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WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

fairly opened my eyes to the fact that we farmers are just being fooled by the hail insurance companies. A friend of mine had part of his crop in stook and a art not cut when he was badly halic, and he put in a claim for 75 per cent, damage, thinking he would recover for the damage caused to the stooks as well as the uncut grain, but when the assessor went to assess the damage he allowed 30 per cent, on the uncut grain less the amount of the hail insurance premium, and nothing for the insurance premium, and nothing for the damage to the stooked grain. I main-tain we farmers should boycott all hail tain we farmers should boycott all hail insurance companies who refuse to insure the grain until same is either stacked or threshed, say up to September 30. Fire insurance also needs looking into, for it is easy to pay a premium and imagine one is safe, but let farmers read their fire insurance policies and learn some. I consider a fire insurance company should by law be bound by the action of their agents, such agents to satisfy themselves—on behalf of the company they represent that the insured property is of the estimated insurable value. Trusting some Grain Growers' locals will take these watters up on behalf of their members H. R. B. OWN.

Quill Lake. Sask.

Quill Lake. Sask.

THE GRADING SYSTEM

THE GRADING SYSTEM

Editor, Guidel—Mr. Dunning in his address at Saskatoon stated that the grain dealers had made a frontal attack on the Co-operative Elevator Company by lowering their handling charges and he did well to ward to farmers of this scheme to weaken their own company. But I am wondering how many farmers know of the more insidious and therefore more dangerous attack made on their rights by the refusal of the railway companies to allow the inspectors of the commission firms, including The Grain Growers' Grain Company, to be present when the ears of wheat or other grains are being graded, thus rendering a cheek on the grading gangs impossible. While these men are supposed to be above suspicion, the fact remains that wheat grades are not uniform for the same quality of grain. As an instance, I shipped a car of wheat which our local elevator man called an excellent three, and said it might go two. That car graded three. My son shipped a car of wheat at the same time that our local man offered to buy on track as three, and that car was graded five. A neighbor was offered three for his car, which was graded five. Each of these cars were shipped to a commission firm and a re-inspection callel for, but the grade was adhered to, and the two cars were sold for two grades less than our local elevator man was prepared to buy them at. I took up the matter with the company, and they informed me that no one but the government graders were allowed to see the grain in the cars. All that they could do was to look at the samples in the inspector's office, which were marked as having been taken out of the particular cars in question. So that they know absolutely nothing about the grain, the grading of which they really did until the new order of exclusion from the yards was made. The question arises, why were our agents excluded and what will the farmers do about it! Will they atmosf for their grain being with they are supposed to check, and which they really did until the new order of exclusion from the yards was made right of their agents to be present to provent mistakes being made. The whole matter is in the farmers' hands, for, as Mayor Young said, the farmers can do without any government, but no government can do without the farmers if only they will drop partyism and combine to enforce their rights.

I hope that the various associations will take up this matter in earnest and discuss it in The Guide until some definite action is taken to accure correct prades.

JAMES H. FRY.

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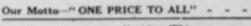
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