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# Alberta

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.

## OFFICIAL CIRCULAR No. 5

To the Officers and Members of.....  
Local Union No.....

Ladies and Gentlemen:—I regret my health since early spring has not been sufficiently good to permit of my giving as much time as I could have wished to the work of the office, and as one consequence the usual number of circulars has not been issued. I have, however, endeavored as far as possible to keep you posted on matters of general importance thru the Alberta section of The Guide, and would again impress upon you the importance of following that section if you wish to be kept in touch with current events. It is a pity that we cannot get down to a good business-like system where each union will instruct its secretary or a responsible committee to turn in a report at each of their regular meetings in regard to matters which have appeared in the Alberta section since the previous meeting.

There are a few matters which may be seasonable to call your attention to. They are:

### Hall Insurance Contracts

Our past experience shows us there are several matters in connection with hall insurance in regard to which a large number of farmers seem to be caught napping. The legal aspect of either of these can be ascertained by reading your policy or the by-laws of the company in which you are insured. Most of you in buying a horse would examine the animal's mouth, but few farmers in buying a hall insurance policy seem to give it any examination at all. I have several cases on record where some of our members holding policies with the word "Mutual" written all across the face of it, claim that they did not know they were insured with a mutual company at all. The moral in many of these cases is that writers of hall insurance are not infrequently as careless as to the truth of their representations to the farmer as the old-type machine agent was. It is a little late for this advice now, but it may be useful another year to suggest that you look a little more closely into the financial and moral record of the company soliciting your insurance. Any local can do this without much trouble, but if you have trouble, the Central office is always open to give you information.

Having taken out your policy, there are two points to know. One is in regard to the adjustment in case of loss. You are not compelled to accept the first offer that the adjuster makes to you. There is, or should be, an arbitration clause in all policies. As a matter of fact, companies are not at all fond of arbitration cases. This does not mean that you should try and hold the company up for more than you are entitled to, but it does mean that where you honestly believe that you are suffering a loss noticeably larger than the percentage that the adjuster offers, you are perfectly justified in arguing with him with a view to a compromise, or failing that, to insist on your rights under the arbitration clause.

Another point is the signing of your acceptance of the adjustment in case of suffering two losses on the one crop. Many farmers seem to think that if, for instance, they are awarded 40 per cent. adjustment on the second loss, that this amount is in addition to their first loss. The adjustment on the second loss includes the adjustment on the first loss, and this second adjustment means that the total estimated damage to your crop including all loss up to date of such adjustment is 40 per cent.

### Company Promotions

We seem to be suffering from an epidemic of company promotions, so-called co-operative and otherwise. There are a few good commercial investments which would be benefited with more capital and which in return would pay you not only a fair interest on your money, but interest in service rendered

to your community as well. On the other hand, there are a great many companies being promoted by men whose morality from a business point of view is subject to question, and some promotions which even with honest intentions never have the faintest chance of success. Most particularly would I again warn you in regard to companies claiming to have the sympathy or endorsement of the Central office behind them. Here again agents have been known to err on the side of enthusiasm—25 per cent. is no uncommon commission—and the moral is, that if you want unprejudiced information as to a company soliciting stock in your neighborhood, write the Central office.

### The Labor Situation

The labor situation is undoubtedly acute. There is at the present time a stronger demand for labor in all branches of industry thruout the province than has existed for many years back. The lumber industry is employing more men than ever before. The railways also are using a great deal of extra labor. Some thousands of men have gone out of the province to the front. Thousands of others are under canvas, and while we anticipate that a certain proportion of these will be available for harvest help, it cannot be for any great length of time, and will probably be only a drop in the bucket at the best. We are fairly safe in assuming now that the harvest this year will be a good one, and while the average yield will probably fall a little short of last year, we may still look forward to a crop much greater in the aggregate than anything harvested prior to 1915.

I understand that the chief publicity commissioner for the Province of Alberta has issued a circular to each of our secretaries asking them for information as to the number of men which will be required to harvest the crop. Do not think that is any idle inquiry. We do not ask you to send that information to us. There is no need to duplicate work, but send the information at once to the publicity commissioner and give him a chance to do the best possible for you. While considering this problem it may be well to discuss among yourselves as to what you will be prepared to pay for harvest help this year. Some very exorbitant wages were demanded in certain districts last year and will undoubtedly be repeated on a larger scale this year. A little understanding among yourselves as to what you are prepared to pay will have a tendency to steady the market and would undoubtedly in the end give better satisfaction to all parties concerned.

