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No. 4

World Conditions and the Problem of Credit Reform

By M. Glidewasser.

In dealing with the abnormal conditions prevailing at the moment the writer would call your attention to a problem which is forcing itself upon society, a problem which must be solved if civilization is to continue.

Though these conditions have largely been accentuated by the Great War, they are not, as many assume, solely caused by the war. The fundamental cause has long been at work, the cancer has its roots in the defective system of Finance and Credit under which society is forced to live.

To further impress my readers with the imperative need for action, permit me to quote Prof. George M. Wrong of the University of Toronto, one of the foremost historians on the American continent, who stated—I quote from memory—"that all the elements which were present at the time of the destruction of ancient civilizations, are present today."

Said Mr. Lloyd George at Genoa: "I am amazed at people who ignore portentous facts and concentrate on selfish trivialities in face of the grave portents which I see in the future. I am alarmed at the storms which are gathering on the horizon, rising higher and higher in the firmament of Europe."

THE INEVITABILITY OF WAR

I could quote pages of opinions of the world's foremost authors, historians and philosophers, all alarmed at the sight of the visible symptoms of destruction. But why quote further, all my readers must know that something is vitally wrong. They know that their purchasing power is continually dwindling, that the financial equilibrium is upset, that the food producers in many cases are short of food for themselves. Every day brings rumors of war, and for a very good reason, for the Peace Conference at Versailles planted the seed of the next war and the seed is germinating rapidly. I take the stand that wars are inevitable unless fundamental financial and economic reforms are inaugurated. The era of international competitive profit making has very definite limits and these limits have been stretched considerably. For instance, as I see it, there is a very definite limit to the consumption of commodities in any country, it is limited by the standard of living obtaining. If you want to create larger markets by improving the standard of living, someone's bill on industry is going to be less.

To grasp the problem it must be clearly understood that the total purchasing power distributed in the process of production to those participating in industry is sufficient only to purchase back a part of this wealth, and the remaining part, to be of any use to its owners, must be exported to

At the Annual Convention in January a resolution asking that space should be given in "The U. F. A." to international affairs was carried by unanimous vote. The subject dealt with in this article has been brought to public attention in Canada by the inauguration of a Parliamentary inquiry into the basis, function and control of financial credit. "The U. F. A." is not necessarily in entire agreement with all the views expressed by the writer. The general truth of his diagnosis is, however, unquestionable. Many of his views find support in a series of articles recently contributed to the London Observer by Lord Milner, a statesman of conservative traditions but progressive outlook, whose opinions would undoubtedly prove welcome to the interests which, in Canada, are seeking to divert attention from fundamental issues. He shows that while the capacity of man to make use of the forces of nature "has increased one hundred fold in the past century", this immense addition to productive capacity "is not reflected in a corresponding improvement in human well-being", and he indicates that "the real gravamen of the charge against our present industrial system..... is that it mismanages, misdirects and therefore wastes, limits, production itself." Lord Milner, who is a banker of long experience, also calls attention to the evils which may arise from the "mere manipulation of financial countries", and discusses the relationship between so-called "over-produced" and the unsatisfactory distribution of purchasing power.

another country, in exchange for gold or commodities. Now if this were confined to the exchange of just necessary products and the total balance were consumed in the country of its origin, this world might be the place it should be. But the trouble which is afflicting us today is, that almost each and every country is so well equipped industrially, that it can fully meet its own needs, as well as the needs of other countries, which are equally well equipped and just as eager to export.

INCREASED CAPACITY TO PRODUCE

Now it is a matter of common knowledge that the late war brought a certain amount of artificial prosperity in its wake. It was a godsend to hard pressed financial interests and industries. It gave them a respite, another lease of life. It even induced the doubling and trebling of the capacity for production, a capacity which was already sufficiently large to cause the outbreak of war in 1914. For, make no mistake, the late war was not a war to end war, it was a war for markets.

During the past two or three decades, mass production has advanced so marvelously, that it was perfectly natural that some of the industrial nations should find themselves producing more goods than their internal and export markets could absorb. When this point is reached, they must choose one of three alternatives, viz: closing down industry—which brings unemployment and the threat of revolution in its wake—or, capturing the markets controlled by their international rivals, or the raising of the standard of living, so that the producers may be able to absorb more of the commodities they help create. This latter course would of course affect adversely a few very small but powerful interests, and has not yet been taken. If a nation in this position considers itself strong enough from a military point of view, diplomats will with due dispatch create some incident, demand satisfaction, and war is the inevitable result.

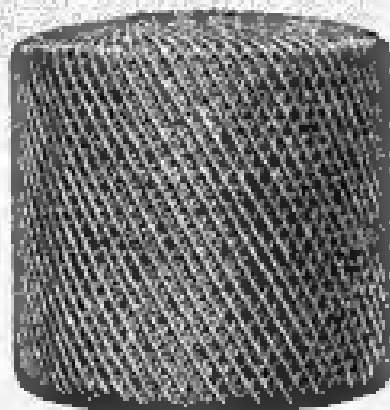
The irony of it all! Here we see millions hungry in a world of plenty, millions clamouring for work, millions in need of commodities while warehouses are filled to the roof and factories closed down. In our wisdom we call this condition a depression, though it borders on insanity. Some business men complain that business is dead, others confidently state that we have turned the corner, while yet others pore over the dusty records of the past and calculate with mathematical precision the duration of the present period. But all fail to take into account that the world is trying to lift itself by its bootstraps.

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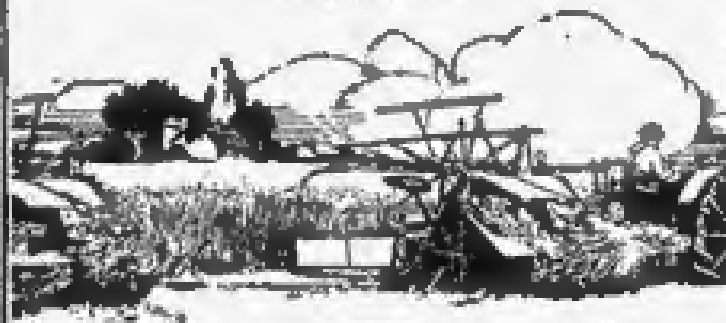
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EDITORIAL

In spite of the fact that the Alberta Government has reduced its estimated expenditure for 1932 by five and a quarter million dollars on capital and revenue account as compared with 1931, Premier Greenfield estimates that there will be a deficit of one million dollars in the year's revenue. The deficit in 1932 was \$1,910,302.49, somewhat less than the deficit of 1931, when another Government was in power. Last year's deficit was mainly due, states the Premier, to a shrinkage in revenue, caused by the very serious conditions prevailing in the Province. According to the official estimate of the Canadian Bank of Commerce the value of the combined crops of 1921 and 1922 was less by \$28,000,000 than that of the crop of 1920.

As Mr. Greenfield indicated in his budget speech, the Government when it came into power in August, 1921, assumed very heavy obligations. The public debt had "mounted so ponderously that the momentum followed into the year 1922, with an increase in fixed charges over 1921 (by reason of the very heavy new borrowings in 1921) of \$607,115.35." The fixed charges for past borrowings cannot be reduced, and they constitute the most serious portion of the burden which the Province is called upon to carry.

The shrinkage in Alberta's crop values is undoubtedly the cause of the shortage in Provincial revenue; and one of the main causes of lowered values is the policy of deflation which has been in progress for some years. When the Government came into power deflation was proceeding rapidly, and according to plan. To quote the Rt. Hon. Reginald McKenna, chairman of the London Joint City and Midland Bank, and former British Chancellor of the Exchequer, "in 1920 and 1921 the United States adopted deflationary methods in concert with our own financial authorities", and Canadian finance followed suit. From the results of this policy of rapid deflation agriculture suffered the first and most serious blow, and of all agricultural communities in Canada, that of Alberta has suffered most, because the position of the farmers in many districts was already weakened by successive crop failures.

