and after various modifications and experiments they were at length consolidated in the Act of 1920 which provided for Saskatchewan Municipal Hall Insurance Association to be composed of representatives from all Municipalities coming under the Act with a Board of nine Directors holding office for three years, three retiring each year. Any Municipality by a vote of its taxpayers and with the approval of the Minister of Municipal Affairs may join the Association and become liable to taxation and subject to benefits provided by the Act. Similar provision made for withdrawal. All lands, except grazing and village lands are taxable at a flat rate of 4½ per acre in addition to such rate as the Director shall determine. Withdrawal provisions are made for owners of partially cultivated and grazing and homestead land. Collections are made through the Secretary-Treasurer of the Municipality. In case of damage to crop by hail between June and September notice is given within 3 days and inspection is made by the Association. Compensation is paid for damage less than 5%, but the cost of inspection is charged to owner. Damage throughout a season is considered cumulatively and indemnity is paid at the rate of 5½ an acre for every one per cent damage sustained. Payment is made not later than Dec. 15th and in event of its total estimated revenue not being sufficient payment shall be made pro rata.

The Act does not remove the whole difficulty as is evident from the fact that 47 private companies continue to operate and many Municipalities remain outside the scheme. Flett Springs R.M. in which Ethelton district is situated is one such and the Secretary gives as a reason the lesser risk of hail in the Northern part of the Province and the consequent unwillingness of taxpayers there to undertake the burden of Central and Southern Saskatchewan where greater liability for damage from hail is encountered. Nevertheless the risk is great enough to induce most farmers to insure privately. The strength of the Act is that it spreads the burden. Naturally this is desirable for those areas most affected and undesirable for those least affected. The other objection is that indemnity is too little and payment too long delayed. The amount of indemnity corresponds to the low rate of premium which being of wide application must not be burdensome, and the delay is necessary to permit the directors to know their assets and liabilities for the year. With its faults, it does effectively and by consent reduce the results from hail at the expense of the community and it would be good if other natural havoc could similarly be disposed of.
At present no such method has been devised for so dealing with frost, rust, weeds and drought and yet it has been recognised that individual losses on these accounts inflict serious harm upon the community as a whole. For this reason and mainly owing to the disastrous effects of three successive dry years which have practically ruined the S.W. inhabitants of the Province the Legislative Assembly last year appointed a Better Farming Commission. The inquiry was of a local character in its scope but its recommendations apply to the reduction of such risks as we are considering wherever they are to be found. The principal difficulty was lack of moisture which may be remedied by irrigation, dry farming and by letting some of the land go back to grazing. Soil drift may be remedied by adopting tillage or by corn growing. The Russian Thistle, a destructive weed must be exterminated by community effort. More pasture for live stock will greatly relieve the situation. And in order to effect these remedies the Commission recommended thoroughgoing experiments and observation by agricultural and meteorological experts and the provision of suitable facilities for making their discoveries accessible to the farmer. This is the intensive application of a policy that has been followed in connection with the province as a whole and which has been very fruitful in enabling farmers to lessen risk. The Department of Agriculture maintains a number of sections, each of which is responsible for gathering information of a certain kind and disseminating through the Province. The Co-Operative Branch keeps in touch with the Co-Operation movement, furnishes information and lends assistance with formation of any new societies. The Statistics Branch scatters material data on almost every phase of agriculture. The Live Stock Branch supervises the important work of improving the quality and quantity of live-stock in the Province, as well as assisting stock drovers and dealers in organizing their business.

The Agricultural Societies with their advisory Council are also an appropriate channel for bringing scientific farming principles, market conditions and social improvement to the attention of the farming population. It provides facilities for conference, discussion and instruction and is the particular means by which the University Extension Department of Agricultural College does its work. Through Fairs, exhibitions and Better Farming Trains organized in co-operation with Agricultural Societies the technical equipment and trained staff of the Provincial University is in some measure placed at the disposal of the most remote farmer. Then there is the intra-mural works of the College which just teach the natural forces with which the farmer has to do and ways and means for utilizing them in the service of production. Every associate or graduate who goes out is equipped and able to reduce the risks and reduce farming to a calculable systematic business. In connection with the College of Agriculture and elsewhere by provision of Dominion Government are maintained Experimental Farms where problem of agriculture are studied by methods of calculation, experiment, observation &c. All the facts thus ascertained are by the above mentioned means made available for the ordinary farmer. Much has been done in this way and much more will be done. Probably the achievements in this way will in the long run be the most satisfactory of all in dealing the element of risk from Saskatchewan agriculture.

One element of risk that is everywhere exposed and condemned is that of sole grain farming. As with the U.S. prairies so with those of this province the PIONEER was commonly given to raising grains. Land was cheap and easily brought into cultivation while labour was correspondingly scarce. The result was that grain growing and cattle raising became divorced. In the poorer
and inaccessible lands horses and cattle ran free on the range, while wheat, oats and barley were raised on a large scale on the less remote fertile plains. But as land advanced in value with increasing population, grain farming alone involved too great a risk and gave too small a profit; to make farming pay an all the year occupation had to be devised which would utilise big products of grain at home on the farm in feeding cattle and hogs. It will be noted that this reverses the order in which farming developed at Ethelton. There cattle preceded grain farming on an extensive scale and it is only now as the country is becoming settled all available land enclosed that the scarcity of unenclosed pasture and the menace which running cattle offer to autos on the roads that a Herd Law is being introduced in the district which must compel many to dispose of their herds. This will seem to be a loss but signs are that it will be but a temporary one until re-adaptation leads to introduction of a better and more profitable grade of stock for the particular purpose in view. Hitherto, only poor grades of cattle have been raised, although here and there the quality of the herd has been improved by the introduction of a better class bull. The next step however will undoubtedly be a more profitable use of pasture and feed by pure-bred stock.

The chief disadvantage under which the cattle industry is labouring at the present time is not herd laws and unsatisfactory markets - real as these are. The highly profitable and least encroaching branch of farming represented by the grazing of grain crops is dazzling the eyes of many Saskatchewan farmers to the permanent and solid advantages afforded by the companion industries of cattle-raising and dairying. Yet the risks of grain farming already mentioned are too great for a farmer to trust his whole year's work to whatever chance or mischance may do to them. Increasing cost of operation with decreasing prices of grain and decreasing fertility of soil makes it very imprudent to depend upon this single source of revenue. Mixed farming is more profitable from every point of view. Cattle fatten on nurse crops while they fertilise the land so that rotations can be utilised without loss of income and labour can be profitably employed the year round in a healthier and more interesting occupation. Income is derived from various sources and can be adjusted more readily to requirements for expenditures and at the worst one is assured of a living on the farm. So a pamphlet from the Department of Agriculture encouraging mixed farming says "From the Northern districts especially comes the note of the value of cattle as a supplementary or alternate source of revenue, particularly when frost strikes the grain crops in August. From the south-east again the tribute paid to the cattle is to their value in keeping summerfallows clean and in risking them, thus conserving their moisture." Against these advantages are placed the scarcity of labour, the need for fences and good buildings and the greater skill and experience and the need for abundant and good water, necessary for stock-raising, but these are the very conditions which we are most desirous of creating upon our farms.

For these reasons mixed farming is urged upon Saskatchewan farmers on every side. And there is little doubt that from a dollars and cents basis a good case can be made out. Endless variety is open to the farmer who determines upon such a policy. One farmer at Ethelton as early as 1911 kept statistics to satisfy himself that by feeding poor wheat and the best barley to hogs he saved himself money, labour and several long heuls to market. Another person kept sheep and in addition to obtaining fresh meat throughout the summer netted a tidy sum from the wool clip for practically no outlay beyond the original half-dozen animals.
Had there been no gain he would have had them to keep his land clear of weeds; in fact, that is what he brought them to the farm for in the first place.

Good horses, notwithstanding tractors and motors, can always command a ready sale, at satisfactory prices. There is some risk attached to stock-raising but it is insignificant compared with the gamble attached to wheat-raising.

Now we turn to the question of marketing. So far we have been considering different methods of protecting the farmer during the productive process but he needs protecting no less in disposing of his product. In the self-supporting days of agriculture effective production was the secret of success but to-day even farming has been reduced to very much of a mechanical process. Wages are determined for the farmer with all the other factors of production and to cap it all he is compelled to sell his products for whatever he can obtain on the market.

And that market is controlled by those who buy, who are in large measure organized for the purpose. They work together staying out of the market until prices are satisfactory and manipulating stocks to secure farm products on terms favourable to buyers. Every Commission appointed to report on any phase of rural life and labour has declared the solution to be found nowhere else save in co-operation. In European agriculture co-operation has achieved a revival resulting in the efficiency and virility of farm life.

Co-operation does not readily commend itself to the independent, self-confident, virile spirit of the western farmer. Until recently, it was commonly believed that farmers as a class could not be held together in an effective organisation and even when Europe disproved this assumption it was still thought that western farmers would never sink their private interests in the common good. And indeed the greatest opposition encountered by the movement for co-operation has not come from foes outside but from indifference and mistrust within the ranks of farmers. Much has been accomplished but much remains to be done. So far co-operation has mainly concerned itself with the vital questions forced by economic conditions but the lessons learned will be applicable to constructive programmes which through common effort will enrich and broaden rural social life.

