

WHY THE BANKER AND FARMER SHOULD BUILD UP THE HOME TOWN

TEAM WORK IS NEEDED AMONGST THE BUSINESS MEN

Strong Plea for a Movement to be Inaugurated by Bankers and Business Men for the Bridging of the Gulf Between the Town People and the Farmer.

(By J. R. Moorehead, in the Banker-Farmer.)

There are at least twice as many people living in our smaller cities, towns and villages as live in our fifty great cities. The home market of our farming population living about these smaller cities and towns is just twice as great as the city markets. Yet we hear much that would lead one to believe that all of the people in this country to be fed by the producers on the farm are to be found in the great centres where the high cost of living seems now, more than ever, the one great thing talked about, and to be considered. Yet, the home market of the farmer is his largest and best market, right at his door where he can bring his produce every working day in the year and sell it to the consumer direct, without the intervention of any middleman whatsoever, and secure therefor every cent without any profit of commission to any middleman whatsoever.

In these nine states, Wisconsin, Missouri, Iowa, Indiana, Michigan, New York, Illinois, Ohio and Pennsylvania, 6,956 towns have lost population, notwithstanding the fact that the population of the whole country increased in the decade covered, 21 per cent. Out of the 78 county seats in these nine states, 217, or nearly 23 per cent. of them, have lost population, though the county seat is in many ways the centre of most of the activities of the county unit along the line of politics, courts, collection of taxes and in other directions. And, strange to say, this tendency of the decline of the towns is greatest in the richest and most thickly settled part of the states.

What does this mean to you and to me, and to all of the forty million people living in these towns? It means this, a continued loss of business; it means depreciation in property values in these towns; it means a depreciation in farm land value, for the better the town the higher the value there is to the land because of its proximity to the town; it means less deposits in your banks; it means that you will have less money to lend to the farmer and to the business man; it means the boys are not going to stay in the towns; it means that the boy is not going to stay on the farm unless the town affords some attraction; it means economic ruin to many of our best interests; it means increased problems for the country and states in matters of handling our social and political problems in our great cities; it means concentration of business of every kind in the great centres; it means the downfall of the small business man and the small banker; it means socialism.

What are we as bankers and business men, going to do about it? What does your home town most need? First of all, it needs team work, co-operation, first amongst bankers and business men, and second, by all of these and the farming communities about us. There are too many bankers and business men in these towns who are disloyal to each other—a lack of confidence exists. Competition and business rivalry have tended to make enemies of us, rather than friends and co-workers. The local drygoods man cannot supply the wants of the banker's wife and family because his stock is not fine enough, hence they trade by mail or visit the department store. Let me remind such a one that "a town that is good enough to live in is good enough to spend your money in." If you cannot spend your money where you make it you are sucking the life blood out of our town and you ought to move. The lumberman and the hardware merchant and their families are just as often guilty of the same practice, and then they wonder why the town does not improve, and their business prosper. What inducement, let me ask, for example, is there for the local dry goods store to carry in stock goods fine enough for the banker's, the lumberman's, and the hardware merchant's family? None whatever. This being often the case, how can the banker expect the merchant, whose note he holds, to meet his obligations if there is taken away from him the only means whereby he may be able to meet them—his profits on goods sold to his neighbors.

The whole question is summed up in and stated in the following from one who was at one time the editor of a country newspaper in this state, when he said: "If you spend your money where you get it, you will be able to get it where you spend it."

The second great movement that

should be inaugurated by the bankers and business men is that of bridging the gulf which exists between the town people and the farmer. It might be to the advantage of perhaps one person in ten thousand in this country to have this gulf made wider, but no more. There are many of our farmers, and some living in towns, who have been educated to believe that the home merchant is a thief and a robber, and that the local banker is no less guilty of sharp practices than the loan shark of our cities. Thousands of them do not even give the home merchants a chance to supply their wants. (No wonder the home merchant does not carry the stock in size and quality to meet the demands of some of our communities. How can he? and why should he?)

They send the money away when they have the cash, and the home merchant is only of use and benefit when the crops fail and when the price is so low that they hold for a higher, and in the meantime the merchant becomes the banker, in that he lends his goods without interest and often borrows the money from you in order to perform this service. Our farmer friends, our neighbors—best friends—have become estranged from us, and the imaginary line between the country and the town is a barrier to the prosperity and the co-operation, and to the good of all. In solving this problem we will not have to work upon all of our farmer friends and our neighbors, most of them are loyal to us and to their own town, but it is our duty to co-operate to stifle every movement working to augment this effort to take the trade of the farmer away from his home town. We should enlist every influence to join with us. There is a great quartet of interest in this country, which, if they could be brought together, and in the end they will when conditions become ripe, would work wonders for the good of all. I refer to the bankers and the business men of the towns, the farm press and the country paper.