The restoration of agriculture is the key to the solution of the Government's problem, as of all other immediate problems calling for solution in this Province. Towards this endowment the Provincial Legislature and the individual citi-

zen may contribute, but, as the quotation from Mr. McKenna shows, there are many factors over which a Provincial Government has no control.

Until restoration is effected no Government in this Province can hope to bring its revenue within its income, even by the ruthless cutting down of vital public services. The reduction of expenditure on necessary services is not necessary—it is one of the worst forms of waste, though at times it may seem a necessary evil. Economy, properly understood, is the efficient use of energy and money—that and nothing else. And in this respect the present Government has undoubtedly surpassed its predecessor, while in addition it has been compelled by force of circumstances drastically to curtail some necessary services.

The main problem in taxation is the reduced purchasing power of the community, which means reduced tax-paying power. And the decrease in purchasing power is largely due to the rapid deflation in prices carried out in accordance with an agreed policy during recent years.

For every four immigrants who have entered Canada during the past fifty years, three persons have emigrated. This is one of the significant facts brought out by E. J. Garland in the course of a courageous speech in the House of Commons. The detailed figures will be found on page 14. If the Canadian Government can find even a partial solution of the emigration problem, by checking the loss of settlers from the land, it will not be necessary to "paint Canada in attractive colors" in order to bring in new settlers. Every emigrated settler will be an immigration agent.

Mr. Garband and several other Alberta members, in the debate on the Immigration estimates, discussed the condition of agriculture with desirable frankness. Such frankness is unwelcome in certain quarters, and it has provoked a number of ill-tempered attacks in a portion of the party press.

When Lord Robert Cecil, the chief British exponent of the League of Nations, confessed that it would be futile for the League to intervene between France and Germany, to end the invasion of the Ruhr, he demonstrated the impotence of the League, in its present form, to accomplish the purpose for which it was ostensibly created. The League can discipline the small nations in the interests of the great, but it exercises no real influence over the great powers or the great interests.

The League of Nations is seriously embarrassed by its debt to the banks, and the interest on its overdraft is rapidly mounting. Alberta farmers who have experienced somewhat similar embarrassments can appreciate the situation.

The final revision of the Bank Act should not take place until 1934. There could be no objection in the meantime to the passage of the minor amendments which have been proposed by Mr. Fielding for the better protection of shareholders.

"The roots of war are inherent in the 'general trade organization of the world', and its outworn system of finance."
—League of National Awakening, Westminster.

The Federal Parliament at Work

Important Witnesses Will Appear at Credit Inquiry—Agricultural Inquiry Extends Scope—Fight Against Grant to Colonization Company

By J. T. Shaw, M.P.

The Federal Parliament has now been in session since the last day of January. Many vital and important matters affecting the welfare of the Dominion have received partial, and, in a few cases, completed consideration. The more important matters, however, are still under consideration.

Witnesses for Credit Inquiry

Some time ago, on a motion by William Irvine, M.P., Parliament decided that the desirability of holding an investigation into the financial and credit structure of the Dominion, and its functioning, should be referred to the Standing Committee on Banking and Commerce. This Committee, upon consideration, decided that it was desirable that such an investigation should be immediately undertaken. A small subcommittee was appointed to make the necessary arrangements for the proposed investigation, including the attendance of witnesses. Arrangements have already been completed to call, among other witnesses, Major Douglas, a well-known English writer on credit questions, Geo. Bevington, of Edmonton, a close student of the Canadian banking system, and Howard Ross, K.C., of Montreal, who has given close application and much study to our financial problems. In addition, an effort is being made to secure the attendance of Henry Ford, of motor car fame, in order that the Committee may have the benefit of his wide knowledge and great experience on this question.

It is generally recognized by competent authorities that, upon proper and adequate credit facilities depends more than any other factor, this country's welfare. It is therefore to be hoped that the investigation will be thorough, searching and complete and that the recommendations made will be of effective and practical value.

The banking question is a part and parcel of the credit problem. The charters of Canadian banks expire on the 1st July, 1923. In contemplation of this fact, the Hon. Mr. Fielding, Minister of Finance, introduced in the House his proposed revision of the existing Bank Act. The Finance Minister has great faith in the existing system and believes the general frame work of the present Bank Act to be a good one. Under such circumstances one is not surprised to find that only a few minor changes are proposed at this time. It may be, however, that in the light of the credit investigation now proceeding concurrently with the examination of the proposed revision of the Bank Act, recommendations may be made which will necessitate various substantial alterations.

Agriculture Inquiry

The Special Committee, appointed to investigate agricultural conditions is now well under way. At present it is engaged in the task of ascertaining to what extent combines exist to fix ocean freight rates. It is quite clear that meetings are held by the representatives of ocean transportation companies and rates agreed upon. One interesting fact already disclosed is that the representatives of the Canadian Government Mercantile Marine sit in with the representatives

The third of a series of articles by U. F. A. members of the House of Commons appears in this issue. It is contributed by Captain J. T. Shaw, M.C., M.P. for West Calgary. The debates which have taken place since this letter was written show that eleven of the twelve members from Alberta spoke on the immigration estimates, and were almost a complete unit on this subject. Robert Gardiner is engaged, during the greater part of the time when the House is in session, in the work of the special Agricultural Committee and did not speak. As Hansard shows, strong speeches against the grant to the Canada Colonization Company were made by almost all the Alberta members who took part in the discussion.

Robert Gardiner will contribute to the issue of "The U. F. A.," of April 15th, and other articles will be as follows:

May 1st—G. G. Coote, U.F.A. Member for Macleod.
May 15th—E. J. Garland, U. F. A. Member for Bow River.
June 1st—D. W. Warner, U. F. A. Member for Strathcona.
June 15th—D. N. Kennedy, U. F. A. Member for West Edmonton.
July 1st—W. T. Lucas, U.F.A. Member for Victoria.
July 15th—A. H. Jellim, U.F.A. Member for Lethbridge.

of supposedly competing companies when rates are being amicably determined. One witness, on oath, stated that rates agreed upon were usually fixed on the basis of the maximum the traffic will bear. A subcommittee of this Special Committee has been organized under the chairmanship of Robert Gardiner, M.P. for Medicine Hat, charged with the duty of investigating the agricultural credits question. This subcommittee is fully seized of the necessity of providing long term agricultural credits at low interest rates, and it is confidently anticipated that recommendations of real merit in this direction will be proposed.



J. T. SHAW, M.P.

A Special Committee of the House has also been organized for the purpose of enquiring into the operation of the Civil Service Act with power to make recommendations for the purpose of achieving the greatest economy and efficiency in the public service. Until the year 1918, the Civil Service in Canada was, subject to minor exceptions, largely subjected to political patronage but, during the war, the merit system of appointment and promotion was introduced and made applicable to the entire staff of civil servants. An independent body, called the Civil Service Commission, was appointed, for the purpose of giving full effect to this principle and to administer the Act. The operation of the Act and indeed the personnel of the commission has been from time to time attacked by various armies, varying from disappointed office-seekers and patronage-mongers to an occasional well-meaning reformer and, as a result, Parliament appointed a Special Committee to enquire into the whole matter.

(Continued on page 12)

Co-operative Venture in Trochu District

By Mrs. Ruth Robinson

Today the farmers of Alberta are, to say the least, far from prosperous. When prices were high and money easy it mattered little that the marketing system was expensive, but with prices low, sometimes below the cost of production, it behoves the farmer to look into his marketing problem and make marketing less expensive.

Such was the determination of some members of Trochu Local that they recently set about the formation of a marketing association. A meeting was called of all interested in the question. A committee was formed, and each member of the committee was asked to submit a concrete plan at the next meeting, whereby a co-operative marketing association could be formed.

The plan later submitted provided for the formation of a Co-operative Cream Shipping Association whereby cream will be shipped direct from farm to creamery, the association acting as the creamery agent, and thereby drawing agent's commission.

To some readers this marketing scheme may seem small. The committee charged with the organization of this association realize that the farmers have not got the money to lay out in a bigger scheme; also that from small beginnings great things have come. Prospectus of the Proposed Trochu Co-operative Association of the U. F. A. Limited.