The co-operative movement has been led and guided by the Grain Growers Association and greatly assisted by the Provincial Legislative Assembly of the three Prairie Provinces. The Grain Growers Association really arose out of the need of the farmers for better economic conditions for the meeting held in 1901 at Indian Head was called "to talk over the deplorable conditions under which they had to dispose of their wheat and to endeavour to find some means of common action for remedying these conditions."

The characteristic of modern industry is its elaborate and inter-acting organization. The farmer was the last and slowest to discern this tendency but at length he was compelled to accept the fact in order to hold his own with the other highly organized forms of trade and industry and farmers have to some measure realized that as farmers their interests are identical and that in co-operative effort each helping the other and all working together lies their hope of success.

The first problem was that of grain marketing which brought into being the S.G.C.A. which organization for a number of years carried on an educational campaign creating a farmer consciousness of solidarity and at the same time securing legislative alleviation. They secured the car distribution clause in the Grain Act, an untold boon to farmers loading over the platform. But it was seen that no legislative enactment adequately could protect agricultural interests so long as those in control of markets had no sympathy with farmers, but depended for their existence upon
what they could exact for linking the producer with the overseas market. The only satisfactory way out was for the farmers collectively to market their own grain and consequently the G.G.G. Company was organized in 1906, but not without many misgivings and questionings by farmers and others. It immediately encountered the opposition of the Winnipeg Grain Exchange and only Government threat to cancel the charter availed to secure a seat for the Company on the floor of the exchange. Another blow was dealt with the cancellation of the commission rule but the Company appealed to its supporters and maintained business although charging a commission. Since then the Company has extended its usefulness by taking over and successfully operating the Government elevators and a terminal elevator at Fort William. It has also handled staple products for consumption on the farm and extended its grain handling business to cover export. In this way the G.G.G. Co. introduced keen competition into the grain market and nevertheless was obliged to pay interest at 10%.

When in this way the central markets were thrown open to influences of supply and demand it was found that the farmers were still held up to ransom at the local elevators. The farmer who could ship in car-load lots, providing he could secure cars, was independent but the more needy man—he who hadn't a full car-load—was at the mercy of the local elevator. Grades, prices and weights were reduced and since he needs must sell his grain he had no alternative but to accept what terms he could get. Farmers found it impossible to load over the platform and the railway companies were in league with the elevator companies. At first the Grain Growers urged the Government to build or purchase and operate a system of country elevators. This scheme was adopted with unfortunate results in Manitoba. The Government however appointed a very able Commission and eventually backed a co-operative system which has achieved excellent results. The plan is for the Government to provide 85% of capital which is repayable by the Co-operative Elevator Company; only farmers may be shareholders and no person may hold more than twenty. The procedure is for a group of farmers in any district desiring to build a co-operative elevator to form a co-operative local and furnish shareholders representing 180 Fifty-dollar shares and 6000 acres of crop in the locality. 15% is paid on application for shares, the remainder being subject to call and payable out of dividends. No farmer is under obligation to sell to the Co-operative elevator more than that the group of shareholders have an interest in its business; nor is the elevator restricted to shareholders for its customers. Profits may be divided at the direction of the Company in a variety of ways: on the basis of the number of shares held, or on a patronage basis.

With such generous support from the Provincial Government and the Saskatchewan wheat crop to depend upon the Company was on a secure basis from the start and has continued in a very satisfactory financial position, extending the number of elevators and giving efficient service to farmers. Moreover, the operations have had no small influence upon capitalists' elevator companies. Healthy competition has compelled these rival concerns to appeal for custom by offering service and only those who suffered from their exactions in former days can realise what a difference that means. Moreover, this company more than any other single agency has contributed to the spread of the co-operative idea. Co-operation has become something more than a theory and it has been embodied in a concrete effective serviceable institution whose success many farmers fain would see copied in other rural enterprises. The tangible evidence of this is the freedom with which farmers are now prepared to subscribe to co-operative stock.

Many residents in Ethelton district recall the improvement wrought by the coming of the Co-Operative Elevator in Kinistino and Lipsett. These elevators do not now attract any
more business than those privately owned. Indeed, the competition between elevators is largely the personal one, the man operating the elevator. His popularity, trustworthiness, business zeal and willingness to be obliging are the determining factors which attract or repel business. With average crops there is sufficient grain during the shipping season to employ all the facilities for loading and storing at the rate which cars are to be obtained.

Next to the grain crop, the principal farm product is cattle and in the Northern District we are examining, this has been no inconsiderable one. Natural conditions favour its development in spite of adverse marketing conditions, which consisted of a few local men who at stated times toured the district buying cattle for shipping and paying as little for it as the farmer's need for cash compelled him to accept. Being unskilled in the business these men were obliged to leave a safe margin between their prices to the farmer and the market price in Winnipeg to cover possible losses; moreover, they were not able to buy or ship so as to market the beasts in the best condition. At the same time, absence of facilities for selling, shipping or keeping cattle and stock enabled the abattoir companies to dictate prices to shippers. All these conditions account for a wide discrepancy between central and local prices.

This resulted in 1915 in the appointment of a Royal Commission "to investigate any or all matters or things pertaining to the marketing of live stock and live stock products in the Province." Their recommendation was to encourage the formation of co-operative shipping associations and to establish central public markets in Saskatchewan.

As regards the first recommendation the Co-Operative Association Branch has assisted in organization of such shipping association to great effect since 1914 and the increase in number of organizations and business transactions for last year was very marked. In U.S. from 50% to 75% of business handled by commission firms comes through Co-Operative Shipping Associations and the movement is spreading. In facilitating the organization of such societies the Co-Operative Association Branch places literature, organisers and experienced shippers at the disposal of any community for the purpose.

Regarding the second recommendation of the Royal Commission the Legislation in 1918-19 provided for Stock-yards which have since been incorporated in Prince Albert, and Moose Jaw by companies somewhat similarly provided for to the Elevators. Half the Stock must be held by Agriculturists and no larger dividend than 9% may be paid. One-third the cost of building was paid by Government when evidence was furnished that Company had means to pay remainder.

These two stock-yards have Abattoir connection, as well as the U.G.G. and a varied clientele of Commission Companies, and railway communication with good surrounding cattle country and distant markets and are already influencing the market favourably to the farmer. They have been located in points favourable to future needs of the cattle raising industry in the Province without losing sight of the present requirements. Moose Jaw is most accessible to the cattle country west and south while being itself the centre of a fertile grain-growing district that is already becoming a mixed farming district. Prince Albert is in the heart of the best mixed farming district of the Province with a large area of undeveloped ranch lands to the North. The volume of business is constantly increasing making more accommodation necessary.

A closer study of the way in which the scheme works locally may indicate its advantages. Mention has been made of the old
private dealers through whom the farmer formerly shipped his cattle all the way to Winnipeg suffering loss in price, shrinkage and condition and transportation expenses. The old method still prevails among those who are suspicious and mistrustful of co-operative effort and their number is not inconsiderable, but as in other cases the provision of new facilities has brought the old method's prices on a more businesslike basis in order to compete with it. But even yet, every 400 lbs sold through a dealer costs two dollars as against eighty-five cents through a co-operative shipping association.

At Kinistino a number of Grain Growers Local inspired the organization of a Co-Operative Association which since the opening of the Prince Albert Stock Yards has handled, at intervals, shipments of cattle and live stock. Although using the P.A. Stock Yards and the Grain Growers Company wherever prices were favourable, the Association was free at all times to ship direct to Winnipeg when that market was better. The Manager of the Association is in communication by telephone with farmers waiting to sell cattle and he informs them when he is loading a car. At that date they bring their animals to town. Here is the first saving; the Co-Operative Association has an interest in the weighing scales and no charge is made to farmers for weighing cattle. Each animal is weighed and recorded separately so that no farmer loses by the quality or condition of his neighbour's cattle compared with his own and the farmer with one small animal secures equal consideration. When the car is loaded and billed out the Manager either goes with it or instructs the W.C.C. at destination to handle it. If sent to P.A. the Stock Yards under Government Inspection provide excellent facilities for pens, feed, water etc. at a cost basis. Here the animals are weighed and graded and sold individually and receipts and cheque forwarded without delay. Either of two methods may be followed, the Commission Company may deduct charges and forward to owner or as is preferred by the Kinistino Association, one cheque sent out for the whole in favour of the Association which deducts all charges pro rata before issuing cheques to owners. The scheme has been operating long enough to justify itself in the eyes of most farmers and to arouse the opposition of dealers. These men being in touch with Abattoir can sometimes anticipate the market which is a means of pecuniary benefit to themselves but which in their hostility to co-operative livestock marketing they sometimes use to cut prices. Co-operative shipping must always stand to lose by a temporary drop in the market between shipping and selling but in the long run losses from this cause will be offset by gains. Of all the shipments during one year only one case occurred which involved a loss on a shipment to Winnipeg which might have been disposed of on the track to a higher dealer. Needless to say, this instance was well advertised by the dealers. However, farmers have already benefitted by co-operative shipping and they are shrewd enough to see that the dealer can afford to lose on a single shipment if by so doing he breaks up co-operation and leaves himself in sole possession of the local market.

