

RELIABLE HAIL INSURANCE

The attention of the writer has been drawn to the fact that in his article dealing with the question of supplementary hail insurance thru the Municipal Hail Insurance Commission, and appearing in The Guide of July 15, in stating the amount of deposit required by the Provincial Government of independent hail insurance companies, that he quoted from the old act. This act was amended June, 1915, so that instead of \$5,000 and \$10,000, respectively, being demanded as a deposit with the Provincial Government of these companies, the correct amounts are \$10,000 and \$20,000. The writer is glad to make this correction and regrets having made a mis-statement of facts. His argument that the security of the assured does not lie with the small amount of government deposit made by the company carrying his insurance is not in the least affected by this alteration of figures. There are companies in the hail insurance business which have a large amount of capital at stake, or who have accumulated very large reserves at the expense of the insured, but the best security in the hail insurance business lies with good business practice in the conduct of that business, and in that the company writing the insurance will either refuse to write a large amount of insurance in any one locality, or having written the insurance, it will protect itself by re-insuring a portion of the risk with other bodies carrying on a similar business, and thus spreading the risks amongst a number.

J. B. MUSSELMAN.

SEED GRAIN COMPETITION

The great annual provincial exhibition at Regina is now a thing of the past, and will certainly leave pleasant memories in the minds of the members of certain of our locals. There were at this year's fair all the usual features of interest to farmers, such as exhibits of livestock, farm machinery, poultry, etc., the farm boys' camp, bread-baking competition, the better babies' show and lectures, horse racing and all the other attractions that one expects at a fair of this kind. But the one feature above all others which would naturally attract the attention of the members of our locals was the great seed grain competition which was instituted this year for the first time.

It was to be expected that this would be taken up with enthusiasm. The first essential of success in farming is the sowing of good clean seed. Without this one may as well expect the farmer to raise good crops as expect a secure building to be erected on an insecure foundation. This inducement, great as it is, was not the only one, as prizes ranging from \$100.00 to \$5.00 were offered to locals for the best specimens of grain exhibited, while the Co-operative Elevator Company generously offered a handsome silver challenge shield to be held by the local winning the first prize.

This scheme has been well advertised in this page during the year, and as a result more than one hundred locals entered the competition, each sending in one sample of wheat, one of oats and one of barley. The grain sent in was of a high grade and was a credit to our association and to the locals exhibiting. Naturally this was the centre of interest to those of our members who visited the exhibition, and this interest should undoubtedly be reflected in an even greater measure of success at next year's show.

Rockhaven Triumphant

It will be seen that the Rockhaven Local has the honor of carrying off the first prize, and, for the next twelve months at least, will be the proud possessor of the grand challenge shield, which, as our members are aware, is a magnificent work of art.

Immediately on the announcement of the results a congratulatory telegram was sent to T. C. Raymond, the local secretary, by J. B. Musselman and J. A. Maharg, the Central secretary and provincial president of the association.

The wheat exhibited by this local came very near to perfection, obtaining 93 1/4 marks out of a possible one hundred allowed. Only one or two kernels were found to be cracked, and the general appearance of the grain showed that it had been harvested under ideal conditions. It is very hard, translucent, glutinous, and weighs 68 lbs. to the bushel measure. The oats scored a total of 94 1/4 marks and the barley 80 1/4. It will be noted that the first four prize-winners were separated by only 1 1/4 points, while

the difference between the first and the ninth prize-winners was only 4 1/2 points. The prize list and points scored follow:

The Prize-Winning Locals

1st, Rockhaven Local, Rockhaven, Sask., T. C. Raymond, secretary; 2nd, East Prospect Local, Scott, Sask., John G. Brown, secretary; 3rd, Greenwood Local, Lloydminster, Sask., Stanley Rackham, secretary; 4th, Red Deer Hill Local, Red Deer Hill, Sask., Leslie F. Preddy, secretary; 5th, Ballinora Local, Ballinora, Sask., N. W. Medd, secretary; 6th, The Union Local, Druid, Sask., R. W. Bishop, secretary; 7th, Dundurn Local, Dundurn, Sask., Wm. Brown, secretary; 8th, Dafoe Local, Dafoe, Sask., E. E. Bolton, secretary; 9th, Speers Local, Speers, Sask., Douglas Japp, secretary; 10th, Equity Local, Herbert, Sask., G. W. Francis, secretary; 11th, Rutland Local, Rutland, Sask., S. M. Chamberlain, secretary; 12th, Goodlands Local, Fartown, Sask., H. H. Dicconson, secretary; 13th, Naseby Local, Naseby, Sask., Archie B. Kennedy, secretary; 14th, Bulyea Local, Bulyea, Sask., A. Waterhouse, Jr., secretary; 15th, Semans Local, Semans, Sask., Chas. Thompson, secretary; 16th, Lumsden Local, Lumsden, Sask., Jas. D. Sled, secretary; 17th, Enterprise Local, Buffalo Head, W. H. Austin, secretary; 18th, Normanton Local, Leney, Sask., R. J. Blampied, secretary; 19th, Kinross Local, Kindersley, Sask., J. J. Adams, secretary; 20th, Hay Creek Local, Maple Creek, Sask., E. J. Holmes, secretary.