(a) A hundred and fifty or more farmers each agree to pay 25c as entrance fee to the association. The association aims to market all farm produce of members.

(b) Fees will net the proposed association at least \$37.50.

(Continued on page 10)

The Canadian Banking System

By John W. Ward, Secretary of the Canadian Council of Agriculture

PART FIVE

Loans Create Deposits

An interesting point in connection with banking arises when it is observed that both the deposits and the loans of the banks far exceed the amount of actual money in existence. Taking the figures of June 30, 1922, as an example, the total amount of bank notes in circulation was \$168,088,829, and of Dominion notes \$232,748,410, making a total of \$399,834,249. On the same date the banks had \$60,203,250 of gold, silver and other coin in their possession and in addition there was \$9,502,132 of gold coin in the Central Gold Reserve. There is practically no gold coin in circulation in Canada at the present time and the silver and copper money in circulation is a relatively small amount. On that date, however, the banks had deposits in Canada amounting to \$1,687,162,044, while the loans, including current and call loans in Canada and loans to Provincial Governments and municipalities totalled \$1,308,267,223. Now, it may be asked, can banks have on deposit and lend to their customers three or four times the amount of money in existence? The explanation is that the banks do not deal so much in money as in credit, and the figures to a large extent represent credits and debits in the books of the banks. Take, for example, a customer who wishes to borrow \$1,000. If the banker is willing to give him the accommodation the customer will give his note promising to pay \$1,000 three months after date, which the banker will discount at say 8% per annum, placing \$930 to the credit of the customer in his books. The bank's deposits are, by this transaction, increased by \$930 and its loans by \$1,000 without actual money having been used at all. The same thing may be repeated a thousand times and then we have a bank with \$930,000 of deposits and \$1,000,000 of loans. People will not, of course, borrow money and pay interest upon it in order to leave it lying in the bank, but as long as they use the credit placed at their disposal only by writing cheques, which are deposited by those to whom they are payable, the deposits will not be reduced, although they will be transferred to different accounts and perhaps to different banks.

Taking another case where money is actually used, suppose an employer of labor borrows \$1,000 from the bank, which he takes away in cash for the purpose of paying wages. The workmen to whom it is paid will not carry this money in their pockets for many days. Most of it they will spend before the next pay day, paying it to their grocer, butcher and landlord. These, within a very short time, will deposit the money in the bank. What the workman saves he himself will probably deposit, keeping in his pocket and in his house sufficient only to meet his needs until next pay day. Thus the money loaned to the employer quickly returns to the bank to be loaned again. In both of these ways, loans cause deposits and the two items of loans and deposits in the bankers' statements naturally rise and fall together. Free lending by the banks produces large deposits, while the restriction of loans

The series of articles explaining the Canadian Banking System is concluded in this issue. Previous articles appeared in "The U. F. A.," of December 1st, December 15th, March 1st and March 19th.

automatically brings about a reduction in deposits. The more the banks lend the more their deposits grow. There is, however, a limit to the extent to which the banks can safely go in expanding their credits and one of the checks is the necessity of keeping their cash reserves and other quick assets up to a certain percentage of their deposits so that they may be always ready to meet any demand that is likely to be made for the withdrawal of funds by depositors.

No Limit on Interest Rate

Contrary to a somewhat popular impression, there is nothing in the Bank Act which limits the rate of interest which a bank may charge to borrowers. It is true there is a section in the Act which appears to do this, but as a matter of fact it does not and was not intended to do so by Parliament. Section 91 of the Bank Act says—

"The bank may stipulate for, take, reserve, or exact any rate of interest or discount not exceeding seven per cent. per annum and may receive and take in advance any such rate, but no higher rate of interest shall be recoverable by the bank."

It will be observed that this section, while it authorizes the banks to take discount or interest at a rate not exceeding seven per cent., does not forbid the taking

of a higher rate, but only provides that no higher rate shall be recoverable. As a matter of fact the banks frequently do charge more than seven per cent. and it has been held by the Privy Council, in the case of McHugh vs. Union Bank, that if a borrower pays more than seven per cent. he has no right to recover the excess. The banks, in order to be on the safe side and also because it is more profitable to them, frequently collect interest in advance, that is, they discount the borrower's note, and the borrower then has no redress no matter what rate of interest he may have paid. In justice to the banks it should be said that the section as above quoted was re-enacted by Parliament in 1913 with a full knowledge of its effect, the case above referred to having been decided previously to the last revision of the Bank Act. A discussion took place at that time, both in Parliament and in the banking committee, as to the advisability of limiting the rate of interest which a bank might charge to seven per cent., but the contention was made that to do this would be to prevent many persons, including a large portion of the Western farmers, from obtaining credit, and Parliament accordingly re-enacted the existing section, well knowing that so far as limiting the rate of interest charged by the banks was concerned it was not worth the paper it was written on.

Foreign Business

Some of the Canadian banks have branches abroad and the extent of their business is indicated by the following figures:—

	June 30, 1920	1921	1922
Deposits	\$260,358,366	\$281,158,778	\$245,775,601
Current Loans and Discounts	184,328,464	158,763,868	148,225,105
Call and Short Loans	191,838,315	197,787,835	174,513,572

(Continued on page 16)

Executive Transacts Important Business at March Meeting

A meeting of the Central Executive of the United Farmers of Alberta was held at the Central Office, Calgary, on March 21 and 22, just prior to the Executive leaving to attend a meeting of the Canadian Council of Agriculture, held in Toronto, March 26 to 28.

In accordance with the instructions of the Annual Conventions the other Provincial farmers' organizations had been communicated with in reference to holding a meeting following the Council meeting, to discuss the proposal of the U. F. A. Annual Convention that a body, to be known as the United Farmers of Canada, composed of representatives from the Provincial farmers' organizations, be set up.

Among the matters dealt with by the Executive at their recent meeting were the following:

President Wood was appointed representative of the U. F. A. on the Executive of the Alberta Committee of Commerce and Agriculture, which has grown out of the recent meetings between the representatives of the United Farmers,

municipalities, banks, loan companies, implement companies, etc., in reference to the position of farmers' debts.

A vote of condolence was passed with Mr. Lawrence Peterson, M.L.A., U. F. A. member for Taber constituency, and a former member of the U. F. A. Board, on the recent death of Mrs. Peterson. Mrs. Peterson was a member of the U. F. W. A. Board, and a very active worker in the organization.

Mrs. Sears and H. E. G. R. Scholefield were appointed committee on Junior work.

Prohibition Campaign

The Executive decided to send to the Provincial Government a copy of the resolution passed by the last Annual Convention, stating the attitude of the organization towards prohibition, and that the Government be asked to consider same in drafting the ballot for the coming referendum. The Convention resolution was:

"We reaffirm our attitude of last year towards prohibition, which is as follows:

(Continued on page 16)

The Provincial Secretary's Page

Information for Officers and Members.

Wiping Out the Deficit

Show the last issue of "The U. F. A." went to press the sum of \$295.49 has been received towards the elimination of the 1921 deficit, in response to the appeal made by the Annual Convention. This brings the total to \$775.98. It will be noted that a very considerable proportion of the Locals in the list are U. F. W. A. Locals.

The list follows:

Previously acknowledged	\$440.50
Nemaska U.F.W.A.	10.00
University, No. 884	5.00
Big Stone, No. 487	7.50
Langforth, No. 118	10.00
Nass, No. 532	10.00
Bergan, No. 1115	5.00
Carstairs U.F.W.A.	10.00
Bray Lake, No. 1103	5.00
Goldthorpe, No. 1020	5.00
McCafferty U.F.W.A.	5.00
Grand Meadows U.F.W.A.	10.00
Verona U.F.W.A.	10.00
Keystone U.F.W.A.	5.00
Concord, No. 431	5.00
Progress, No. 185	10.00
Horton, No. 728	10.00
Jefferson, No. 143	10.00
Science Hill U.F.W.A.	10.00
Wainwright, No. 260	1.00
Queensdown U.F.W.A.	5.00
Buttes, No. 486	10.00
Bonny Doane, No. 142	5.00
Beaveridge, No. 209	5.00
Pleasant View, No. 428	5.00
Callhome, No. 206	10.00
Cabin Lake, No. 287	10.00
Poplar Park, No. 200	10.00
Summit Valley Juniors	.00
Westwoods, No. 75	10.00
Hors, No. 182	5.00
Emerald, No. 202	1.00
Total	\$775.98

SEED GRAIN RATE

In consequence of the interest which has been created in the growing of corn and peas and sunflowers in place of summer-fallow, and the fact that there is a demand for certain kinds of seed which requires to be imported from the United States, the U. F. A. made application to the Canadian Freight Association requesting that sunflower seeds and peas might be included with the other seed grains on which the reduced freight rate applies. At the present time the reduced rate applies to the following grains: wheat, oats, barley, flaxseed, rye, speltz, clover and grass seeds.