The benefits of Co-Operative Live Stock markets, enumerated briefly, have been as follows:

1. It eliminates the local or travelling buyers with the attendant duplication of work and heavy expense which their operations entail.

2. It brings the producer and consumer one step closer together insuring better prices to the former and cheaper meat to the latter.

3. Each farmer's stock being sold by itself each received only the just reward for his efforts.

4. The small producer is placed in a position to command the same prices as the farmer having a car lot or more for sale.
5. Working together with others who are producing under the same conditions as themselves, the members in the Association become enthused with a spirit of friendly rivalry and are inspired to put forth every effort to produce high-class stock which will bring in the best returns.

6. Shipments made as above outlined can be handled much more economically by the railway company than if forwarded in the ordinary haphazard manner.

After grain and live stock, the dairy products of the farm are of great importance. The Western farmer generally pays his household running expenses by this means. Here the market problem is the quality of the products as they reach market rather than the price. Milk, cream, butter, eggs, cheese may greatly deteriorate between the time they leave the farm and reach the consumer. This has created the need for creameries and once again co-operative action has achieved the desired result. The Saskatchewan Co-Operative Creameries Limited was incorporated by a special act of Parliament in 1917 and commenced business the same year. Combined cold storage and creamery plants of modern design are in operation at Melville and Melfort. Milk, cream, dairy butter, eggs and poultry are handled. Farmers bring their products to market while fresh and receive approximate market prices at time of delivery and profits are later distributed on the basis of business transacted. By this means the farmer is able to utilize modern machinery, avoid trouble and inconvenience of handling without adequate equipment, market in good condition and receive full value for his products.

All these co-operative enterprises, both buying and selling, owe much to sympathetic government consideration. From the formation of the Province in 1905 the government has been noticeably anxious to further agricultural interests and in 1914 it established the Co-operative Branch Organization under the Department of Agriculture which has ever since been actively assisting and installing various forms of co-operative enterprise. Its policy is to undertake the organization and establishment of essential services and to hand them over as going concerns to co-operative associations formed for the purpose.

For six years the Branch has acted as Wool Marketing agency for the sheepmen of Saskatchewan. Wool is weighed, graded and warehoused under Government supervision at Regina and then shipped in car-lots to the Canadian Co-Operative Wool Growers, Western Ontario, which Company handle and attend to the active sale and marketing. This company has now opened a branch in Regina and in future will relieve the Branch of the necessity for providing facilities for Saskatchewan sheepmen.

Mention has already been made of the influence of the Branch in advocating Co-Operative livestock marketing Associations. In 1919 it instituted a new venture in the way of horse sales. Statistics show that Saskatchewan now has more horses than any province in the Dominion and yet it frequently happens that local demands for horses cannot be met. It was thought that a well organized & advertised series of auction sales would bring buyer and seller together. The result justified the effort but it was found that many inferior horses were offered which were not wanted. In future such sales will be continued but emphasis will be placed on the class and condition of stock.

The Headquarters of the Co-Operative Branch is at Regina but a branch office is maintained at Winnipeg.

While dealing with co-operative trading, reference should be made to the work of Co-Operative Associations. After the G.G.
had been running several years a good number of locals had
developed collective buying in carload lots in order to reduce
prices on such commodities as binder-twine, fencing, flour, coal,
lumber etc. This is still done by Ethelton Grain Growers to-day.
In 1914 the Association decided to establish a central wholesale
trading department for the service of trading locals. It was a
big venture without capital or precedent to go upon and in the
face of relentless opposition from merchant association. In the
course of a rapidly expanding business some mistakes and mis-
fortunes have occurred which have taught valuable lessons.
There is always the danger of heavy stocks having to be carried
over at a loss as occurred in the case of binder twine in 1919
and the success of the Association can only be guaranteed by
continued loyalty of locals in placing orders.

The outstanding difficulty is that of bad business methods
which make credit transactions extremely precarious and costly.
It would be far more satisfactory if the Central could do all its
business on a directly cash basis. This imposes a condition
upon locals and individual farmers which they are reluctant and
sometimes unable to meet and central has been obliged to relax it
in many instances. Yet the central advocates credit being secured
from credit institutions in order to facilitate direct and un-
trammelled trading operations.

Another condition of success is that farmers individually
and collectively anticipate their needs so as to order in
advance of their requirements and in bulk quantities. If these
two main conditions were complied with there is no doubt that the
Co-Operative Association could eliminate the unreasonably high
selling costs of every line of business, due to competitive
salesmanship, accounting, collecting, bad debts, counter sales,
advertising and display.

The Central Association has encouraged locals to become
incorporated and there are now nearly four hundred incorporated
under the Act. Most of these are holders of Capital Stock in
the Central Association at Regina and share in the surplus earn-
ings on the patronage basis. The Association at Kinistino has
been mentioned in connection with cattle shipments. It has a
store and does a retail cash business in staple products, handles
at wholesale coal, binder twine, fencing material, builders' sup-
plies etc. It finds a cash business very difficult to carry on
with farmers and the writer heard the Manager make a strong appeal
to Ethelton Grain Growers for loyal support. He explained the
difficulties of operating with a limited capital which was ab-
sorbed in building and equipment leaving no cash margin for
business. The plan he outlined was the sale at fair prices of
groceries, flour and feed, making a fair profit and receiving in
return butter and eggs in trade. The dry goods involve too big
an outlay and risk. This Association handles implements for the
U.G.G. on a commission basis which adds nothing to catalogue prices.
Since no stock is carried a delay is involved after order is re-
ceived and means a serious difficulty in the case of repairs. Coal
also is handled on a commission basis less than half that charged
by the ordinary dealer and can be more conveniently ordered than
through an unincorporated local, since it obviates the necessity
of sending cash with order. Ethelton Local purchased its coal
through Kinistino Association and through delay in ordering
received delivery in the middle of harvest when farmers were not
free to haul it home which mis-management cost more than they
saved by co-operation.

A further stage of co-operative markets which is now
being openly advocated is that of pooling the wheat crop. In
1918 this was done under the Dominion Government Wheat Board which
however was a war measure and for that reason was accepted both
by farmers and the Grain Trade as such, although neither at that time approved of the principle. The results were satisfactory to the farmers. The Wheat Board functioned chiefly in a time of world scarcity and rising prices. It was sure of a market and was only concerned to sell at most advantageous terms. The plan was to pay a flat rate on all grain brought to market and issue participation certificates. The grain was marketed through the established machinery at a determined commission rate. The crop was then pooled and sold as the commission decided and the profits apportioned on a basis of the participation certificates. In this way every farmer received the same price according to grade, irrespective of quantity grown, time sold. The advantage of this to the poorer farmer who having a small crop gets threshed later and usually markets his crop after the market has fallen, is apparent. But the fact of unified selling seems to offset the advantage of catching the top of the market to the more favourably situated farmer and there was little criticism of the Board in the later months of its operation.

Last year the Government in view of the fact that Allied European Governments were no longer buying in concert, decided to discontinue the Wheat Board and since that time, Western farmers have been seeking for an effective substitute. The agitation has been furthered by the decline in prices accentuated in the case of farm products. Farmers noticed the fall in price coincided with the abolition of the Wheat Board and attributed the decline to that cause. Now, in the face of World conditions, no Wheat Board could have maintained the price of wheat at last year’s level but it might have tempered the wind to the shorn lambs and enabled the remote communities to market and finance on their crop as and when it could be brought to market.

It is evident that farmers are unwilling to go back to the old system of individual marketing. Not only does it leave the farmer at the mercy of the speculative interests in Canada with whom he must deal but when the wheat reaches the overseas market buyers and other producers come on the market collectively. Britain is buying through a Royal Commission; Australia pools her crop and sells through a Wheat Committee in London. On the face of it it is not fair that Canada’s farmers should have to compete individually with such opposition. The present world marketing conditions call for some system of national marketing.

The bête noir of the Saskatchewan farmer however is the Grain Exchange. He sees 300 men connected with that institution who control the marketing of his product and make huge profits out of the privilege. He suspects that they deliberately influence prices to serve favourable buying and selling opportunities and he believes that a system like the Wheat Board might be devised to eliminate the Grain Exchange. However, that may be, it is true that in the absence of any other machinery the Grain Exchange has served a useful purpose for which the farmer gives no credit in reducing some of the risks of marketing to the farmer. In the past, it has been instrumental in providing facilities for marketing, guaranteeing honest weights and correct grades, developing facilities for storage, cleaning, drying etc. organizing uniform trade rules and procedure, creating banking facilities for crop marketing, determining a uniform price for all parts of the country at all seasons of the year in conformity with World price and safeguarding the commercial buyer and seller from loss by means of hedging. No discussion of the Grain Exchange is complete without recognition of these services.

Still the question arises as to whether the institution which has these things to its credit can justify its existence now. Many of these advantages such as grades, equipment, banks etc. have appeared to stay irrespective of what happens to the
Grain Exchange, and all of the others can be secured by a system of National Marketing. The objectionable element is that of speculation but that inheres in the marketing of farm produce. Any exclusion of the speculator throws the risk back; either it must be borne by the farmer or miller or the industrial consumer, or the speculator or through unified selling by the whole farming community. Where it will fall depends upon the respective strength of these parties. If the speculator carries it he must be paid for his risk; if it falls upon millers it will interfere with business. At present it falls upon the farmer and creates embarrassment for individual farmers that almost ruins some.