The movement inaugurated by the bankers, looking to co-operation with other interests in the upbuilding and increasing of efficiency of the farm, is the great movement of the day. It will not succeed at the expense of the millions of people and particularly merchants and bankers located in the towns and smaller cities. They are vitally interested and should become a part and parcel of a great joint movement that will increase the productive ability of our farmers. You cannot hope to accomplish this increase by in any way crippling that great body of our people who are the nearest to, and the only ones to whom the farmers as a class go to, and depend upon for assistance and co-operation in times of extremity. It is the problem of to-day, that of feeding this nation, which is already a consuming rather than a producing one. To this cause the merchants and business men of the towns pledge their earnest support. There are more than a million of them. They ask in return reciprocity on the part of our neighbors and farmers in order that peace, happiness and prosperity may be the portion of all alike.

Our fourth great aim should be, in order to preserve ourselves, our communities and those about us, to become community builders. Community builders to the extent of blotting out the corporate limits, extending the influence of the commercial club and the business organizations to cover the country surrounding. It has been my privilege the most of my life to live in a community which to a large extent has accomplished this thing. We have found out by co-operation on the part of the bankers and the business men that the farming community about us was in hearty sympathy with every effort to meet conditions in and out of town, and where I have lived, and what we as merchants and bankers have done is being repeated throughout the country. Many towns have become awakened to the situation; they are inviting co-operation; they are seeking light; they are spending money; they are doing everything that is possible in their power to promote the feeling of friendship, and co-operation with all classes.

Logical.

"Now, Pat, tell the class why words have roots."
"I guess, ma'am, that's the only way the language could grow."

Over one-half of all the women in England between the ages of fifteen and forty-five are unmarried.

RED CROSS PUBLICITY.

It must not be forgotten that a great many of our Canadian soldiers are from Quebec and do not speak a word of English. Lying dangerously near death in an English hospital with nobody near them with whom to converse, they are truly in a deplorable condition. The ladies of the Quebec Red Cross have put themselves in touch with their French Canadian compatriots, and some of the letters they have received are not far from pathetic.

"Dear madam," writes one soldier from a London hospital, "I received your letter this morning, and it gave me infinite pleasure, especially since you write in French, for I can read English only with the greatest difficulty. You ask me whether I need anything. All that I need is that you write to me again."

Another says, in reply to a lady who wrote to him: "Pardon me if I have not answered immediately. I have been very ill and cannot sit up in bed. I cannot write with my right hand, and it is with great difficulty I write this with my left. I am very happy to have news from a French Canadian lady. If only I were with you we could talk together. I do not speak a word of English, and I am the only Canadian in this hospital." Such being the case with a good many Canadian soldiers, our French Canadian Red Cross workers are indeed to be congratulated for their charitable enterprise in writing to the wounded.

A Year's Red Cross Work in Canada.

The great majority of the Red Cross branches in Canada have been organized since the beginning of the war. A cursory inspection of the annual reports, which are available, show a record of Red Cross achievement which is not confined to any one section of the country, but extends over all the provinces.

The last monthly report of the Halifax branch records recent contributions of \$5,500 and addition to the membership of 71 active members and 14 life members. During the month shipments were made of nearly 120 bales.

An idea of the expansion of the work in Montreal can be gathered from the report of the surgical department. Last January the shipments were 15 cases, each containing 450 dressings. Last month 137 were sent to the Red Cross hospitals overseas.

The Victoria branch in British Columbia has collected over \$20,000 since its inauguration, \$11,390 of which has been sent to the head offices of the Society in Toronto. In addition to this cash donation, over \$7,500 has been expended for materials made up by local workers. Taking other contributions into consideration, it is estimated by officials of the Victoria branch that upwards of \$40,000 has been subscribed locally.

The Canadian Hospitals at the Front.

A writer in an English publication pays a striking tribute to the Canadian Hospital Organization in Europe. No. 1 General Canadian Hospital situated on the outskirts of Boulogne, lies in the centre of much the biggest hospital concentration ever attempted in history. The visitor finds himself amazed at the scale and scope of this hospital town to the efficiency of which Canadians have made a notable contribution. Their share in an organization which is beyond precedent cannot perhaps be exaggerated. It is second only to their performance in the field.

This particular hospital is in some respects the leading one, owing to a new method invented by Col. Murray MacLaren of New Brunswick, the officer commanding. He has arranged the spacious tents in long corridor wards, each capable of holding 64 patients. The breadth of the tents, the simple arrangements of the electric lighting, and the very convenient arrangement of the corridor, make the wards as pleasing to the senses and hygienically perfect as could be desired.

In some respects No. 2 Canadian Hospital, which occupies the golf Hotel Le Touquet and overflows into tents on the links, has greater charm, but the site of No. 1 is in the highest degree attractive, owing to its outlook over a wild natural stretch of scenery.