In declining the application the Central Office was informed that the Canadian Freight Association decided that the original concession was granted only for coarse grains, and that it would not be consistent to apply reduced rates on higher paying commodities such as sunflower seed and peas.

Every secretary should have on hand a supply of the forms for securing the reduced seed grain rate.

INVITE NON-MEMBERS

Many Locals do not realize the excellent opportunity they have of getting in new members in the event of entertainments or special speakers. When meetings of a special nature of this kind are planned, a general invitation should be extended to the whole district. This gives the speaker an opportunity of reaching those he is most anxious to reach. U. F. A. members as a rule are already persuaded of the necessity for organization, but the non-members are those who will benefit most from a U. F. A. talk. The experience of many of our speakers is that they find themselves talking only to U. F. A. members.

Special occasions of this kind present unusual opportunities to attract new members, and Locals would be well advised to concentrate on getting the non-members to attend these meetings.

REDUCED RATE ON HORSES FOR EASTERN CANADA

The United Grain Growers are accepting co-operative shipments of horses by the carload to Eastern Canada where there seems to be a fair market for certain types of horses at the present time. The railways have made a temporary reduction in the freight rate on carloads to the East. From Calgary and Edmonton the reduction will amount to 15 cents per 100 lbs., and there are relative reductions from other points. The reduction became effective March 20th, and will expire May 31st. A. T. McKean, Division Freight Agent of the C. P. R., states that the reduction in railway revenue will be \$28 per car.

PANDORA DISTRICT ASSOCIATION.

"Pandora" was the new name chosen by a recent convention of the District No. 4 U. F. A. Association, at Sunnyside. The convention also changed the basis of representation for the association to one for every five members.

Resolutions asked that creameries pay stage fees on equal mileage basis, with express charges, and asked the Provincial Government to compel the installation of cleaners in elevators. A resolution demanding that the Government supply relief in needy cases was lost, after considerable discussion. A committee was appointed to gather information on co-operative creameries, with a view to the possible establishment of one in the district.

Addresses were given by the president, F. B. Hart, on matters affecting agriculture; by Miss Steeves, on the work of the district nurse; by Mr. Smithery, on rural educational problems; by W. W. Sim, on ways and means of increasing membership.

In the evening there was a boxing exhibition, and also music and dancing. The Sunnyside Ladies' Aid served dinner to the delegates, as well as an evening lunch.

A USEFUL PROGRAM

The following topics are included in the program arranged by the Rolling Green Local for their meetings: Seed Selection; Hogs—Feeding and Grading; Distribution; Forage Crops; Co-operation; The West and Some Problems; History of the U. F. A.; Tuberculosis in Livestock; Dairying and the Cattle Industry; Why the Farmers Should Support the U. G. G.; Control of Weeds; Hired Help Problem; Problems of the Rural School; Banking; Raising and Marketing of Poultry and Eggs. Papers on these subjects will be given by members of the Local.

CO-OPERATION FOR MEDICAL SERVICE.

The Oyen Local at a recent meeting endorsed a scheme of "Community Co-operation for Medical Service." Members are endeavoring to interest other Locals in the district, with a view to putting it into operation. It is proposed that the people living in a specified area within a radius of twenty to thirty miles,

should each pay a small yearly amount into a central organization, to be managed by elected directors. These directors would collect the payments, and employ a doctor, who would give medical care to all the subscribers. In addition, patients would pay ordinary livery charges, or supply livery themselves; this provision is made to prevent any person from taking unfair advantage of the arrangement.

That in the event of a Wheat Board being formed in 1923, one cent for every bushel handled should be applied to a fund to finance the operations of a Wheat Pool, was the suggestion made in a resolution passed by Birdview Local, and recommended by them for the consideration of other Locals. The resolution recommended also that the Wheat Board should have an agent at Liverpool.

A District Association was formed recently by the Rising Sun, Sefton Park, Allister, Winesa, and Dina Locals, south of Lloydminster. The Association has no permanent meeting place, but will meet in turn at the regular meeting places of the various Locals. E. D. Heath was elected president, and C. Chilton secretary.

Program for the Use of the Locals

The second part of the suggested program of subjects for discussion in 1923 is published on this page. The first part appeared in the issue of January 15. While subjects are allotted to each meeting throughout the year, Locals may wish to vary the order in which they are taken up. The program is submitted merely as a chart for the use of Locals which have not adopted other plans.

JULY

First Meeting: Important Acts of the Legislature—Part I. (Ref: "The U. F. A." and J. D. Hunt, Clerk of Executive Council, Edmonton.)

Paper—Causes of Rural Depopulation. Debate—That the Mothers' Pensions Act of Alberta is good legislation. (Ref: Dept. of Extension, University of Alberta.)

Second Meeting: Discussion—The value to Alberta farmers of the development of the Pacific Grain Route.

Debate—That the desire for happiness influences human conduct more powerfully than any other motive.

Poultry Culling Demonstration. (Ref: Supt. Dominion Poultry Branch, Tegler Block, Edmonton.)

AUGUST

First Meeting: Paper—Important Acts of the Legislature. Part II. Organize Community Threshing.

Paper—Municipal Schools. Second Meeting: Discussion—Current Events. (Provincial.)

Debate—Resolved, that National Guilds offer the best solution of the difficulties at present existing between Capital and Labor. (Ref: Dept. of Extension, University of Alberta.)

Paper—Municipal Government.

SEPTEMBER

First Meeting: Paper—How the Provinces is Governed.

Paper—Municipal Hospitals. (Ref: Department of Municipal Affairs.)
 Second Meeting: Discussion—Current Events. (Local and District.)
 Paper—How the Dominion is Governed. (Ref: Dept. of Extension, University of Alberta.)
 Debate: That the use of labor-saving machinery has on the whole not been in the interest of the laboring classes. (Ref: Dept. of Agriculture, Toronto, Ont.)

OCTOBER

First Meeting: Paper—How the Local can co-operate with the Municipal Council.
 Discussion—The desirability of Proportional Representation in Provincial and Dominion elections. (Ref: Literature at Central Office, and pamphlet by John D. Rust, Edmonton.)
 Demonstration of Counting Ballots by P. E.
 Consideration of U. F. A. Constitution with a view to suggesting Amendments to Annual Convention.
 Second Meeting: Paper—The Douglas Proposals for the Democratic Control of Credit.
 Concert or Play.
 Discussion—The St. Lawrence Deep Waterways Project from the Standpoint of Western Canada.

NOVEMBER

First Meeting: Choose Teams to Canvass District for Membership, and Divide Territory.
 Paper—Lessons in Co-operation from Denmark.
 Debate—That Capital Punishment should be abolished. (Ref: Dept. of Extension, University of Alberta, and Dept. of Agriculture, Toronto.)
 Discussion—Co-operative Livestock Marketing.
 Organize Turkey Killing and Shipping.
 Second Meeting: Debate—That Public and High School education should be supported by a tax levied on the Province as a whole.
 Discussion of educational matters to come before the annual school meeting.
 Debate—That the League of Nations as at present constituted cannot guarantee the peace of the world or the free development of democratic institutions.