Another alternative is a contract wheat pool which has been considered and advanced by the Canadian Council of Agriculture but coldly received by leaders in Saskatchewan. Arrangements must be made with elevators, banks and the necessary Legislation secured. The Corporation would then invite farmers to sign contracts to deliver all their wheat to order for five years and only when contracts have been signed representing 60% of the Canadian acreage under wheat would it be possible for the Pool to operate. The magnitude and complexity of these pre-requisites raise a tremendous barrier. The financial question is in itself a difficulty of first magnitude from the point of view of the Corporation, the Bankers and the individual farmer. Those farmers have obligations maturing early in the fall and it is very doubtful if 50% will be enough returns from his crop to carry the average farmer for six months. The contract ties the farmer's hands so tightly that it is not likely it will be entered into for five years without greater promise of success than is at present offered. The Corporation has no more backing than the integrity and capability of its directors, yet for its mistakes and misfortunes the pooled crop must be held as security. There is every probability that the organized grain trade would fight the pool from its inception and with the small number of elevators that might be under its influence the inference is that the burden of the struggle would fall upon the farmers who would be forced to load over platforms. To offset this there would probably be a reduction in the cost of handling and possibly a higher general price but this would be equally enjoyed by farmers who do not join the pool.

It would seem then that this is an undertaking too large to be launched without government backing or private capital. Nor is it necessary that one class of the community should thus have to stand alone in securing fair conditions of marketing its products. The urgency of the situation from the point of view of the standard of living on the farm and the effect upon production make it a national question to which all the resources of the state should be applied. The Government of Saskatchewan are at present making an investigation of the situation and are prepared to take action if necessary. A Provincial Government pool would be more effective than a Contract Pool since at least it would have the authority and backing of the Province; but it seems more advisable that the problem, which is common to several Provinces, should be solved on a broad national basis.

National marketing has been successfully carried out with staple commodities other than Canadian Wheat. Australian wool, Brazilian coffee, Mexican sugarcane have all been marketed under government control to eliminate destructive competition and excessive selling costs and the Wheat Board has shown what the Canadian Government can do. There is no doubt among certain sections of the farmers a suspicion of a Government appointed Board whose policy might be corruptly influenced, but necessary safeguards can be provided which will ensure the honesty and efficiency of any such selling agency. Such a Board might do a great deal in directing products and anticipating world conditions to enable
the farmer to cope with them. In such a way can the risks of marketing be removed from the shoulders of the individual farmer and spread over the whole agricultural community and Canadian wheat be placed upon the overseas market in equal terms with that from competing countries, Argentina, Australia and India.

Having achieved so much by means of co-operative marketing the co-operative Branch is now asking whether the time is not ripe for a co-operative productive movement whereby:

(1) More and better produce can be produced;
(2) Products being uniform in kind and quality and available in large quantities within a restricted area may be marketed to better advantage;
(3) New interest in products is aroused and up-to-date information is made available to the producer.

One suggested line is that of producing better stock through a Community Breeders Association. Many districts are just now either going into mixed farming for the first time or replacing poor grade with better stock, so that it would be an opportune time for interested farmers to get together in a concerted effort to establish one or two good strains and so economical use of sires. Another co-operative line of productive activity highly recommended is that of seed growing. Experimental Farm observations show that seed produced in Saskatchewan possesses advantages over that grown elsewhere, due probably to richness of soil and variety of differential Northern Climate. Moreover, large tracts of new land could be utilised so that such seed could be kept pure and clean. Such enterprises have been successfully operated in U.S. corn belt in Ontario and Maritime Provinces and there is no doubt that it could be made to succeed in Saskatchewan with profit to agriculture at large.

Potato growing is an enterprise that might through co-operation change the province from an exporting to an importing country for this commodity. No place is more favourable. In size, quality, quantity and freedom from disease potatoes grown in Northern Saskatchewan leave nothing to be desired. Good markets could be found for surplus seed. Co-operation would secure uniformity in varieties and make possible the utilization of machinery and expert supervision and inspection for seed.

The improper handling of eggs for Canadian market resulted annually in a loss of upwards of 1,000,000; this has been offset in part by the Egg Marketing Act which requires all eggs to be candled before being offered for sale. Co-operation Egg Circles would check loss in the course of production. The means by which this would be effected are:

1. Practising proper methods of production,
2. Proper handling and storage on farm,
3. Marketing at regular and frequent intervals and by the shortest route from producer to consumer.
4. Sale to Commercial units (crated)
5. The use of a stamp or trade-mark.

Egg circles commonly operate in Eastern Canada and one is doing business successfully in Lloydminster. 17 thirty dozen crates were sold weekly at a premium of 5 cents a dozen on the market price.

The co-operative Branch further advocates the organization of Beef Rings as a means of providing fresh meat throughout the year. In communities such that at Ethelton distance from market makes it difficult to secure a steady supply of fresh meat so that cured meat forms a larger part of family diet than is good for the health of the palate. Pleasant Valley has for a number of years
maintained two very successful beef rings. And a number of Ethelton people participated, taking turns in rotation to transport and deliver to the whole group. This year Ethelton Grain Growers attempted to organize a beef ring of their own and even killed and distributed one beast but the butcher was neither skilled in the art of killing nor familiar with the system of division and rotation and after one attempt declined the honour. Pleasant Valley Ring have an experienced butcher who has now handled the ring for several years and he has an assistant capable of taking his place and the machinery works with perfect harmony and satisfaction. The system is for each farmer to supply a prime beast in turn which is systematically divided among the members so that each in turn receives each portion of the carcase and a ration includes a roast, a boiling piece and a steak. The animal is delivered one day and each member is responsible for removing his ration before 8 a.m. on the following day. A price is set on the dressed weight of all animals and record is kept of individual distribution. At the end of the summer adjustment is made in cash between the weight of animal sold and meat received by each person. The financial outlay involved is very small. The butcher usually receives a set fee per head of slaughtered with equipment which is paid for by an annual membership fee. The value of the organization consists not only in reducing the cost but in healthfulness and agreeableness which it gives to life on the farm. It is in a multitude of such added details that rural life is made attractive.

We have now considered what can be done by co-operative organization especially in relation to controlling price but this only brings farmers to a position where they can meet on even terms with other industries. There still remains the need for a national policy which will unite all industries in a co-operative commonwealth. It cannot be said that Federal Governments have shown the same solicitude or even open opportunity towards farmers as has characterized Provincial Governments, Industrial and Commercial concerns have more easily and frequently gained the ear of Dominion Ministers and Councils. Mention has already been made of necessary Federal Government assistance in providing funds for credit schemes and machinery therefor.

SECTION V - Taxation and Administration.

The Rural Municipality is a most effective administrative unit in Saskatchewan. It gives all the responsibility and privileges of self-government in purely local matters to the local community and awakens interest and effort in the solution of administrative problems. All taxes, except Dominion, are collected through these agencies and paid out to the various bodies expending them. Provincial wide prosperity of Rural Municipalities is endorsed by the Deputy Minister's report for last year wherein he indicates that in seven years 58 villages and 5 towns more than 90% of taxes were collected and in 77 Rural Municipalities, 142 villages and 16 towns collections exceeded 75%. The only difficulty is for Provincial taxation there is likely to be unequal valuation in different Municipalities with consequent inequality of taxation. To prevent this the Wild Lands Tax Commissioner acts with two appointees from the Rural Municipalities Association to act as a committee of three to equalise assessments.

The effectiveness of the R.M. as an administrative unit is further indicated by the widespread desire to enlarge school districts at least for administrative purposes to coincide with the
the R.M. and the necessity for competent Secretaries and Auditors. This question will probably be permanently dealt with in the present Session of the Legislature. At present the Trustees of each school district control expenditure and the Secretary of the Rural Municipality merely makes the assessment and collection. This involves unnecessary multiplicity of Trustees, misdirected Trustees' effort, inequality of school support, abuses in selection of teachers due to parochial views and general inefficiency. The consolidation of school administration within the R.M. would make the unit for educational as it is for most other forms of taxation, thus guaranteeing educational opportunities to all living within the community. All assessable land would be taxed and included in established school districts which would increase available funds for education.

The main business of the Rural Municipalities from the point of view of local interest, as well as of cost is that of roads. From 60% to 70% of purely municipal revenue is devoted to this purpose and Municipal taxes are levied at the maximum so important is it considered. Speaking in the Federal House in 1905 Sir Walter Scott declared that in his judgment good wagon roads were of greater importance to the rural community than railroads. They are the arteries along which intercourse travels bringing life and health to the rural districts. Along the road comes the mail and the car with socialising influences. Over the road goes the produce to market and education is closely bound up with good roads for not only is the consolidation of rural schools conditional on good roads but difficulties of transit are responsible for many missed school days at the rural school.

