

The Grain Growers' Guide

Winnipeg, Wednesday, May 31st, 1916

THE HYBRID TICKET

The grain storage ticket marked "subject to Inspector's grade and dockage" but more generally known as the "hybrid" ticket which has been used by the line elevator companies for some considerable time, was suspended by the Board of Grain Commissioners on the first of May. The action of the Board was taken on account of the complaints laid before them by the Saskatchewan Co-operative Elevator Company and supported by representatives of the Alberta Farmers' Co-operative Elevator Company and the Grain Growers' Grain Company. The Canada Grain Act provides for only two storage tickets, namely, the special bin ticket and the graded storage ticket. What is known as the "hybrid" ticket is not provided for in the Grain Act but is a special regulation of the Board of Grain Commissioners tho it was used considerably by line elevator companies even before it was authorized by the Board. The farmers' companies entered their complaint against the use of the "hybrid" ticket because they do not consider that it gives the farmers a square deal in the storage of their grain. The "hybrid" ticket is open to a great many abuses and while no doubt it gives satisfaction in some cases yet its disadvantages more than offset any advantages which may come to the farmers. The line elevator companies who make use of this ticket very generally contend that it enables them to market the grain more satisfactorily and that because of this they have reduced their handling charges at the country elevators from $1\frac{3}{4}$ cents to $1\frac{1}{4}$ cents. It seems somewhat extraordinary that if these advantages are such as to enable the line elevator companies to reduce their charges that it has taken them so many years to find it out. They have been using the "hybrid" ticket for a considerable number of years yet it is only recently that they have given the farmer the advantage of lower handling charges. In the early days when the line elevator companies had a monopoly of the grain business they squeezed the farmer by low grades, heavy dockages and short weights and if they are permitted to use the "hybrid" ticket which gives them too much freedom to do whatever they like with the farmers' grain, there is every reason to believe that the farmer will suffer by the practice. At the meeting of the Board of Grain Commissioners a few weeks ago the elevator interests made an application to have the "hybrid" ticket reinstated and presented a very exhaustive and elaborate defence of the ticket and explanation of what they claimed were its advantages to the farmer as well as to the trade. These documents were prepared by the best brains in the grain trade assisted by the best legal talent and it was naturally impossible that the representatives of the farmers' companies could immediately and verbally answer all of the points brought up by the elevator interests. For that reason the Board adjourned the meeting to give the farmers' representatives an opportunity to prepare their case which is now being done and at another meeting of the Board to be held this summer the farmers' representatives will advance their reasons why the Board should not permit the "hybrid" ticket to be used any longer. As soon as the farmers' case is prepared the whole matter will be published in The Guide. It is a very important question and one that means a great deal to the farmers of this country and even tho they may not have seen the objections to this ticket and in many cases no doubt have not understood the ticket that is being used, they will find that the leaders of their movement are on the alert and ready to protect them from any unfair and unjust practices in the grain trade.