### Selling Your Grain

I take this opportunity of issuing the annual warning in regard to selling grain on contract. Quite a number of speculators who were of doubtful responsibility financially 12 months ago are now reported to be enjoying a well earned (f) rest in California and elsewhere; the farmer, thanks to a rising market, having helped them to a good many thousand dollars. It would be well to bear in mind that the contracting of grain by the farmer is a pure gamble in which no responsible grain firm indulges in. It is a game of "heads I win, tails you lose." The grain firm indulging in such practices invariably protects itself against any loss. Should the market go up, they win; if the market goes down, they have already covered themselves. If they have not done so, they have as often as not no assets on which to realize, and the farmer loses either way.

The contract is legal, there is no question about that, whether money has changed hands on the contract or not. I have at present on my hands a letter from one farmer representing many in his district, who has been served with notice claiming 25 cents per bushel on 1,500 bushels of wheat thru failure to deliver according to contract, and it

is not many weeks ago that another bunch of farmers in a district not so far away, after appealing to this office, settled with the same grain dealer for grain which had been delivered according to contract on a basis of monthly payments spread out over 12 months or more, after having waited several months without any settlement at all. The farmer who delivered his grain and lived up to his contract is glad to get a settlement of so many cents on the dollar spread over more than a year, and the farmer who got wise too late and sold his grain to a responsible firm is likely to have to pay 28 cents per bushel for the privilege of changing his mind. Don't contract your grain. If you think you know the grain business well enough to beat the other fellow at his own game, go on the grain exchange. You will find it less risky there.

### Marketing Your Grain

We are in receipt of a letter from the Board of Grain Commissioners, asking if we have any complaints against country elevator agents who applied during the past season and were given cars out of turn under section 207 of the Grain Act. Many verbal statements have reached us from time to time to the effect that elevator agents have been mis-stating facts in their statements and statutory declarations, and have thus secured cars which otherwise would have gone to the farmer. With but one exception our unions have failed to come thru with reasonable evidence in support of their claim. Our executive is in close touch with the Board of Grain Commissioners, and both bodies are desirous of enforcing the Grain Act where proof of its infringement can be secured. The board have drastic powers in a case of this kind, and if one or two offenders in this regard were brought to justice there is no doubt that many of our troubles in connection with the car order book and car service generally would disappear, and the buying and selling of grain generally at local points would be placed on a much higher moral plane.

### Car Service

During the past few months the Central office, in a few instances, has been able to secure belated information as to the car conditions at a number of points, particularly on C.N.R. lines, and has also been able to secure relief for these points in a very short time after getting the necessary information. I have recommended on more than one occasion that a responsible committee be appointed by the unions tributary to each shipping point to watch the car order book and to report at once to the Central office any troubles which might arise at their point or any condition which might seem to them unlawful or unfair to the farmer. This is a matter of dollars and cents to your community and every farmer that is shipping from that local point. I would again urge that you use your organization for protecting your interests this fall. As you were advised at our last convention: Use your association and use it thru the Central office.

### Coal Situation

There is every prospect of there being a serious coal shortage this coming winter. The mines for some time past have been very short of labor, and this shortage is calculated to become more acute as time goes on, with the result that unless some provision is made beforehand, the demand next winter will largely exceed the output. Unions and members are hereby warned of the situation, and every effort should be made to secure your winter's supply of coal during the summer. If you have not covered bins or places suitable for carrying a stock of coal, a good plan is to bury it by digging a hole in the side of a hill, or even on the flat prairie if no hill is available. Your main supply can be put in this hole and by covering it with boards and old straw or manure, it is protected from the air which causes a certain amount of decomposition. We have looked into the situation as closely as we can, and those who are wise will get their coal in before it is too late. Your union should get together and place their orders immediately.

Yours fraternally,

P. P. WOODBRIDGE,  
Provincial Secretary.

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