The common practice and the one in vogue in Fletts Springs R.M. is to divide the Municipality into districts represented by one Councillor and give to each an appropriation to be expended under the Councillor's direction. Local road foremen appointed by him secure labour from near-by farmers, who pay taxes in this way. In early days the system had its advantages; notwithstanding the scarcity of labour, farmers were interested enough to get out and do necessary work by which they would benefit, and it was preferable to do work than to pay cash for taxes. The objection to the system is that farmers are becoming more independent and able to do without this kind of revenue, finding it more profitable to devote their time to improvement work on their own farms. They are therefore difficult to secure when needed, unwilling to do a full day's work, and devote much time and equipment to unnecessary work. The time has therefore come when R.M.s are considering the advisability of purchasing a full road-making outfit and maintaining a regular road gang, or of letting contracts for work to be done. This may be expensive but with supervision it should be more satisfactory. Farmers will be able to stay with their own work during the summer season and work will be done by skilled and experienced men.

The cost of road-making with the scarcity of labour is the greatest obstacle. The importance is universally admitted the only question being how to arrive at a required result at the least possible cost. In this connection the Highways Department is constantly experimenting with different types of road and various kinds of traffic and makes recommendations to Municipalities based on the results. In addition to assisting Municipalities with their own Road Systems the Provincial Government has in view the larger needs of the Province for Highways and in the last Session of the Legislature the Minister of Highways outlined an ambitious programme for intersecting the Province with a thorough system of good suitable roads. This scheme is part of a Federal aid plan
whereby the Federal Government will contribute $1,800,000 to Saskatchewan the province spending 16 for every 4 of aid. He summed up his plan thus: "I assure our people that the Government fully appreciates the importance of good roads to business, to social life, to the church, to the school and to the building up of the home life of the Province. These two main principles are always kept in view; first the development of a system of highways that will bring the greatest service to the greatest number of the people of the province and second, to furnish as soon as possible the type of road needed to efficiently carry the traffic that will go over it at the least possible ultimate cost to the public treasury."

Better roads and the motor car have been one factor in destroying the isolation of rural life and bringing rural communities within reach of each other. Another equally important factor in this respect is the telephone which has shown marked progress in the last few years. Traffic over Saskatchewan lines is now ten times what it was in 1910. At the present time Saskatchewan has an equal per capita instalment of 'phones with the U.S. and Sweden is the only country that exceeds us, and as the Superintendent of Rural Phones declares "there is every indication that before many years have gone over our heads Saskatchewan will take the premier place in this respect." This is natural in a country such as ours where long distances are the rule and telephones which was considered formerly a luxury are now one of the indispensable accessories of farm life.

Telephone companies are organized in Municipalities. They are financed by sale of debentures repayable out of taxes. All the land along which any telephone line runs is subject to a levy on an acreage basis and only those pay the telephone levy which ranges from 8¢ to 15¢ per quarter. It has been increasingly difficult to sell telephone debentures at less than 8% and this has restricted construction to some extent. It is noticeable now that debentures are finding a market in the originating district. Evidently there are local savings for capital extension in Saskatchewan.

Local control of Taxation removes many of the disagreeable associations of the official tax gatherer. Assessments under local control subject simply to a levelling up with other Municipalities for Provincial purposes. The main Municipal Tax is at present 10 milles on the dollar as high as it can be levied. It is based upon quality of land, proximity of school, church, the quality of the road giving approach to it but improvements and buildings are not to be taken into consideration in order not to discourage industry and capital expenditure. This averages about $13.22 per quarter section and is the only Municipal Tax disposable by the Council. All other taxes have to be handed over to other authorities. At Ethelton the rate works out to about $20 per quarter section and is paid to the Order of the Trustees by the Municipality whether it has been collected or not. There is a general feeling that the cost of education is too high for the inadequate results obtained.

Provincial Taxes are imposed by the Province and the Municipality simply acts as collector. The proceeds are transmitted to the Provincial Treasurer at regular intervals as collected. First of these is the Public Revenue rate of 2 milles on the dollar on the assessed valuation. This is used for general Provincial purposes. Then there is the Supplementary Revenue Rate of one cent per acre on all lands in the Province outside Town, Village or City School Districts. It is intended to be used entirely for educational purposes and the idea of it is to make those lands not included in any school district pay something towards the cost of education. About 80% goes to the Rural Schools and the balance is divided between grants to High Schools and the University. There is a further tax, The Wild Lands Tax, which is imposed upon all land where the owner will not bring a specified amount under cultivation, the amount of cultivation varying according to the quantity of land he owns.
It is when we turn to Federal revenues that dissatisfaction is widely expressed and that not simply since war expenditures added to the burden. The criticism among Western farmers is concerned less with the quantity than with the methods of raising national revenues, the principal and long-established grievance being connected with protective Tariff. It is felt that the Tariff as it has grown to be is an extravagant, corrupt, restrictive and costly means of raising revenue which if it cannot be immediately and completely abolished may be, to a large degree, replaced by direct taxation.

The war has also raised the cost of living almost and the effect of the tariff is to accentuate that tendency. The effect of this upon agriculture is to increase the cost of production through materials, equipment and wages which cost is at present so high that at average prices farming is not profitable. We have already discussed ways and means whereby better prices may be obtained. The other side of the problem from which it can be effectively solved is to reduce the cost. No single cause would do more to put farming operations upon a paying basis than an appreciable reduction of the tariffs which the tariff permits manufacturers and merchants to exact from the purchasing agriculturist.

The war has added to our national financial burdens so heavily that our annual expenditure now exceeds our pre-war national debt. This creates a situation calling for serious and scientific treatment. The fundamental means by which such titanic obligations may be met is surely by stimulating production and developing our rich resources, the most convenient of which are agricultural lands. Instead of doing this the Tariff, by increasing the price of machine-made goods restricts development and lessens production.

The Tariff while designated as a national policy is in reality a drag upon the nation in the interest of one section—the industrial portion. A truly national policy would regard the protection of industries in the order of their importance in which case Agriculture would take priority. What really happens is that the most completely organised industries and businesses gain the ear of the government and agriculture not only receives no assistance but is penalised and restricted to more than the extent to which others receive support. There is no denying that while other industries receive protection, bonus guaranteed bonds and every other kind of help and encouragement Agriculture has not yet been recognised as the basic industry. It seems that a wiser course would be to give agriculture first consideration and remove all barriers to its free and full development and prosperity and marketing what it produces. Other industries could then be considered insofar as they contribute to national well-being and it would be found that those which were really necessary to the new national economy would be naturally strong enough to stand on their own feet.

It is in view of such considerations as these that the Organised Farmers of Canada give a prominent place in their political platform to a reduction of the Tariff.

As a method of taxation, apart from its effects upon industry and agriculture the Tariff is of doubtful expediency. Only a fraction of the extra charge paid by the consumer upon taxable commodities eventually reaches the exchequer. Every fresh handling of the commodity means a commission exacted, not only on the cost of the article but also on the tax. Added to this is the amount by which home manufacturers are protected which is paid by the consumer as a tax but goes directly to the manufacturer. The loss to revenue is great but in uncertainty and indirectness is as bad. As far as the farmers are concerned they are prepared to bear their share of national expenditure, but they would like to know how it is being paid and that it goes to the purpose for which it is collected, namely, the maintenance of the State.
Of the means of raising revenue by Direct Taxation the first suggested to replace the Tariff is the Income Tax on all incomes. But while the farmers, through their leaders, have been asking for this method of taxation, since it was imposed in 1917 it has been assailed nowhere so fiercely as among the workers on the land. Ethelton Grain Growers, like many other Locals, held an indignation meeting and memorialised the Department. However they are careful to say that it is not the income tax that is objectionable but the inquisitorial methods by which it is assessed.

The first objection is that it calls for detailed book-keeping on the form. Now the main form asks for no information that would require an elaborate system of book-keeping if it be recognised that these documents are only required to be honest and fair statements of what a farmer believes to have been his expenditure. But for that matter it would be a good thing if the income tax led to the universal adoption of some simple system of farm cost accounting. It would be a revelation to many farmers who at present are not running their business on a profitable basis.

Even the income tax form filled up from memory has already thrown some light on unprofitable enterprises and there are many such being continued unwittingly by the farmer. It is becoming recognised that farming is now a business and as such, business methods must be adopted. So we found from our study of Credit and so we find from the operation of the income tax. The objection to filling in forms is similarly unreasonable. Everything is confidential and the only reason for wanting to hide facts is the desire to avoid payment of duty. As our educational standards move forward this prejudice against filling in forms will disappear. Forms might indeed be simplified. At present there is one form for all farmers in Canada and consequently much space having no meaning for the Westerner. It would seem to be a better plan to have separate forms for East and West.

