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wheat farmers, the question is, have the things which they have to buy for their families increased sufficiently to absorb all this increase in net money income? I do not think that they have.

There are at least two large items that have not increased at all. One is a mortgage debt. The farmer who was in debt at the beginning of the war has not found that the debt has increased because of the war. If he has gone further into debt it has been for some reason entirely independent of the war. Assuming that his debt would be what it is, war or no war, I merely maintain that he will find it easier to pay his debt because of war prices than he would find it if he did not receive war prices.

In the second place, there is that considerable list of consumers' goods which are grown on the farm and not purchased at all. In a sense, of course, if he consumes milk, butter, eggs, poultry, garden vegetables and pork grown on the farm, he is consuming something which he might have sold at a higher price; but in considering items of this kind we should consider merely the cost in human energy of growing them. If the farmer gets less mental satisfaction from the consumption of butter which he might sell at a very high price than he would from the consumption of butter which he could only sell at a loss, I am not disposed to agree that his living is really costing him any more.

Take another large item in the cost of living of many of our prosperous farmers, namely, automobiles. There has been a considerable increase in the price of automobiles in the last three years, but I do not know of any standard make that has doubled in price unless there has been a considerable improvement in its size and quality. That is, one can get as good an automobile today for \$1,500 as he could get three years ago for \$1,000. In the case of the corn and wheat grower, his net money income has increased at least 100 per cent., whereas the cost of his automobile has increased not more than 50 per cent. I cannot find any evidence of 100 per cent. increase in standard groceries or clothing except in those cases where the prices go pretty directly to some farmer.

In short, counting the large proportion of the farmer's living which he grows himself, counting his debts and his ability to get out of debt as a factor of the problem, and taking into consideration the general price of the things which he is compelled to buy, I think there is no doubt that the grower of the primary products of the soil is able to live as well as he lived before the war and still save money, or to live better than he lived before the war if he is content to consume all his income.

Of course, the question may be raised, whose business is it if the farmer has prospered? Hasn't he the right to prosper? To this I can only say that this is no time to talk about rights, wrongs or grievances. The only things worth talking about today are obligations. Because someone else is shirking his duty, furnishes the poorest kind of a justification for me if I shirk my duty. If the other fellow is shirking his duty, it is my business to get after him and not to insist on shirking my own duty or justifying myself because I am not as great a sinner as somebody else.

From this point of view I cannot see that the grower of primary products of the soil, such as corn and wheat, has any grounds for complaint or any reason to feel that he is not being treated fairly if efforts are made to increase the supply of elementary foodstuffs and keep the price of them from going much higher than it has now gone.

The case of the dairyman who is dependent upon expensive feeds is different. It looks as though he ought to be allowed a somewhat better price for his product. Otherwise, the inducement to go on producing may be taken away. In the case of the cattle and hog feeder, I suppose that he must as far as possible depends upon needs that are not suitable for human consumption. In a time when breadstuffs are scarce, man will bid against the hog and the steer or sound corn and must be expected to outbid the hog and the steer on the competitive market.

This, of course, must eventually re-

act upon the consumer, because he must be contented with a somewhat lower quality of beef and pork. But, after all, thoroughly fat beef is an expensive luxury, costly to produce and necessarily high in price. Thoroughly fat beef was never enjoyed by the masses of the people during any considerable period of time in the world's history. The last 75 years is really an epoch in the consumption of beef. This was

the result of vast quantities of very cheap corn thrown on the market by the opening of the great prairies of the Middle West. Sooner or later, war or no war, we shall probably be compelled to readjust our consumption so as to consume only as much beef, and of such quality, as can be produced from grass, hay, soft corn, bran, cottonseed-meal and other feeds not suitable for direct human consumption.

Grain Trade Questions

No. 2 C.W. Not All Accepted

Q.—I consigned a car of oats to Saskatoon. They graded 2 C.W. but when I gave orders to sell I was paid only the market price without any seed premium. Why is this?—J.C.M., Sask.

A.—We cannot say for certain but upon getting in touch with the people who handled your oats, you will probably find that no seed certificate was issued covering the contents of your car. All 2 C.W. Oats were not accepted by the Government Seed Inspectors as seed. Hundreds of cars of this grade for different reasons were rejected by the Seed Inspector. Wild oats usually was the cause of seed certificates being refused. No. 1 Seed being restricted to oats containing not more than one wild oat to the pound. If your car was handled by a reliable company, we think you may rest assured that they found out whether or not the shipment was accepted for seed before disposing of it for your account.

Selling to Clear Stated Price

Q.—Is it not in order for me to give the people who are handling my car-loads of grain an order to sell when it will clear me a certain stated price? I have had commission companies refuse this order on different occasions, with the request that definite selling instructions be given.—C.H.S.

A.—We think it is in order for your agents to refuse to accept these orders, but certainly a clear explanation should be given to you. The reason, we believe why these instructions should not always be accepted, is the extreme difficulty the commission company would have at times in keeping a check on the charges accumulating against the grain. In the case of a car in store at Fort William, the storage charges would be increasing every day and thus each day a new limit or price would have to be set on the car. Then again the interest on the amount of freight which has been paid for your account is increasing each day, and the same applies to the interest on any advance you may have received.

It is easy enough to figure in the fixed charges, such as freight and commission, and we believe the commission companies as a rule expect an order such as you speak of to mean the price per bushel net, clear of freight and commission only. With hundreds of cars being handled, you will see the position they would be in if a general practice was made of sending in orders to clear their shippers a certain price over and above all charges. Doubtless the most satisfactory order to give would be the

price per bushel you want basis store Fort William. Everyone knows the rate per bushel from his station to Fort William, and also the rate of commission and elevator charges if the grain was loaded through a country elevator, and could therefore add to the net price he wanted, all charges, and then give his selling agents the gross price basis store Fort William at which his grain was to be disposed of.

For instance if a net price of 75 cents per bushel were wanted for a car of oats, the price gross store Fort William would be arrived at as follows:

Net required\$.75
Freight00
Commission00½c
Elevator Charges01
Total\$.85½

The order would be to sell the car at 85½ cents basis Fort William. This would net 75 cents at a point where the freight rate was equal to nine cents per bushel on oats. If other charges such as storage, etc., had accumulated additional items would be added to ascertain the gross price required at Fort William, to give the desired result.

Selling for Future Delivery

Q.—Will you please tell me all that is implied by the term "May Oats" as used in the Grain trade?

A.—"May Oats" as a trade term in use in the grain business means "Oats for delivery to buyers, in store in any public terminal at Fort William during the month of May." Thus if you sold a quantity of "May Oats" you could fill your contract by turning over to the buyer, warehouse receipts any time during the month of May, to cover the quantity sold. Shipments in May would not do. Delivery means unloaded and in store at Fort William. The farmer

Continued on Page 26

PARTRIDGE TIRES

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THE utmost in strength and resiliency. Adjustments all last year amounted to less than one-half of one per cent.

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