DECEMBER

First Meeting: Paper—What can this Local do for the community next year?
 Co-operative purchasing—Community or Travelling Library—School Playgrounds—Organized Recreation—Entertainments—Moving Picture Machine, etc.
 Debate—Resolved, that there should be an educational test as a qualification for voting. (Ref: Dept. of Extension, University of Alberta.)
 Second Meeting: Annual Meeting. Election of delegates to Convention, etc.
 Plans for next year's work.
 Leading Team in Membership Contest to Provide Supper.

INFORMATION WAS INCORRECT

F. Biggs, secretary of the Big Valley Local, writes that the paragraph appearing in the issue of March 1st, stating that this Local had endorsed the stand of the Annual Convention on prohibition, and had asked that a vote be taken, the question should be confined to the alternative of prohibition or the open bar, excluding a vote on Government control, was furnished by a correspondent without authority and was incorrect.

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SELLING RUBY WHEAT FROM REGISTERED seed; matured in oats. Safe crop than oats in Northern districts. De-cleaned, bagged, \$1.10 bushel f.o.b. Redway, Robert MacIntyre, Edmonton P. O., Alberta.

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SECRETARIES ALL FARMERS' ASSOCIATION. Send us list of what field seeds you are going to require and we will make you special price on our northern grown seeds. Catalog sent on request. James D. McGregor, Glencarlock Stock Farms, Brandon, Man.

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SEED GRITUATION

The following letter to Seed Grain situation in Alberta is issued by the Department of Agriculture to all Local Farmers of Alberta, and Municipalities:

A representative of the Department of Agriculture recently met the grain companies to discuss the supply and distribution of grain seed. It was the general opinion that the supply of seed is not evenly distributed over the Province, a deficiency being noted in Edmonton and Calgary, though there are some in local elevators.

It is important that you advise where this grain may be shipped to local lots. In order to do this it will be necessary that you learn after the recommendation of farmers' groups that the Local U. F. A.'s, Municipal Co-operative organizations (whether permanent or temporary in your district) may be in the best position to advise you. If your local organization decides to advise you, you will be able to secure grain which may be used for seed from any of the grain companies mentioned. It will also be possible for you to take seed grain rates by getting a certificate for seed from the Central Office of the U. F. A. in Calgary.

In this connection remember that to secure the reduced freight rates on seed grain, application on the form of U. F. A. Central Office in Calgary must be signed by you or by a representative of the car. If it is not signed before the car is shipped, reduced rates will not be available. If you have any questions regarding the certificates and reduced rates, it is much better to get the applications right.

This circular is being distributed by U. F. A. Local, Municipal Councils, Provincial and County Offices, and headquarters of the grain companies. There will be a general understanding of the Government's wishes to assist in every way possible by the Premier some time ago, will understand the responsibility in regard to the securing of seed.

U. F. A. County Minister.

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The U. F. W. A. and Juniors

The report of Mrs. K. Clarke Fraser, Convenor of Young People's Work, given at the U. F. W. A. Annual Convention, is particularly timely since it discusses University Week for Farm Young People, an event which will be much in the minds of farm boys and girls during the coming months.

"It is absolutely impossible," said Mrs. Fraser, "to estimate what 'University Week' means to the future of this Province. Can you conceive the benefit to rural Alberta of sending upwards of one hundred young people yearly for a week's study in the surroundings of the Provincial University and under the guidance of Alberta's most able leaders of young people? On account of the financial difficulties of the past few years, many of these young people have hardly been able to leave their own communities, but 'University Week' gives them not only the opportunity of a change of surroundings, which is in itself an advantage to young people at the impressionable age, but it also gives them the privilege of meeting other farm young people under circumstances which will influence their whole lives.

Lessons of University Week

"One of the lessons learned in 'University Week' is that we have an Extension Department always willing to help us, and that we abuse this privilege if we do not make use of it. Those in charge feel that the best is none too good for the farm young people and no pains are spared in giving them a good program. Mr. Ottewill, who brings home serious truths by telling an entertaining story; Dean Howes, who wins the hearts of all present by his pride in the calling of Agriculture, speaking of the 'Dignity of Our Profession'; Mr. Cameron, who during his morning talks inspires all to better things and gives new ideas about the most ordinary things; Mr. Corbett, with his talks on Canadian History, giving to each a desire to read again the history of our own country,—all make the week one of lasting value to our future citizens.

"It is not surprising that many delegates upon arriving home after the Conference last June, suggested that their Locals should begin at once to make money in order to send at least one delegate this year. I had letters from three Locals over a month ago stating that they had sufficient in the treasury to send one delegate, and hoped to be able to send two or three. Isn't that the spirit that in these hard times makes a successful organization?

"But 'University Week' was not made up entirely of lectures or class room work. There were nature study trips; visits to the various experimental plots, each attended by a lecturer; an afternoon spent at Government House, which had previously been only a name to most of the young people; a morning spent in the Parliament Buildings, where each delegate looked for the location of 'our member' and where each learned more civics than would have been possible by a year's study in the ordinary public school; and a splendid Sports Day, during which we thrilled with pride in the fact that the farm boys and girls, through organized effort, were able to hold their own with their city cousins. A fitting close to the week was the banquet on the last evening, when the toast list included the Mayor of Edmonton, the

President of the University, Mrs. Parby, and Premier Greenfield.

Inspiration of Annual Meeting

"It is during this 'University Week' that the Juniors hold their Annual Meeting. Reports of officers are heard; new officers elected and all business affecting the Junior U. F. A. is transacted at this time. Last year the delegates were asked to tell something of the work of their Locals. It was an inspiration to hear those young people give a report of the work which is being accomplished by these little bands of young people throughout the Province.

"It was impossible last year to call the Junior Directors to meet with the Senior Committee, on account of the extra cost, so the Juniors elected a committee of five of their officers to meet with the Senior Committee, which is appointed by the U. F. A. Board—another step in the development of self-government and co-operation.

"One heard from the visitors who dropped in to Convocation Hall, on several occasions, and noted the enthusiasm of the Juniors in conference. 'Who says the U. F. A. will die?' It cannot if we keep up the good work with the boys and girls. If the Conference of 1922 is an indication of the work of the Juniors in the Province, and we know it is, a long life is assured to the organization."

In the introduction of her report, Mrs. Fraser said: "Your Committee on Young People's Work reports with pleasure and pride, but not with entire satisfaction, upon its work for the past year. The pleasure and pride are in the progress made by the young people, not only in their increase in numbers, but in their development of self-government; the dissatisfaction comes from the fact that we have not done nearly all of the work that we planned to do and because many good opportunities have been lost, not through lack of interest on the part of the Juniors, but because we, the members of the U. F. A. and U. F. W. A., have not done our whole duty." The speaker made a special appeal to every delegate to lose no time in organizing a Junior Local in her own district.

Supervisors' Work to Guide

Referring to supervisors, Mrs. Fraser expressed the opinion that in many cases it would be well to appoint three instead of one. This arrangement insured that at least one could always be present and also aroused a wider interest in the welfare of the Junior Local among the seniors. "The great work of the supervisor," said Mrs. Fraser, "is to lend only a guiding hand, not to carry the Local along. To teach the young people to govern themselves is one of the greatest achievements of the age."

Mrs. Fraser referred to the consistency with which the young people are carrying out the fourfold program—Educational, Economic, Social and Vocational, and cited several instances in which the watchword, "Service", is being exemplified.

In concluding her report, Mrs. Fraser quoted the former Convenor on Young People's Work, Mrs. E. B. Gunn: "The days of cultivation are fast ahead, and the harvest will be reaped in a great tomorrow."

"We are already beginning to reap that harvest," said Mrs. Fraser, "but the need for cultivation is greater than ever.

Surely the women and men of the U. F. A. will not see the future blighted for lack of workers now. The young people are ready for organization. Are we going to shoulder our responsibility?"

Marketing Products of Farm in New York State

A little booklet, "Co-operative Marketing of New York State Farm Products," recently issued by the "Dairymen's League News" contains information that points to the thoroughness of co-operative marketing as carried out by the farmers of New York State. That the farmers of that State are keenly alive to the value of organized effort in disposing of their products is clearly demonstrated by the number and success of the co-operative associations carrying on marketing operations for the different kinds of producers.