THE CO-OPERATIVE COMMUNITY

In this issue we publish part of an address delivered by George W. Russell, Editor of "The Irish Homestead" before the Rural Credit Commission from the United States and Canada when they visited Ireland to investigate co-operative developments in that country. Mr. Russell's picture of the rural community is one that attracts. Co-operative development has made great strides in Ireland and has brought comfort and prosperity to thousands of farmers who have only from one to five acres from which to make their living. In Denmark co-operation has built up a prosperous and contented population of farmers, half of whom live on seven and a half acres each or less. In Western Canada the average farm is equal in size to from 40 to 50 farms of the size of those in Ireland and Denmark, yet in Western Canada the average prosperity and comfort is not equal to that of Denmark. The chief reason is that the farmers of Western Canada have not taken business into their own hands and developed their own resources for their own benefit. But there is a great awakening taking place in this country now. Co-operative organizations are spreading rapidly in Western Canada and every day brings some new development. By organizing each and every one of our communities in this country on a co-operative basis we can not only greatly increase the production from every acre but at the same time secure very much better returns from the products so produced. In Ireland and Denmark the farmers were driven into co-operation by absolute necessity. On their small farms they lived more closely together and came more frequently into contact with each other and therefore realized more clearly the necessity of working together. Not only this, but in Ireland and Denmark the people are largely of one race and origin. They have a common history and common traditions and very largely a common religion. In Western Canada we have large farms. We have people gathered from every quarter of the globe; different races with different traditions and different histories and the individualistic sentiment very strongly developed. But in common with Ireland and Denmark we have the driving force of absolute necessity which is bringing our people into closer contact and showing them the advantages of co-operative effort. The work of re-organizing the rural communities will be slow in this country but the ground work is being well laid and up to the present time co-operative effort has been of very decided financial advantage. Day by day the farmers are learning that by remaining aloof from their fellow farmers and conducting their business as individuals they are not reaping the best financial advantage and in addition they are losing the great benefits which come from harmonious intercourse. The day is coming when our people of various tongues and races will develop the community spirit and learn the advantages which may come to them and their families by linking themselves together into community organizations for the transaction of business which is now done for them at excessive cost and with more or less inefficient service. The old idea that every farmer is a competitor of his neighbor dies slowly but yet it is true in a large sense that farmers in a community are not competitors. Proof of this statement lies in the fact that where communities have developed co-operative organizations there has been greater prosperity and benefit. Every day more men are coming to see the co-operative vision and its possibilities and in every community there will be men willing to devote their time and their effort to see this vision become a reality.

We cannot adopt the five or seven acre farm idea in this country but we can borrow from those other people the principles and practices of co-operation which have made them prosperous and contented and self-reliant and by adapting these principles to our own needs, bring about proportionate improvements in our rural communities.

PROTECTING YOUR FAMILY

¶ The natural instinct of every husband and father is to make the best possible provision for his wife and family in the case of his death. Every man desires not only to earn enough by his labor to take care of himself and his family while everything is going well, but also to lay up something against emergencies or rainy days, or the possibility of the last call. Most men, whether farming or in other occupations, whether rich or poor, generally have a comparatively small amount of cash on hand. Most of their resources are tied up in the work in which they are engaged. No person knows whether he is to be spared in health and strength for twenty or thirty years or whether today is to be his last. For that reason and because of the obligation to our wives and families, it is every man's duty to provide to the best of his intelligence and his means that there shall be something to take care of his family when he is gone. Very often a farmer (and this applies to all kinds of business men as well) has his property mortgaged and he is owing sums of money for current expenses. He hopes if the crop is reasonably good and he retains his health and strength, in a few years to pay off his mortgage, clear up his other liabilities and be more comfortable financially, but these things cannot be guaranteed. The best method of protection against such contingencies is modern life insurance. Today life insurance is reduced to an exact science. Figures compiled from many years' experience will tell most accurately how many men out of a thousand in good health and of a certain fixed age today will be alive ten or fifteen years hence. It is from these figures that the cost of life insurance is estimated. No matter whether it is a stock company or any other kind of insurance company, life insurance is largely a mutual proposition. Each person taking insurance contributes to a common fund and out of this fund death claims are paid. The old unreliable and questionable methods of life insurance have very largely disappeared with the march of civilization and advancement of science. Government inspection and regulation has put life insurance on a safe and sound basis. Today a man may make a definite contract with any of the large insurance companies and may know exactly how much will be paid to his heirs in the case of his death or how much will be returned to him in case he outlives the term of his payments. A farmer carrying sufficient insurance to pay off his mortgage and his current liabilities knows that his wife and children are protected in the case of his death. In case he lives, he can always borrow on his policy at a low rate of interest and while this practice should be discouraged because it reduces the value of the insurance, yet the money is always there in case of emergencies. The old superstition and prejudice against life insurance as "blood money" has long since died out and it is regarded now as one of the wisest and soundest precautions that any man can take to ensure the protection of those dependent upon him. Every farmer should carry life insurance just as he carries fire insurance or hail insurance and should always keep his premiums paid up and in order. The