One feature that can be legitimately questioned is the wisdom of taxing income devoted to capital investment. Care is taken to distinguish between sale of capital and income but where income is expended in stock, equipment and buildings etc. it is still taxable. It would be a more profitable policy even from the point of view of revenue to encourage such saving for investment by granting immunity from taxation. Similarly no exemption is allowed for household help or for repairs to dwellings. Where a number of men are employed on a farm it surely is part of the legitimate operating expenses to provide household help to feed them. And surely a good dwelling house is part of the necessary equipment of a Western farm which must be replaced. Assessments for ordinary taxation exclude these things in order to encourage their production. Does that not seem a wiser course, all things considered? But the most serious fault to be found is connected with department circulars emanating from district offices which reveal a woeful ignorance of farm operations and invite the scorn and indignation of practical farmers. Many were subjected to offensive suggestions for amending statements of expenditures and inquisitorial requests for detailed information concerning threshing bills. Others were required to furnish names, ages of stock covering a period of seven years. These vexatious details are already being remedied. In the main the Act is a good one and will appeal to every public spirited citizen. It aims to adjust the burden of taxation to ability to pay and to collect it directly. Incomes less than $2000 are exempt with further extension of $200 for every child under 18, and the tax is graduated from 4% on incomes between $2000 and $6000 to 66% on million dollar incomes. There is no doubt that if a reliable method of assessment can be evolved which will not disaffect a large portion of taxpayers this will be the most satisfactory fiscal instrument of the Dominion.

The whole subject of taxation is coming in for serious study and examination in view of the colossal revenues needed and
the contraction taking place in incomes. The most scientific system will have to be utilised and at the same time public and private extravagances must be curtailed if the government obligations are to be continued to be met without strangleing essential industries.

SECTION VI - Social and Cultural Progress.

We have in previous sections surveyed the business, technical and vocational phases of agricultural life; the difficulties and possible solutions. We now turn to the life of the people for which they would consider all the rest is but means to the end. Against this view protest must be made. The true social life of the West will be found in the conditions of agricultural occupations. Common interests will most readily be found among activities and pursuits in which all can take part. Any attempt to transplant urban modes of life to rural conditions will probably fail and it deserves to do so. The hope for a satisfactory rural social life lies in recognition of the fact that farm occupations can become full of varied interests; that an enlightened and determined community can build up in the country a rich, wholesome, strong and cultured people.

One institution already at work deserves special notice because it is indigenous and has been created by the farmers themselves as a result of and as an attempt to improve adverse economic conditions. The Saskatchewan Grain Growers Association is widely known for its extensive achievements of co-operative trading organization but it has never regarded itself as a mere trading concern nor has its influence been limited to marketing considerations. Its secretary in an official pamphlet sets out the aims of the Association as follows:

"The problems which command the attention of the Association involve everything that concerns the mental, moral and material well-being of all the people upon the land. The activities of the Association are essentially educational, for before we can hope to secure all the reforms so necessary to the bettering of conditions for the agriculturist we must educate ourselves to an understanding of the problems which are involved. The Association is strictly non-partisan and numbers amongst its members men and women of all shades of political opinion. It is working for better social conditions upon the farm, for better roads, more hospitals and physicians, better schools and better home environment. We want better houses, brighter, healthier homes, with more comforts and conveniences for our women and we want them for less money. We seek to create an environment which will ensure a more joyous childhood for our boys and girls, with greater opportunities to fit them for a better, broader and nobler manhood and womanhood."

The great achievements of the Grain Growers in connection with grain marketing have already been indicated. These two successes laid the basis of farmer organizations and co-operative buying and gave notice to the nation that henceforth the farmers as a class must be reckoned with. But while the concrete results are more in the mind of the casual observer both inside and outside organization it is probable that the intangible results or benefits of the movement have outweighed the material gains. It has been a good thing for the farmers to acquire elevators and better prices for their goods bought and sold and thereby to add to their homes and enjoy better food and clothing, but it is immeasurable gain that in so doing farmers have discovered themselves and their neighbours. They have given thought and effort involving sacrifice and sympathy for the common good and in this way the influence of the farmers co-operative movement has penetrated the whole nation and it is
most significant that the Saskatchewan Grain Growers have not gained their ends by revolutionary tactics. Under the most extreme provocation the leaders have always advocated constitutional methods trusting to the slower but more permanent process of education to sustain their cause.

No greater indictment of present economic order in Canada can be found than the social conditions under which rural peoples live in the Canadian West. What the slum is to European civilization so the average farm home is to Western civilization. It is at once the result and the indication of unequal distribution of wealth through the exploitation of one class of the community. Working, planning and worrying the farmer lacks the means and leisure for a full life for himself and his family. Side by side with its efforts to improve his economic conditions the Grain Growers Association has sought to lead the farmer to utilize the advantages gained. It has ever stood for social activities. Its organization department urge:

"The Association is a social organization, Picnics, Sports, Socials, Bees, anything that will get the farmers young and old, men and women, boys and girls, to meet and to learn to know and to appreciate each other is worth while. Gopher hunts, with the losing side to give a supper are very popular and very valuable. A bee to help a sick or unfortunate member is excellent. Learn how to play. Break loose from your cares once in a while. Pretend that you are young. Leave dignity and conventionality at home for a day. Allow yourself the luxury of feeling free and natural. It will renew your youth and bring you into better understanding with your neighbours and your children."

To this end it has a young people's section which offers recognition and guidance to boys and girls clubs linking them up with the community through the parent organization. In this connection it advocates training boys and girls for community leadership by practice in conducting their own meetings.

But the greatest social achievements of the G.G.A. have been reached through its women's section: The club movement among farm women grew primarily out of a pronounced need for some form of social intercourse. The monotony and isolation of farm life with its consequent restricted opportunities for recreation and development of service was the despair of many a thinking woman. How was she to retain the advantages which life on the land offered to her, the privacy, the simplicity, the joy and restfulness of the life lived close to nature and at the same time effectively assist social movements for the betterment of community and national life. As an individual she could accomplish little. She must become part of an organization. As someone has aptly described the awakening:

"Women began to see that back of their special department and problems the efficient management of the home and the care and training of children, lay the economic problem. Labour-saving devices, conservation of health, better rural schools and higher education were directly connected with better markets, co-operative buying and selling and better agricultural credit. In other words, the farmers' problems were their wives' problems too. What could be more natural than that she should assist the farmers' Movement and that is exactly what she did."

The women's section is organised through homemakers' clubs which do part of their work separately in sewing circles, teas, socials, sewing contests, redresses and patriotic work and discussions on the care and training of children, first aid, temperance and moral reform, health and hygiene, women and the franchise, social betterment etc.

The results of this movement in the life of women condemned to loneliness and privations of prairie life cannot be adequately described; they are the increased interest of women in one another
and a growth of the sympathetic understanding of the other woman's position.

The movement has been of tremendous educational value. Not only has it educated farmers in the undreamt of possibilities of co-operation but the organization has ever followed a policy of informing and enlightening the community on all matters pertaining to citizenship. Recommended forms for meetings are debates, lectures, essays and readings, all to be conducted in proper order; study circles for considering social and political questions are also advocated. The G.G.A. claims the credit for much of the progressive legislation passed during recent years as being the outcome of its educational policy. Its official publication "The Guide" is widely read by the farmers.

Its political activities are too numerous to mention. So strong is its influence in the Province that almost any representations it makes to the Provincial Government are sure of sympathetic consideration. Indeed some of its trusted leaders hold executive positions in the Legislature. A year ago the annual convention asked for a provincial platform to be drawn up but so little was to be gained that no interest was aroused and the slight response decided its abandonment.

Not so with Federal politics. Through the Canadian Council of Agriculture a Farmers Platform was drafted and a Dominion-wide organization effected which included this province. This organization included a campaign for funds by small subscriptions with which to fight the next general election. In the meantime several important bye-elections have been won and the Farmers Platform has become a political force.

But prior to separate participation in politics the G.G.A. achieved many legislative enactments by educational propaganda and executive representations. Among the epoch-making legislative measures for which it shares responsibility are the Grain Act, Co-Operative Associations and Elevators, Mail Insurance, Women's Franchise and Temperance not to mention lesser bills and amendments. Always the Association has endeavoured to steer clear of party political prejudices and to advocate large national policies.

A very useful service rendered to its members consists of a Legal Bureau in close connection with the executive office. This utility is maintained from a fighting fund contributed by the Locals. Legal advice is given in connection with any matter relating to farm business and where necessary action is taken by legal process ending in the courts. The many items of modern farm business that involve legal knowledge and the well-known costliness of legal procedure combine to make this service an untold boon not simply to the individual farmer whose case is taken up but through test cases and precedents whereby legal acts, methods and interpretations become definitely established.

Side by side with the Grain Growers Association and working in close harmony with them but more closely connected with the Department of Agriculture and the University Agricultural College through the Extension Department are the Agricultural Societies. The aims and functions of these organizations have already been discussed. They are a socialising agency of the best type, namely, such as cultivate a community interest upon vocational basis.

The farmers movement is one of the most hopeful signs of the times. Strong in every province and consolidated Dominion wide through the Canadian Council of Agriculture and its political organization, it promises to exert a sane, wholesome and
progressive direction to national destinies. The church too often divides; the school only reaches a portion of the community, but the farmer's organization because of its relation to the economic life has a point of contact with the whole farming community.

Education.