The Dairymen's League Co-operative Association, of which Albert Manning, 323 Lafayette St., Utica, N. Y., is the secretary, represents 70,000 producers. This association operates over 100 milk plants and does a business each month of approximately \$5,000,000.

The Western New York Fruit Growers' Co-operative Association has a membership divided into 32 locals in 9 counties in Western New York, and last year marketed over one thousand cars of fruit for approximately \$1,000,000.

The potato and cabbage growers through their association, called the Empire State Potato Growers Co-operative Association, marketed 370 cars of potatoes and cabbages at \$250,000. This association, whose secretary is E. P. Smith, 419 Cutler Building, Rochester, N. Y., has a membership of 490 and is divided into 17 local associations.

In addition to this association the potato growers have also formed the New York Co-operative Seed Potato Association, with H. L. Cross, 410, Weiting Building, Syracuse, N. Y., as secretary. The association has established standards of excellence, and requires inspection of fields and seed before certification. Last season the association inspected 1,210 acres and certified 770, which yielded 172,000 bushels of seed.

The sheep breeders are not behind their brethren in co-operation and have an association of 2,400 members, known as the New York Sheep Growers' Co-operative Association, with W. A. Mather, 300 W. Genesee St., Syracuse, N. Y., as secretary. In 1920 the association handled 412,000 lbs. of wool and 611,000 lbs. in 1921. It is estimated that the total for 1922 will reach 1,200,000 lbs.

The New York Poultrymen have also realized that the marketing end of their industry must be put on a business basis, and have just formed the New York Co-operative Poultry Certification Association, with M. C. Porter, of Rodman, N. Y., as secretary.

THE CANADIAN BANKING SYSTEM

(Continued from page 5)

Deposits in the branches of the Canadian banks abroad are always larger than the current loans, but when call loans are included loans outside of Canada usually exceed deposits. Call loans abroad consist almost entirely of loans to trade

are on the New York stock exchange and are made on the security of stocks and bonds, which can be sold if repayment is not made when demanded. The use of Canadian deposits for this purpose is justified by the banks on the ground that being interested in all the money so invested is practically equivalent to cash in hand.

The Canadian Bankers' Association

An important factor in the Canadian banking system is the Canadian Bankers' Association. All the chartered banks are members of this body and the council of the association consists of the general managers of all the banks. Through the Bankers' Association the banks are enabled to take concerted action for their mutual interest and to express the viewpoint of the banks upon legislation and other matters affecting banking. The association also has certain duties placed upon it by the Bank Act, these including the appointment of a curator to take charge of the affairs of banks which fail or are suspended, the supervision of the issue of bank notes and the appointment of three of the four trustees of the Central Gold Reserve. The association also manages the clearing houses established in the principal cities of the Dominion at which the different banks make daily settlement of their accounts with each other. It is through the clearing houses that cheques and other instruments for the transfer of money drawn upon one bank and cashed by or deposited in another bank reach their proper destination. The banks also receive back their own notes through the clearing house and the balances remaining after the exchange of notes and paper are settled in Dominion notes.

A general revision of the Bank Act takes place every ten years and when the Dominion Parliament meets early in 1923 this will be one of the chief items of business before our legislators. The present, therefore, is an opportune time for the discussion of the banking question by the public generally, and this article has been written with the object of bringing within the reach of all interested a concise statement as to the existing banking system of Canada. It is not the purpose here to express any opinion on the various proposals that are being made for the amendment of the Bank Act. It may fairly be said, however, that in many respects the Canadian banking system compares very favourably with the systems of other countries. In recent years Canada has been comparatively free from bank failures and the Canadian banks deservedly enjoy the confidence of the public as a safe depository for their savings. The financing of commercial and manufacturing enterprises also seems to be satisfactorily accomplished, but it is generally agreed that the present system does not adequately meet the credit needs of the agricultural industry. This is indeed admitted by many bankers, who point out that since the funds which they loan belong to depositors and are practically withdrawable on demand, it is necessary for these to confine their loans to short periods. Now the present system can be adapted to meet the requirements of agriculture, or what supplementary institutions must be created, is a problem which awaits solution.

The Alberta Legislature will decide after the Easter recess whether a referendum shall be held on the liquor question.

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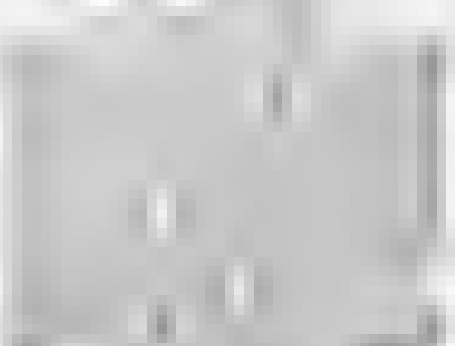
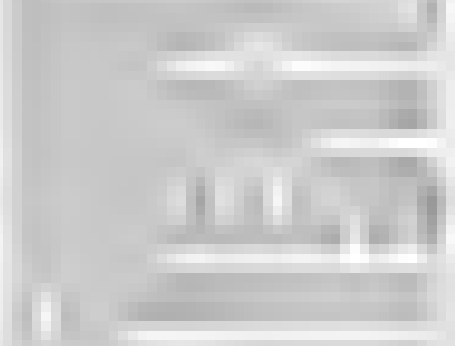
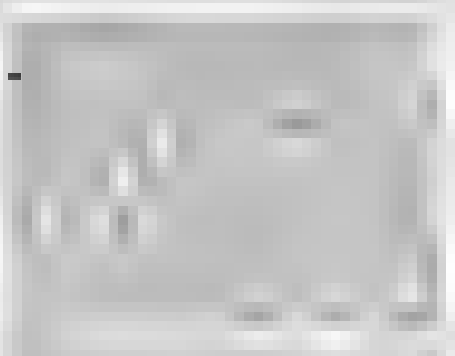
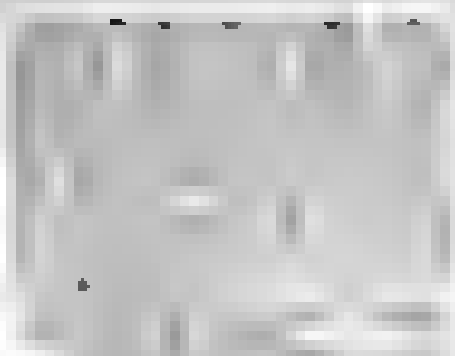
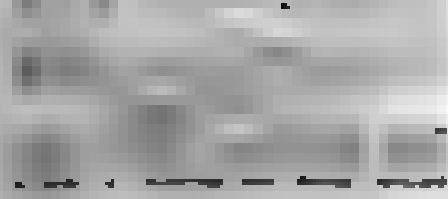
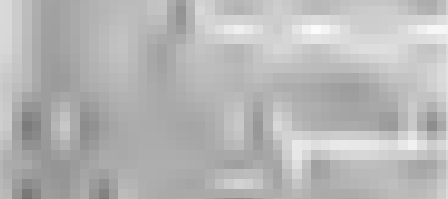
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which as they took little part in the discussion. A Liberal member proposed a reduction of \$100,000 on the item alone, but was only able to secure the support of some 12 members, of which number 10 belonged to the Government forces. Many Canadians feel that the time has arrived when a very substantial reduction can be safely made in our expenditures for military purposes.

A very prolonged debate is still under way on the Immigration estimates, introduced by Hon. Mr. Stewart. Very strenuous and serious objections have been taken to the so-called "make-work" policy of the Minister and his virtual abdication of a most important and vital Government function to the Canada Colonization Association. This company is a subsidiary of the Western Canada Colonization Company, but many of its promoters and supporters have lately been losing faith in the venture and many of them have withdrawn their support. The whole scheme proposed by the Colonization Association is, in my the least, a very dubious one. Although the Government has no written agreement with this association, it has already paid to it an amount of \$40,000 and proposes to pay up to \$200,000 this year, at the rate of \$10,000 per month. The association has only undertaken to bring in a minimum of 700 families this year. The cost to the people of Canada therefore, will range to the neighborhood of \$100 per family.

