

U.F.A. HAIL INSURANCE

THE PAST-1915

Insurance written (approx.) \$15,000,000. Net premium (govt. report) \$1,119,816.10. Commissions paid on usual basis to private non-farmer agents:

- (a) General agents (10%) \$111,981.61.
(b) Local agents (15%) \$167,971.50.

Cost of adjustments, etc., usually 5% to 10% of premiums. \$56,000.00 to \$112,000.00.

Rates: \$6.00 to \$9.00 per \$100.

THE PRESENT-1917

Insurance written (est.) \$20,000,000.00. Net premium (approx.) \$1,680,000.00. Commissions paid:

- (a) General agents (non-farmer firms) \$168,000.00.
(b) Local agents (U.F.A. men). Depends on you. Should be \$252,000.00.

(c) Local agents (non-farmers) should be \$ (NIL).
Cost of adjustments 5% to 10% \$84,000.00 to \$168,000.00.

Rates: \$7.00 to \$10.00 per \$100.

THE FUTURE-1919

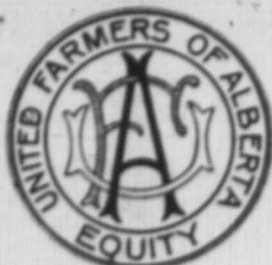
A FORECAST

Insurance written (est.) \$25,000,000.00. Net premium at reduced rate \$1,750,000.00. Commissions paid:

- (a) U.F.A. General agents (5%) \$87,500.00.
(b) U.F.A. Local agents (10%) \$175,000.00.

Cost of adjustment, not more than 5%, \$87,500.00.

Rates: 7% per \$100 Flat



RESULT—Figure it out for yourself. If all the farmers of Alberta in the year 1917 wrote their insurance through their own organization under our present arrangements, they would make no direct saving in actual cost except possibly in the cost of adjustment, but they would have financed their various locals and the central office to the extent of approximately \$252,000.00.

If you make our forecast for 1919 come true, the actual saving in premiums alone would be approximately \$150,000.00 besides financing your organization to the extent of \$252,000.00. Our forecast is not so impossible either. 1915 was considered a bad hail year, the losses being roughly 76 per cent. of the premiums, but a few minutes figuring will show you that a 7 per cent. flat rate would realize \$70,000 more than the amount necessary to pay in full for the same percentage of loss on the increased volume of insurance as well as the adjustment expenses and the \$252,000 paid in commissions to your own organization for use in furthering your own interests.

The only thing unreasonable about the forecast is the idea that the farmers could agree "to hang together." That is up to you. You are not asked to take any risk. Why not get in and help to bring it about by making your application for hail insurance this year through the U.F.A.

A Policy

written through the U.F.A. is a step in co-operation and a blow at private control and monopoly of your business.

Your Policy is secured by

The Rochester Underwriters Agency
Rochester, N.Y.

STATEMENT, JANUARY 1, 1917

Capital	\$ 2,000,000
Reserve for all other	
Liabilities	10,864,086
Net surplus	10,789,422
Assets	23,713,477

Assets all invested in U.S.A. and Canada

Incorporated in 1872 under New York State Law.

Neither a branch nor a part of any Foreign Institution.

BUSINESS WHOLLY CONFINED TO UNITED STATES, ITS POSSESSIONS AND CANADA.

CHARLES G. SMITH	JESSE E. WHITE
President	Vice-President
E. M. CRAIGH	A. E. PHILLIPS
Secretary	Asst. Secretary

The U.F.A.

is fighting your fight. We want you to know about it. If you have no local to give you that information will you write to us so that we can send it to you. You owe it to YOURSELF that we should be allowed to present our case in asking your support.

The United Farmers of Alberta

P. P. WOODBRIDGE, Prov. Secretary Lougheed Building, Calgary, Alberta

Redpath SUGAR



2 and 5 lb. Cartons—
10, 20, 50 and 100 lb. Bags.

Redpath refining methods produce no second grade sugar. We make and sell one grade only—the highest—so that you will never get anything but the best under the name of Redpath.

"Let Redpath Sweeten it."

Canada Sugar Refining Co., Limited, Montreal.

Alberta Section

This Section of The Guide is conducted officially for the United Farmers of Alberta by P. P. Woodbridge, Secretary, Calgary, Alberta, to whom all communications for this page should be sent.

THE PRICE OF DEMOCRACY

Our secretary being absent, I am asked to write a little message to our U.F.A. locals and members. This being Election Day, June 7, I presume there is no subject except politics that is worth discussion. I do not know at this time which group of noble statesmen will have the glorious privilege of sacrificing themselves for the salvation of their country, but I do know that the country will be saved because of the election of one of these groups to the offices they so much desire. I know also that the country will be utterly ruined because the other group is defeated.

What a pity we cannot sacrifice both groups on their country's altar, that we might be doubly saved and blessed. And then the N.P.L. if they could be in the sacrifice, what an Amen they would make to the double sacrifice. But as it is we will be saved and we will be lost, we will be blessed and we will be cursed. If enough of the "Amen" is left to be heard will it be an Amen to the salvation or an Amen to the ruination, or will it be an Amen in a verse all by itself.

The voting at this writing is not over but the campaign is over. The appeal of the candidates to the intelligence of the free men and women voters of Alberta has been closed. When you read this, the election will be over and the result known. But while all the things pertaining to the election are fresh in your minds, I would like for each farmer and farm woman to sit down and do some very serious thinking over the matter.

What are your impressions of a democracy in political action as exemplified in this election? Each one of you has had a chance to hear some political speaker or speakers. Has the speaking you have heard been on that high plane or intelligent, fair and frank discussion of the current questions and problems that you could reasonably expect from those who were asking you to entrust to their keeping the destinies of this province? Did the speakers you heard appeal to the reason and lofty sentiments or to the passion and dull prejudices of their hearers? Did they explain clearly, so that you could understand fully the merits of questions they discussed, and tell you just what you would expect from them in case of election? How many speakers inspired you with confidence and how many filled you with distrust? Were you influenced by your own partisan prejudice or by the character of the speeches? If you could dislodge your mind of all party prejudice do you think that, from the speaking you heard, you could have clearly understood the differences between the contestants? There are hundreds of other questions you might profitably think about, but there is one other question more important to you than all others put together, and that question is you.

A democracy is a government by the people. Its character depends on the standard of the citizenship of the people themselves. If there was anything wrong in this election the fault lies in the people themselves and not in the politicians. The people are benefited or injured by government. The politicians want office and they try to do and say things that will cause you to vote them into office. If they appeal to your prejudices instead of your reason and high sentiment, it is because they think you will respond to that appeal. "Yes," you say, "but some of the men we heard talk were not capable of appealing to our reason and we had no choice in the matter, for the other side was just as badly represented." Your fault again. Citizenship in a democracy is worth something and costs something. Have you been quietly thinking during the last four years whether or not the best man in your party in your district was serving you? If you have not, you have not been doing your duty as a citizen. You should begin thinking and working and thinking right now for the next election. If you conclude the member elected is not the right man, begin at once to try and find the right man or

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