The history of Western Canada contains many examples of heroic self-sacrificing efforts in the cause of education. The training of our early settlers received in their Eastern homes on this side and beyond the Atlantic taught them to attach great importance to education which the difficulties and hindrances of pioneer life were not able to dilute. The rural school was transplanted from the Eastern states where it arose as a community enterprise in which each group organised to support its own school as best it could. To-day it is being recognised that the small rural school has outlived its usefulness and must be supplanted by a more effective unit of organization. In 1916 Dr. Foght was commissioned by Legislative Government to investigate the Prairie School-house, which Dr. Foght declared "does not meet modern community needs in Saskatchewan." Criticism is based on every phase of school organization. Inspection of the scattered small schools is difficult while effective supervision necessary with a large proportion of young and inexperienced teachers is out of the question. Although compulsory attendance is adopted in theory, so many live at a distance from school that it is most difficult for them to be present regularly. The actual enrolment from the normal school population is 77.75% while Dr. Foght found actual attendance to be 56.70% of enrolment. Nearly half the rural children are behind the grade to which they belong and only 5.90% reach the eighth grade, due to late school and enrolment, poor attendance and indifferent instruction. Few of the rural schools remain open all year but many remain in session during the hot summer months to make up time lost during the bad months of winter. Moreover, the buildings and equipment are most inadequate and unadaptable. At Ethelton is an old building with cross-lights, jacketed stove, dark walls, no well, or trees and an unprotected garden. The enrolment for 1920 in all grades except VII was 35 and the average attendance was 25. Great difficulty has always been found in securing and retaining capable teachers. The majority that apply are young and inexperienced and only planning to stay until some other opening presents or until they can continue their education. This lays a strain upon the discipline and continuity of studies and the result is that notwithstanding the keen interest the community takes in education the results have been very meagre. No pupil, in the 14 years it has been organised, passing through the school has eventually gone beyond taking a Third-Class certificate. The grade reached by the fourteenth year, in some cases, has been so low that some parents have sent children away to boarding schools and agricultural colleges and the general result is that there is growing up a generation intelligent, but uneducated and unfitted for the liberal life of the successful farmer.

The situation is most unsatisfactory and some way out must be found. At present the trustees are reluctant to incur heavy expense in bringing equipment up to date because they hope that eventually the solution is to be found in consolidation. Four miles to the East Fletts Springs School and 5 miles to the West Gallabank School are in the same position except that Fletts Springs has fewer and Gallabank more pupils than Ethelton. Roads are good, the district is well settled and there is no reason why consolidation should not be a success. Very little loss would be entailed on situations which are all old and could be readily disposed of. The principal objection to consolidation are cost and difficulties connected with transportation. The latter should here present no insuperable difficulty since the roads
are good and as for the former while it might entail a greater gross expenditure which the district can well afford, the actual cost per pupil per day taught would be diminished because of better attendance. At the same time much individual saving would be effected by keeping children at their home school for high-school work. The present school system judged by results is far more costly. In 1916 Education cost Saskatchewan 11.4 per capita population; U.S. 9.00. The advantages of consolidation lie in that it remedies most of the defects of the rural school.

It is not a perfect system, nor is it likely while the characteristics of land settlement and climate remain as they are in the country that a perfect system will be devised. Education will always be a difficult and expensive business. But it lies at the base of a true democracy and cost what it will in effort and money we neglect it at our peril.

The advantages of consolidation are set out by the Department of Education as follows:

1. Fewer and better and more permanent teachers;
2. Better classification of pupils, hence better work;
3. Enforced attendance.
4. Rural children provided with educational opportunities more nearly equal to those of the urban child;
5. A better school plant which tends to encourage social and community enterprise;
6. Better administration by Trustees because fewer with greater responsibility;
7. Taxation is equalised over a greater area.

These advantages are simply from the educational point of view. There are others arising from the school as a community centre. A well-built central school with resident teachers standing in well-kept grounds with suitable equipment is just what is needed for bringing country people together. At present one-roomed rural schools are doing the best they can. The Ethelton School is used for all community purposes, Church, G.G., Socials and dances. Desks have frequently to be removed and books and children's equipment disturbed and roughly handled. The small yard is used for football and baseball, the garden is overrun by cattle entering through gates left open and teacher finds it difficult to keep her classroom clean and neat. For many reasons, the equipment for a truly rural school possesses exceptional advantages for furthering rural social life and this might well be considered when considering the advantages of consolidation.

The Department of Education, judged by expenditures at least, carries on the most important work of the Provincial Legislature. Grants are made to school districts contingent with their meeting minimum requirements of the Department and extra grants for special purposes. Thus, within certain limits complete control is vested in the local school-board. Regarding the requirements of the Department, inspectors are provided who report to both the department and the Trustees making recommendations touching any phase of the school work. The Department trains and authorises all teachers and assists Trustees and Teachers to fill schools.

The Church:

No history of Canadian West will be complete without the record of magnificent service rendered to the scattered settlers by itinerant missionaries of every Christian denomination. The Roman Catholic Church sent priests with the earliest waves of emigration and all the protestant sects have had their bands of heroic workers and pioneers who carried social and spiritual service
to the outposts of civilization. Robertson, Hart, Nisbet, Herdman and Carmichael are household words representative of the determination of the churches to keep abreast of the tides of settlement and there are many others unremembered save in the affection of survivors. Before the rural school or any other community organization appeared the Missionary was the messenger of culture and the church service the only social institution. More often than not the missionary had no fixed abode but travelled from house to house, in many cases the only stranger who ever darkened the settler's door. The welcome he received was as often expression of social hunger as of spiritual famine, and he was as well received at the home of the irreligious as by the elder of the Kirk. Religious services were held at long intervals and then in private houses to which settlers would drive miles by oxen and sleigh. These gatherings would in the early days be the only opportunity some women would have of intercourse of any kind and it is conceivable that the fervour and warmth of these exercises were as much due to social as to religious needs. To-day great differences can be observed in the rural and religious tone of certain communities and it has been observed that the character of the first settlers has been the predominating influence. In creating this influence the Church by its social and inspirational ministry thus helped to lay true the foundations of Western life.

With changing conditions it has surrendered many of its functions and allowed movements with which it is in profound sympathy to spring up outside of its borders. Two institutions already mentioned the Grain Growers Association and the Rural School are in no connection with the church. The Grain Growers owes much to the teaching and leadership of the church but owing to sectional rivalries it is compelled to remain a separate organization. For a similar reason the Public School is a state institution from which religious teaching during school hours is rigidly excluded. That this involves a loss in national character is commonly recognized but dissention and suspicion between Catholics and Protestants is too bitter to find a better way. In the U.S. an experiment is at present being tried whereby church and school cooperate in a time-table which permits each class in turn to leave the public school and proceed to an institute in close proximity where religious education is given under a director appointed by the churches. The institute is a community enterprise in which any denomination that wishes to do so may gather its children during school hours by grades and instruct them as it prefers.

In the Protestant churches the futilities and anomalies of sectional competition are becoming more evident as the magnitude of the task is realised. No longer can rural communities be divided in their church life. Theological difficulties of a metaphysical turn and archaic divergencies of Ecclesiastical policy are of less importance than the social responsibilities of the Church which require amnited and all-inclusive membership. The consummation of union between the great Protestant bodies would be of far-reaching consequence to all work of the Church. While economising in men and equipment it would reduce loss from friction and enable comprehensive plans to be followed for making the church effective in community life. For this reason the decision made in Toronto this summer is of great significance.

It cannot be denied that in the recent past the church has narrowed her function in rural communities to the reduction of her influence. Apart from such services as could be held on Sunday and the occasional visit of the minister to the home, the church has made no attempt to influence and guide the life of the community and even these meagre efforts have been restrained by medieval theological misconceptions. A static view of the world and transcendental ideas of God with prescriptive canons of faith and order characterised religion whose preachers were
more anxious for conversions than enthusiasts for education.
Religion was understood and proclaimed in terms of a future life rather than as the embodiment of the Kingdom of God on earth.
Happily there is observable a marked change. The community church is growing in popularity and prestige. It is also broadening its outlook to include everything that in any way contributes to the higher life of men. This is good, for no other institution appeals to the fundamental nature of man or enters so fully into the homes. The rites of the church bring it into touch with homes at such momentous occasions as births, deaths, marriages and so a church that is organized to meet the needs of the community has an opportunity for social service that any other institution might envy.

At Ethelton the Church is the community organization of first importance; until the summer of 1920 it had a spasmodic existence, coming to life every summer under a student missionary and dying off with his departure in the fall. Nevertheless, it was the organization that embraced the whole community and naturally assumed responsibility for athletics and amusements. Through a Young Peoples Bible Class it organized baseball, football and girls' basketball teams which brought the young folks together in healthy games during the summer months and with instructive and entertaining programmes during the winter. The Sunday-school takes care of little ones spiritually and socially while an organization with the prosaic title of Ladies Aid has carried community welfare work into the homes of several needy and neglected families. Functioning so well with but haphazard organization and little equipment the Church has justified its existence and created a demand for a permanent organization and as a result Ethelton recently united with Pathlow to build a manse and call a minister at a salary of $2000 a year.

We have not yet considered the social unit, namely, the home. As King George said in his Coronation speech "The foundations of National Greatness are laid in the homes of the people," and we do but waste energy in providing for social intercourse if it detracts from or diminishes the supreme importance of the home.

Unfortunately Western conditions have not made for home-building. An inhospitable climate and the resulting disinclination on the part of many to think of a permanent abode in Saskatchewan have discouraged settlers from sinking capital in provision of a home.