The Prime Minister, in justifying the Government grant to this organization, read letters from the Leader of the Opposition and from Robert Forke, M.P. Both writers thought this organization could serve a useful purpose as a voluntary non-profit-making company, acting as a colonizing agency of western farm lands, but each repudiated the suggestion that they proposed or approved of any financial assistance from the Government.

It is likely that the Government will persist in the declared policy of subsidizing this association during the current year, but it is equally clear that by reason of the attacks made, both in and out of Parliament, on this organization, its usefulness has been largely, if not completely impaired.

A Point of Privilege

The statement given below was made in the Canadian House of Commons, on a point of privilege, by Captain J. T. Shaw, M.P. for West Calgary. Captain Shaw was endorsed by the U. F. A. in the Federal election of 1931, and has gained a high reputation in Parliament as one of its ablest and most progressive members. The question is taken from Hansard of March 21st, in which the member for West Calgary is reported as follows:

"I rise to a point of privilege. An article appeared in the *Ottawa Citizen's Guide* under the heading of "our Ottawa Letter," apparently from the Ottawa correspondent, under date of 14th February last, in which the following reference was made to myself:

"The fourteen Progressives who voted against the Shaw amendment did so because not only was it, in their opinion, superfluous, but they for the most part thought that it was presented somewhat as a result of an understanding with the Conservatives, who refrained from submitting a motion. Reports had been going the round to the effect that there was an understanding in this direction."

"I want to say that there is not the slightest foundation in fact for the insidious suggestion contained in the portion of the article which I have just read. I make this statement because I think it is only fair, not only to myself, but also to the Conservative party. I think it is also only fair to state that it was not a member of the Press Gallery who wrote the article in question. Readers of this paper will, however, be interested in noting that the Ottawa correspondent is the press representative in this city of the Canadian Pacific Railway Company and in addition writes for a Wall Street financial journal."

Mr. Meighen declared that there was absolutely nothing in the way of an understanding, and that "he had no knowledge, direct or indirect," of Captain Shaw's motion.

COLONIZATION SCHEME.

A resolution passed by Travers Local points out that owing to unfavorable conditions many farmers are forced to abandon their farms, and asserts that the Government, before spending money to induce more settlers to take up farms, should take measures to enable the people already here to get machinery and clothing at reasonable prices. The resolution protests strongly against the Government giving any encouragement to the Canada Colonization Association.

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Emigration from Canada 77 per cent. of Total Immigration

Significant Figures Submitted in Canadian House of Commons by E. J. Garland, M.P., Derived From Official Statistics

While Canada has received 3,088,082 immigrants during the past fifty years, the loss by emigration in the same period has been 2,411,021, or 77 per cent of the total.

These startling and significant figures are revealed in a statement prepared by E. J. Garland, M.P., and presented in the House of Commons on March 15th, during the debate on immigration estimates. Mr. Garland secured from the Dominion Bureau of Statistics the population figures for each of the census years from 1871 to 1921 inclusive, and also the immigration figures covering ten-year periods. The natural increase (excess of births over deaths) during the period is estimated at 3,261,922, at the near Conservative figure, and the loss by emigration is determined by deducting the total of the actual population from the total which would have been reached, by immigration and natural increase, had no such loss occurred.

Estimate of Loss Conservative
The Bureau was unable to furnish an official estimate of the natural increase between 1871 and 1901, but informed Mr. Garland that he would be justified in taking 25

Population, census 1871	1,480,237	
Natural increase (1871-1901) estimated	323,386	
Immigration (1872-1901)	362,432	
Total	2,166,055	
Population, census 1901	2,134,810	326,045
Loss through emigration (estimated)		\$ 1,500,494
Expenditure on immigration (Federal) 1871-1901		
Population, census 1901	2,134,810	
Natural increase (1901-1905) estimated	248,386	
Immigration (1902-1905)	279,251	
Total	2,662,447	
Population, census 1905	2,422,229	240,218
Loss through emigration (estimated)		\$ 1,584,332
Cost—Expenditure on immigration (Federal) 1902-1905		
Population, census 1905	2,422,229	
Natural increase (1905-1910) estimated	254,326	
Immigration (1905-1910)	282,244	
Total	2,960,875	
Population, census 1910	2,671,315	289,560
Loss through emigration (estimated)		\$ 2,400,211
Cost—Expenditure on immigration (Federal) 1905-1910		
Population, census 1910	2,671,315	
Natural increase (1910-1915) estimated	302,800	
Immigration (1910-1915) inclusive fiscal period	3,715,200	
Total	3,940,292	
Population, census 1915	3,294,648	304,356
Loss through emigration (estimated)		\$ 3,462,587
Cost—Expenditure on immigration (Federal) 1910-1915		
Population, census 1915	3,294,648	
Natural increase (1915-1921) estimated	1,050,659	
Immigration (1915-1921) inclusive fiscal period	3,812,324	
Total	4,347,331	
Population, census 1921	4,176,238	171,093
Loss through emigration 1915-1921 (estimated)		\$ 1,281,882
Cost—Expenditure on immigration (Federal) 1915-1921		\$ 14,234,242

Alberta Budget for 1922, Shows Estimated Deficit of \$1,000,000

Expenditures Reduced by Over \$1,000,000 as Compared With 1921—Cause of Revenue Shortage

In his budget speech, on March 29th, Premier Simons estimated the Provincial revenue for 1922, exclusive of the Government telephone, at \$24,124,620.46, and the expenditure at \$25,124,620.46, the estimated deficit being \$1,000,000. This estimated deficit remains after very substantial reductions in expenditures. The actual deficit for 1921 was \$1,010,000.00, and the estimated deficit for this year is therefore \$90,000.00 less. The 1922 deficit, which the present Government was not responsible. Estimated expenditures is reduced this year on income account (exclusive of public debt charges which are fixed) by \$445,000.00, and on capital account by \$4,611,120.31, making a total net reduction from 1921 of \$5,056,120.31, including the telephone department.

Short Revenue Main Cause
The 1922 deficit, the Premier pointed out, was due mainly to a shortage in revenue, this shortage being caused by general economic conditions in the Province. He cited a statement prepared by the Canadian Bank of Commerce, which showed that the crop values in Alberta for the years 1921 and 1922 combined were approximately

one thousand per centum as the average increase. As he based his calculation on the census figures at the beginning of each ten-year period, no allowance being made for the possible year to year increase, the estimate is a conservative one. If, as it is entirely reasonable to believe, the natural increase were greater, then the loss by emigration must have been greater also. The estimate of natural increase during the period from 1905 to 1921 is by the Dominion Bureau of Statistics.

Mr. Garland pointed out that had Canada retained the population of 1921 and added the immigration until 1921, the population would now total 3,134,342, or 450 more than the actual number, although no allowance whatever be made for natural increase. He submits the question: "Has the immigration expenditure of the past fifty years, amounting to \$20,207,000, been justified by the results? Are we justified in voting \$1,200,000 at the request of the Minister, Hon. Charles Stewart, this year, or until a real effort has been made to improve wrong economic conditions?"

The figures are given in detail below:

Population, census 1871	1,480,237	
Natural increase (1871-1901) estimated	323,386	
Immigration (1872-1901)	362,432	
Total	2,166,055	
Population, census 1901	2,134,810	326,045
Loss through emigration (estimated)		\$ 1,500,494
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Cost—Expenditure on immigration (Federal) 1915-1921		\$ 14,234,242

50,000,000 less than the crop values of 1921. It had not been deemed advisable to impose sufficient taxation to cover the deficit, the Premier announced, because it was hoped to have definite knowledge in regard to the benefits of the natural resources before the end of the year; because reductions in expenditures would continue; and because "a complete survey will be made of the Provincial field of taxation, in order that any increased taxation that may be found necessary be equitably imposed."