The first nine prize-winning exhibits showed the following points scored:

Rockhaven Local, 272 1/4; East Prospect Local, 271 1/4; Greenwood Local, 271 1/4; Red Deer Hill Local, 271; Ballinora Local, 270 1/4; Union Local, 269 1/4; Dundurn Local, 269; Dafoe Local, 268 1/4; Speers Local, 268.

S. W. Y.

WOMEN'S CONTRIBUTION

Central Secretary:—Enclosed please find \$41.00, which is the contribution to the Red Cross Fund from Antelope Park G.G.A. Women's Section. This amount was raised by a concert and box social held in the school house on July 7. Our success, which was equally a social one, was due to the willingness of everyone to do their "bit" to ensure a good time. Altho our organization is not yet a year old, we have a live membership, have enjoyed many interesting meetings and we have high hopes for a successful future.

EDITH A. ROBERTSON, Secretary.

Loverna, Sask.

RE COAL SHORTAGE

Central Secretary:—At our last meeting the matter of securing our winter coal was discussed. I was instructed to write you and get what information I could. Do you expect a shortage as there was last winter? Our members live twenty miles from town and would like to take out their coal when they are teaming wheat this fall. If we were to order our coal now and deposit an amount per car would same insure delivery say October 1, October 15 and November some time?

Any information you can give us will be gladly received.

R. S. MORRISON, Sec'y McDonald Creek G.G.A.

Answer

Dear Sir:—Replying to your favor of the 17th instant, I am free to state that I do expect a real coal shortage during the coming winter. There is every indication that our Western mines will not be able to mine more than around 65 per cent. of the coal which they mined last winter. It is highly imperative therefore that wherever possible our members should lay in a substantial portion of their winter's coal supply before September 1, even tho it may mean an extra trip to town for a load of coal by members who live twenty miles from town.

Delivery cannot be guaranteed on orders placed now for October delivery. There is no especial advantage in that. The only way in which we can assist the mines is to take coal now during the summer when the demand is usually light.

The payment of a deposit, or even of the whole purchase amount, would not assist any, unless actual delivery can be taken. The Central will be pleased to receive your orders for fall delivery, and we will do our best with them. Orders placed thus early for fall delivery will, of course, have priority over orders received later, so that you will have at least a measure of protection if your orders are placed now, but the vital point is, that unless a good deal of coal is taken during the summer months, so that the mines can run as near their full capacity as possible, there is nothing which can possibly prevent a real coal shortage during the fall and winter.

The most serious impediment to the coal business of the S.G.G.A. is the fact that our people are in the habit of purchasing their entire year's supply of coal during a period of about two months in the fall, and that at a time when even without this business the coal mines are fairly overwhelmed with orders. I strongly advise that you endeavor to take at least one or two carloads of coal before September 1, and also that you place your orders for fall delivery as early as possible. The Central can supply only those lines of coal on which it quotes prices.

CENTRAL SECRETARY.

CENTRAL ACCEPTS INSURANCE

Central Secretary:—I have been requested to write you to see whether you insure rural school houses. There has been a new school built up here and they have got to insure it and if they can insure thru the Grain Growers they will do so. If you carry this business, will you please give me rates per \$1,000.

A. J. SMITH, Sec.-Treas. Waterfield G.G.A. Silver Stream, Sask.

Answer

Dear Sir:—I am pleased to have your letter of the 3rd instant asking if the Central can place your insurance on your new school building. In reply I am forwarding you enclosed herewith a form for application to be filled in and also the rate per thousand dollars of insurance.

The Central has completed arrangements under which it can accept applications for fire insurance on all kinds of property, and place the same with thoroughly dependable companies. I shall be very pleased therefore to have your application for insurance on your new school house, and I thank you heartily for the tone of loyalty to your own organization which permeates your letter.

CENTRAL SECRETARY.

INFORMATION RE ELEVATORS

Central Secretary:—Please send me information about building a co-operative elevator; also inform me if the line elevators can prevent us from using a portable elevator to load our grain. They stopped a party from using one at Luseland.

JOHN T. MOSCHIP.

Answer

Dear Sir:—Replying to your favor, I have to state that if you wish to secure a co-operative elevator at your point it will be necessary for you to communicate with Wilfred T. Mills, secretary Co-operative Elevator Co., Regina, Sask., who will furnish you with full information.

Regarding the use of portable elevators for putting grain into cars, I have to state that line elevator companies have nothing to do with your use of these machines. It is entirely a matter with the railway companies, and the railway companies will permit you to use such machines for loading your own grain, but they will not permit you to use such machines for loading the grain of non-members for hire. That is to say, if your association purchases a portable elevator it may be used by all the members of your association for the loading of their own grain, as every member would be a part owner of the elevator, but the railway companies will not permit the elevator to be used for hire.

CENTRAL SECRETARY.

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Ask your Local Secretary for prices or write the Central.

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