The hospital, which was organized as long ago as September, has gradually perfected itself since its arrival at Plymouth on October 16. It had many sites in England, where alone 4,000 cases were treated, before sailing for France in May, but only today has it reached its full perfection.

The Equipment.

In all these hospitals, English and Canadian, the operating theatres are models, both of structure and equipment. The incident of light, both natural and artificial, is even better than in most London and Montreal hospitals; and one can point to little that is inferior even in such equipment as X-ray apparatus. It is a delight to see the smooth working of the Canadian officers and doctors, whether



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R.A.M.C. or Red Cross, in this immense organization.

There are three more Canadian army hospitals in England, and in France three general, with a potential equipment of 1,040 beds, two stationary, a clearing hospital, with its attendant ambulances, besides an admirable system of Red Cross distributing depots, set up, thanks to private generosity in Canada, within reach of every hospital unit. It is an interesting attribute of the larger establishments, such as No. 1 General, that every department of Canada is represented within the circle of the unit. The arrival of a group of French-Canadian nurses coinciding with Sir Robert Borden's visit, may be quoted as an example of the unity of the Dominion.

Preserving Fruits for the Red Cross.

Now that the preserving season is in full swing, patriotic housewives who are doing up fruit for the Red Cross, should take special pains to ensure that the preserves will stand transit and resist fermentation. A good deal of fruit has been received at the Red Cross Headquarters done up, or at least supposed to be done up, in small baking powder tins, mustard tins, cocoa tins, and so forth. Needless to say, such preserves are as perishable as fresh fruit. The cover comes off the first opportunity, and the sick soldier, for all the good housewife's efforts, will have nothing but an unsatisfied longing. In this matter no amount of patriotic inventions fill the bill so well as a quart "sealer" or a "lever" tin provided with a top that will fit down snugly and securely.

Canning instructions have been published, calling for unsweetened preserves as like fresh fruit as possible and as unlike jam, with which the soldiers are surfeited. Some ladies have taken these instructions too literally, and have sent in fruit absolutely unsweetened. Preserved fruits should contain a certain amount of sugar syrup. They should be boiled at a high temperature sufficient to destroy the yeast germs which cause fermentation. The jars should be sealed so as to be perfectly airtight.

They should be packed for transit in stout barrels and boxes with the individual jars snugly wrapped in excelsior.

Only careful packing will prevent breakage.

Ladies preparing fruit should pay special attention to this matter. The making of the preserves is only a small part of the work. The main point is that they should reach the sick soldier consumer in the hospitals unbroken and unfermented.

Some machine-guns have a firing-power of over a thousand shots a minute.

GERMAN STUDENTS IN THE WAR Percentage Is Large, But Most Institutions Continue Courses.

The percentage of German students actively engaged in this war is greater by far than in any other war in history. And withal, with the exception of four forest academics, all German colleges have maintained their regular winter and summer sessions. The lists of matriculated students, however, have been markedly depleted.

In the fall of 1914 there were matriculated at the country's 22 universities, 11 technical colleges, 5 business colleges, 3 veterinary colleges, and 6 agricultural and mining colleges, 64,710 students, while 79,077 students were attending the 52 German high schools. Of these matriculated students there have been enrolled in the army of 36,000 university students, 8,000 technical, 6,000 business, 300 veterinary, 300 agricultural, and 300 mining.

Of the 4,000 female students approximately 600 have become sick nurses. From Koenigsberg, which contributed the largest contingent of students, 1,057 out of 1,280 went to the front. Of technical students taking part in the war Danzig supplied the largest proportion, 63 out of 72 students, or 90 per cent.

The students matriculated at the Berlin University for the current summer term of six months, or a semester, numbered 8,016, compared to 8,647 of last summer. In reality only 2,300 male and female students actually attend the university. In Munich 5,701 students are matriculated this summer semester, of which number 3,957 were granted leave of absence to serve in the army or sanitary corps.

Thus far the mortality among the students of Germany has been as follows: Bonn, 2 lecturers and 113 students; Freiburg, 3 adjunct professors, 3 assistants, and 117 students; Goettingen, 7 lecturers, 8 assistants, and 142 students; Heidelberg, 78 students; Jena, 112 students; Kiel, 24 students; Leipzig, 3 lecturers and 266 students; Munich, 10 students; Tuebingen, 9 lecturers and 130 students.

The Technical College of Berlin, which during former summer semesters 2,200 students attended, shows a matriculation this year of 2,013, of which number not more than 302 are in attendance, while about 1,710 are doing military service at the front.

A leather cannon was used at Edinburgh in 1778 and found to answer. Madge—So you feel better since you gave up dancing and devoted yourself to Red Cross work? Marjorie—Indeed I do, dear. I've had my name in the papers nine times.

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