Saving on Estimates
In every department of the Government there was a saving on the estimates, the total saving over all departments being \$47,201.25. This emphasizes the point that the deficit was due to decreased revenues. Due to poor conditions in the country (meeting collections of principal and interest on hardship receipts from school lands were only \$24,129.11 being short of the estimated revenue by \$25,000. In the Attorney-General's Department the receipts were \$2,221,285.25, against an estimate of \$2,423,911, a shortage of \$202,625. This is accounted for by certain adjustments in capitalizing liquor stocks. The Department of Municipal Ad-

ministration collected \$1,620,391, against an estimate of \$1,820,500, a shortage of \$200,109, this being entirely due to adverse conditions in the country.

Assumed Heavy Obligations
Discussing the savings in Departments the Premier showed that "the only large general appropriation on which there was no saving was the public debt, which consists of fixed charges." He continued: "When the Government came into power in 1921, it assumed very heavy obligations. The public debt, through very heavy capital expenditures, had reached large proportions. In fact it had mounted so ponderously that the moment it followed into the year 1922 with an increase in fixed charges over 1921 (by reason of the heavy new borrowings in 1921) of \$21,115.25, and it will continue to have its effect until our population is large enough and rich enough to contribute more to taxation. Now it is possible for us to reduce charges which are not fixed, although this, too, is not an easy matter, but fixed charges of such large proportions as to absorb most of our income are a burden we assume only because we must assume it."

Efforts to achieve economy in 1921 were largely set back by calls for relief work, for hay and relief work, and on the grain-topping campaign, \$200,000 and \$211,000 were expended respectively.

The debenture issue sold in 1921 totaled \$11,000,000, of which \$2,500,000 was for refunding of old maturing issues, leaving \$8,500,000 for new issues. The gross cost is therefore increased to \$9,175,279.41. Of this \$21,115,252.11 is the telephone investment, which is self-supporting. There is also a sinking fund of \$1,400,000.00, so the net debt, after deducting the telephone surplus and the general revenue portion of the sinking fund, amounts to \$8,775,279.41. Assets stand at \$10,901,000.00.

Among the savings to be effected are a reduction in educational grants to the primary and secondary schools and to the University; reduction in work of school inspectors; discontinuance of Normal school at Edmonton; discontinuance of summer schools for teachers; closing of two more agricultural schools; heavy reduction in capital expenditures on public buildings, roads, bridges, etc.

FEDERAL DAY AT UNIVERSITY

The second Annual Federal Day conducted by the Federal Economy Department of the University of Alberta will be held on Saturday, April 14, 1922. At this time the livestock feeding experiments that have been in progress during the past six months will be completed, and the results will provide a basis for discussion. In most cases the animals used in the test will be shown in Federal Day.

The program includes speeches and discussions on topics connected with the feeding of livestock, and the speakers and leaders of discussions will include the Minister of Agriculture, the Minister of Education, and other interested in the livestock industry. The program, including the visit through livestock farms, will occupy the entire day, from 9:30 a. m. until 5:30 p. m.

OPPOSE GOVERNMENT CONTROL

The following resolution was passed unanimously by a recent meeting of the Farmers U. F. A. and U. F. W. A. locals:

"Whereas, the Macdonald's policy has been reported in order to the committee in charge, and a platform will probably be taken; and

"Whereas, there is a demand being made to include 'Government Control' on the ballot paper, and it is being intimated that this demand emanated from the U. F. A. locals; and

"Whereas, the U. F. A. as a body is unopinionably opposed to any change from the present liquor Act and is pledged to support the strictest possible enforcement of the law; and

"Whereas, we believe the demand for 'Government Control' is being advanced by the liquor interests in order to split the prohibition vote, and then get a snap decision for the beer bill.

"Therefore, be it resolved that this meeting desire to go on record as being unalterably opposed to the principle of Government Control; that we are unalterably opposed to any slackening of the present law, but are in favor of making it, if possible, more stringent; that we believe the present administration is making an honest effort to enforce the law, and is making fairly satisfactory progress in its efforts, and should therefore be given ample time to prove the efficacy or otherwise of the present law before any change are asked for. As we realize that an evil such as the alcohol bill cannot be eradicated except by long and continuous effort."

POULTRY AND EGGS

SINGLE COMB WHITE LEKHORNS, ROSE COMB White Leghorns, single comb Brown Leghorns, Barred Plymouth Rocks, Light Brahma, Partridge Wyandottes, African game, Bronze turkeys. Jas. A. Jackson, Leduc, Alta.

FOR SALE—S.C. RHODE ISLAND REDS and Barred Plymouth Rocks. Breeding males from selected stock, \$4.00 each. Day-old chicks to June 1st, 30c each, after 10c each. Hatching eggs from birds with R.O.P. records over 115 eggs, \$5.00 per setting of fifteen. Flock nestings, \$2.00 per setting of fifteen, \$45.00 per hundred. C. F. B. Demonstration Farm, Strathmore, Alberta.

BARRED ROCK EGGS—4 YEARS BREEDING from Gold's famous Top strain; early and persistent layers, \$2.00 per set; \$5.00 per set. Mrs. E. Hayes, Crossfield, Alta.

FERRIS 300 EGG STRAIN WHITE LEGHORN and single comb Rhode Island Reds, 15 eggs for \$1.50; 25 for \$1.50; 50 for \$2.50; 100 for \$4.50; 150 for \$7.00. Infertiles replaced. Jas. T. Baker, Strathmore, Alta.

CHOICE S.C. RHODE ISLAND RED Cockerels, \$2.00 set; bred 3 years from Medicine Hat and Calgary prize winners; satisfaction guaranteed. C. Reed, Irricana, Alta. 20-22

BETTER BABY CHICKS, SAFE HATCHING eggs. Our well known Leghorns, Wyandottes, Rocks, giving customers 175-180 eggs each, in nine months laying. Columbia Poultry Ranch, Sherwood, B. C.

PURE-BRED BARRED ROCK COCKERELS from layers and winners, \$4.00 each; second to none on the farm. Apply early for choice. Joseph G. Parker, Notched, Alta.

YOUR CHANCE NOW! SECURE START in Newcomb's "Quality" White Wyandottes. Carefully trapped since 1914. They lay in winter. Settings \$1.00 per set, \$2.00 per set. Baby chicks 5c each. Supply limited. Baby HM Poultry Farm, Onoway, Alta.

DARK BARRED ROCK EGGS, BRED from prize winners, \$2.00 setting. Pekin duck eggs from champion winners, Edmonston, \$2.00 setting. Buff Cochon Bantams, 25c per set. A. K. Kimpkins, Leduc, Alta.

BARRED ROCK EGGS, SELECTED WIN- for layers, and Manitoba Agricultural College cockerels of over 200 egg stock. 15 eggs \$1.50; 100 for \$9.00. Elmer Dine, Throno, Alberta.

WHITE WYANDOTTES, INTERNATIONAL contents winning strain. Best in the West, \$2.00 setting. John Watson, Crossfield Poultry Yards, Edmonton.

BARRED ROCK HATCHING EGGS FROM my record of performance pen, mated to two full brothers, pedigree, whose dam laid 221 eggs, and the lowest producer for five generations back was 124 eggs. Price \$2.50. Also a few settings from a pen of ten hens with records of from 174 to 195. Mated to a cockerel whose dam laid 252 eggs. Price \$1.00. T. T. Code, 1507-162nd Ave., Edmonton.

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ROSE-COMB RHODE ISLAND REDS, THE kind that lay eggs winter and summer, \$1.50 for setting 15 eggs. Also 2500 good dark cockerels, \$5.00, two for \$9.00. J. Stever, Minburn, Alta.

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PURE-BRED MAMMOTH BRONZE TUR- key eggs from large, healthy hens and 10 B. tom. April, 40c each; May 1st to 15th, 50c; after May 15th, 55c. Orders looked as received. Mrs. W. Hawkins, Strathmore, Alta.

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SNAP—COSY FIVE-ROOMED BUNGALOW with furnace, one block from city line; five lots fenced with wire, suitable for small chicken ranch; chicken house and barn for 20 head and two cows; full basement. Furniture including piano, brass bed, oak dining suite, etc. Clear title. Everything gone. \$2,500 cash, \$2,500 terms; \$1,000 down, balance \$25 monthly. Mrs. E. Earle, 2115 13th Ave. N.W., Calgary.

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