Mean dwellings of limited dimensions, adequate only to the necessities of existence have become but sleeping and resting places with none of the comforts and amenities essential to a true home. The consequences have been very serious. Family ties are strained and weakened; children have grown up without refining qualities of courtesy and respect and life as a whole has lacked the breadth and balance that wholesome home influences give.

Again however there is a movement in the right direction. During the last few prosperous years several magnificent houses were built and wisely fitted with up-to-date conveniences and furnishings. Farmers in this respect have shown considerable enterprise and initiative sinking capital from which they cannot hope to receive a return outside of the benefits which a home brings. There is less desire to move and a growing satisfaction with the Saskatchewan wood lands as a homeland and with that there is the tendency not only to build more commodious and comfortable houses but to improve the farm and surroundings with permanent fixtures. Is it worth while? The question is often asked. From a purely dollars and cents basis it is questionable for the value which a house adds to a farm is not nearly equal to the cost, but from the
point of view of human welfare there is no doubt that the best possible home is the greatest gift a man can give to his children. The severe weather for a large part of the year with the enforced leisure it entails make a comfortable home worth while. Some farmers have spent as much as a good home would cost in trips to California where they have felt strangely out of their environment and afterwards have had nothing to show for the outlay. One farmer declared that if he and his family only their Ten thousand dollar home for ten years while his family is young, it would be worth while.

But it is a truism that "it is not the house that makes the home" and unfortunately many of the Western peoples lack the training and sympathies that go to make a real home and there is abundant room for the activities of homemakers clubs and rural educational societies. Where the people recognise their deficiency there is hope. One woman boarded the school-teacher for a year free for the sake of the influence upon her two younger daughters. But many know not, and know not that they know not what a good home means. This is one of the first needs which social service can meet by means of education.

Having now considered the primary institutions through which social development can be achieved we may examine the main current of community intercourse that can be enriched. Already it has been shown that the first essential to rural success is an adequate income which must be secured by better methods of production and marketing. But an increase of income is not in itself a good thing for many good farmers were spoiled by war prosperity. It is in the use to which material goods are put that indicates social progress. The second essential to a contented and prosperous community is good health. Here again conditions of living and working are being amended to that end. More is being done by the location of doctors and nurses in villages and the equipment and maintenance of Municipal Hospitals where medical treatment can be readily available within easy access of the farm.

A secondary factor to good health is exercise and it is well to see a larger place being given to athletics for boys and girls as well as for older people. Reference has been made to Ethelton summer sports which were keenly followed by the interest of the whole community. When the teams travelled they were always accompanied and when they played at home the whole community turned out to witness the game. These activities can be made more inclusive until every fit member of the community has some physical recreation and they can be extended to winter sports such as skating, snow shoeing and toboganning. The one day of the year for athletics is the annual Sports Day which attracts competitors and spectators from outside the district. Formerly this, the one holiday, was the social event of the year but with the multiplication of rural activities its interest is waning.

The predominant amusement is the dance which until recently has had almost exclusive possession of the field. The custom of commencing late in the evening and prolonging the dance into the early hours of the next day occasions one of many criticisms levelled at the pastime which has this to commend it that it is easily organised and carried on with a mixed audience. Notwithstanding its physical and artistic value it is undesirable as the sole means of recreation and amusement and it is a healthy sign that other things are beginning to rival the rural dance. Chief of these are the literary and social gatherings organised under the auspices of the Community Clubs and Grain Growers Associations. The value of these associations is that they do more than merely amuse. While of an instructive, inspirational and recreational character they also serve to train members of the community in leadership and self-expression which are perhaps the two outstanding needs
of rural life to-day. At Ethelton the most popular form this line of action follows is that of debate. Subjects chosen are more popular than profound yet such discussions involve reading, thinking, judgment and clear-headedness as well as an understanding of procedure and practice in public speaking which are already yielding excellent results promising public good.

Debating first creates the necessity and then the desire for reading of better class books. This again is a channel through which rural life may become elevated and enriched. Dr. Wilson of the University in an address before the Saskatchewan Educational Association said: "The boy who has learned to read in the public school and has settled to work on the farm at fifteen may by means of a hundred selected books extend the walls of his farm cottage to the dimensions of the world." The long winter provides the opportunity for abundant reading. All that is needed is the desire, the books and some guidance. Every school has something in the way of a library and public grants are made for the purpose. In Alberta books are actually selected, purchased and sent instead of the money and in this way the right kind of books are obtained at less cost and without delay. In addition, the Provincial Librarian directs a travelling library system maintained by the Provincial Government containing 225 libraries which move from place to place. Some local authority accepts responsibility for the books and issues them out freely to subscribers. Each library is packed in shelves containing 50 books and remains in one locality for a period of from three to six months. All expense is borne by the government except that the local organization will pay charges one way. These libraries are consequently in great demand. Encouragement to form permanent reference libraries is given by the Home-makers Department of the College of Agriculture. The College gives dollar for dollar for any sum up to $10 raised locally for this purpose. None of these advantages are enjoyed at Ethelton although an increased desire for good reading has been marked lately. A daily newspaper and the local weekly together with some weekly farm paper usually the Grain Growers Guide enter practically every home and are carefully read. In addition, magazines of a popular tone but not altogether made up of fiction such as The Ladies Home Journal, McLean's, and The Saturday Post are widely read.

A comparatively recent development of great potential value is the Rural Educational Society designed to link up schools and homes to mutual advantage. The interest which social groups such as Grain Growers, Daughters of the Empire, Churches and Agricultural Societies have begun to take in the public school was likely to lead to duplication of community effort and so the Department of Education organised this new movement to co-ordinate all local enterprises in promoting fairs, exhibitions and clubs among boys and girls. Actual assistance is given by the Extension Department of the University and the Rural Education Association guides in organization. The aim is for boys and girls of different schools to meet in competition in school work and home work. Exhibitions and fairs are held where specimens of work, calves, pigs and hens raised by boys and girls are shown for prizes. Winners in small groups go to compete in larger groups. This leads to a better understanding between parent, pupil and teacher which facilitates education and creates a congenial community atmosphere.

The Community Club similarly unifies various efforts from different sources in creating a single social consciousness through which individuals may be enabled to play their part intelligently and agreeably in the commonwealth. The activities for which such a club becomes responsible include many already discussed. In addition it may link up the community with the great outside world by means of imported lecturers, lantern and pathoscope pictures. The Chautaqua is an institution which also does this in a most pleasurable form. The Community Club can guarantee the financial
requirements and so enable high class music, drama and oratory to be brought almost to the farmer's door at very slight cost. But the Community Club may also develop home talent along these lines. Professor Carver in "Principles of Rural Economics" calls attention to the value of singing in binding together people sharing a common purpose. Even people who have but poor voices like to be in a singing crowd, and there is a golden opportunity to inculcate patriotic sentiment while developing what vocal ability lies latent. Ethelton also tried to cultivate instrumental talent. A Jazz Band brought together a few embryo musicians under a skilful player of considerable experience who is now hard at work manufacturing a string band. Dramatic talent is also always present in some measure. This winter the Ethelton young people studied and acted in a simple play of three acts. At other places more pretentious pieces have been staged but the quality of the performance is of less interest than the fact that something is being done in which actors and audience find wholesome interest and expression. Once the dwellers in rural districts learn the pleasure and possibilities of such activities all the problems of rural life will be near to solution.

This ends the survey. It began with a localised study of Saskatchewan rural development and proceeded to a study of the fundamental economic problems which threaten agricultural life in the province to-day. It concludes with an examination of the kind of life for which all this is alone worth while and the institutions and methods by which that life is being made possible. The conclusion is that Agriculture in Saskatchewan has the material means to ensure prosperity if conservation be extended not only to its fertile soil but to its more precious human life and on these broad plains and wooded northlands there can be built up a wise, healthy industrious and happy people.
APPENDIX I - Materials & Sources.

Principles of Rural Economics
AGricultural Economics
Social problems
Social Duties
Public Service Monthly,
Journals and Session Papers of Saskatchewan Legislative Assembly 1919, 1920.

Annual reports:
Department of Agriculture.
Life Stock Branch,
Co-Operative Organization Branch,
Advisory Council in Agriculture,
Department of Education
Department of Municipal Affairs
Department of Telephones,
Department of Highways;
Local Government Board,
Legislature Librarian,
Sask. School Trustees Assocn.
Grain Growers Association

Budget Speech of Provincial Treasurer.

Special Reports
Better Farming Commission - 1920
Consolidated Schools 1920
A Survey of Education H.W.Foght 1918
Conference of Managers of agricultural Co-Operative Assocs. 1920.
Rural Credits Commission - 1913

Acts of Saskatchewan Legislature -
The Agricultural Co-Operative Assocn. Act (1916
The Sask. Co-Operative Elev. Act. 1915,
The Sask. Farm Loans Act, 1917,
The Hail Insurance Act 1920

Bulletins of Dept. of Agriculture -
No.33 The Live Stock Industry,
41 Live Stock Marketing,
42 Co-Operative Production,
59 Marketing Hides and Skins.

Pamphlets issued by Grain Growers Association -
Constitution and By-laws,
What every Grain Grower should know,
How to form & carry on a Saskatchewan Grain Growers Assocn.
The Romance of the Grain Growers,
The History of the Grain Growers,
The Contract Wheat Pool,
The New National Policy.