

lands assessable for municipal and school taxes, or \$6.40 a quarter section. This payment insures a farmer for \$5.00 an acre against total loss by hail, or for five cents an acre for every one per cent. of damage. According to the usual form of hail insurance by private companies in Saskatchewan, the sum of \$6.40 will insure at \$5.00 an acre only 17 acres of crop against total loss. The companies charge a flat rate of \$6.00 for each \$100 of insurance, which a farmer may have applied at the rate of \$2, \$3, \$4, or \$5 an acre as he chooses. On time payments the rate charged is \$7.50 per \$100 insurance, whereas under the much lower municipal plan no extra charge is made for credit, the farmer paying his hail tax in the fall along with his other taxes. Moreover, the private companies classify lands according to the number of times they have been visited by hail in the last ten years, and charge higher rates for those territories that seem to be most subject to the hail calamity.

Hits Absentee Speculator

Two factors, in particular, have contributed toward making possible the low rate under the municipal scheme. In the first place the widespread character of the insurance distributes the risk. Most important, however, is the fact that all assessable lands are taxed, whether they are in crop or not. Thus the absentee speculator is compelled to contribute his quota to the insurance fund. It is held that wild lands retained for speculative purposes will be increased in value by this general hail insurance plan, which fact justifies their being included in the general levy.—Winnipeg Free Press.

PROTECTION IN AUSTRALIA

The way in which Protection "protects the workers" in Australia, is shown by the following editorial from the "Sunday Times" of Perth, W.A.: Under the arresting title of "The White Girl Slaves of Sydney," Miss Rena Wallace publishes in the "Catholic Press" an article which gives one furiously to think. So much has appeared in the "Age" and the "Bulletin" as to the mingled beauty and holiness of factory life, so many howls of anguish have split the welkin when a match factory closed down or Customs Minister Tudor declined to raise the already altitudinous duties on boots and shoes, that it comes as a surprise to find the life of the Sydney factory Lizzie described as "one of absolute slavery, conjoined to extreme poverty and hardship of the worst description." Yet this is what Miss Rena Wallace boldly asserts, and she has made a special study of the subject and is a writer of repute. Some of the facts she quotes are frankly startling. The beginner employed in a biscuit factory gets 9s a week. After five years (the industry is working under an industrial award) she is entitled to the magnificent sum of 18s a week, a wage that is paid not only to the strapping girl of nineteen or twenty but to

grown women of all ages—"women," writes Miss Wallace, "whose sole revenue the weekly wage constitutes, and who in more than a few cases have responsibilities that make the sum a mere 'sop in the pan,' a pitiable mockery of adequacy." The soap factory girl starts at 13s. a week, and works up to 18s. 6d. The making of soap is an unhealthy business, and "many of the employees complain of sore mouths and bleeding tongues, from the action of the powder (presumably caustic soda), used largely in the manufacture of soap." In glue factories the girls stagger under the weight of great iron pots, and their limbs are swathed in bagging to keep the refuse from their flesh and clothing. For this unpleasant and exhausting work they receive from 10s. to 13s. a week. The wages in pickle factories are 9s. and 10s. a week; in cardboard box factories the average wage for women is 8s. 6d. a week; many men workers receive no more than £2 a week; and a case is cited where a married man with four mouths to feed takes home every Saturday a whole 22s. 6d. Some of the girls, of course, live with their parents, and are in fairly comfortable circumstances, but the life of the girl or woman wholly dependent on her earnings is a desperate struggle between semi-starvation and the streets. Renting, as Miss Wallace says, "a miserable room in a miserable tenement," dining in cheap restaurants when she can afford it, but subsisting chiefly on bread and tea; arraying herself in melancholy rags bought from a time-payment draper, and working in an unhealthy environment, "demoralizing to body and mind," little wonder that she resorts to the dance-hell for recreation or joins the army of lost souls in the City of Dreadful Night. "The starved soul and body of the factory girl," comments Miss Wallace bitterly, "make very unpromising material for the matrimonial market." Obviously. All these sweated trades, it should be noted, are protected at the Customs, and most of them are regulated by awards of some industrial tribunal or other. But industrial courts cannot entirely suspend the iron law of supply and demand; nor is the manufacturer to blame for this heart-rending maiden tribute to modern industrialism so much as the politicians who "protect" him and the system which fosters him. In order that the future mothers of Australia may pine away in unhealthy soap factories and swing heavy glue-pots about for 10s. a week, the high-wage industries of field and forest are heavily taxed. In order that a handful of Eastern manufacturers may wring their bread from the sweat of ill-fed and ill-clad girls' faces stiff duties are levied at the Customs and prices are high all along the line. Perhaps the worst feature of Protection as we know it is that it is raising up a population of pallid women and stunted men; it is the forcing bed of a huge crop of factory "Lizzies" and Collingwood "rats." A fiscal policy which does this, which imposes a swarm of unhealthy parasitic industries upon those industries which are the source of economic soundness and racial strength, is not only a political calamity but a moral crime.

BOUND TO RISE

"What's the matter, chief?" asked the grand vizier of the cannibal king. "You look a little pale around the gills."

"I—I'm afraid that last missionary I ate has disagreed with me," said the king.

"Oh, that's all right, your majesty," said the vizier. "It's always hard to keep a good man down."

A SURE REVENGE

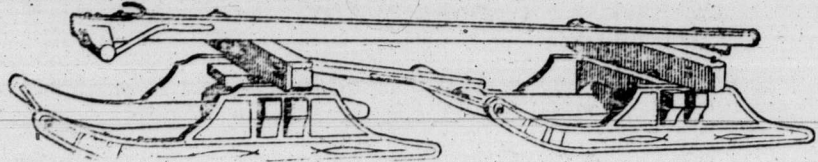
Murphy—What's that in your pocket?

Pat (in a whisper)—Dynamite. I'm waiting for Casey! Every time he meets me, he slaps me on the chest and breaks me pipe! Next time he does it he'll blow his hand off!

There is no such thing as secular work. Every occupation is religious.—Bishop of Birmingham.

Bob-Sleighs

2 inch by 6 ft. Runners - \$21.75
2 1/2 " " " - \$23.75



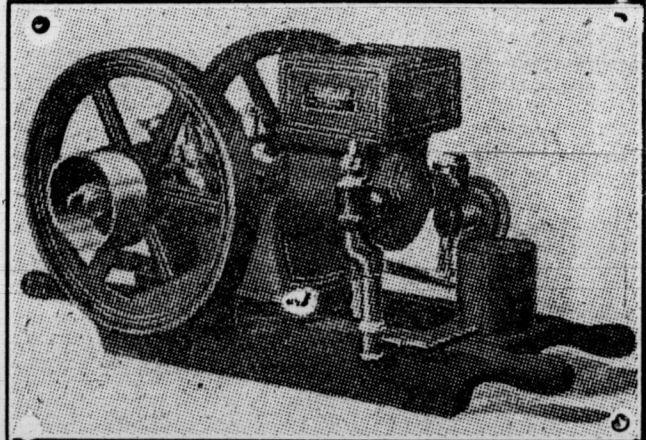
These farmers' Bob-Sleighs at less than manufacturers' prices, consisting of a few sets, must be cleared out; hence this low price for a single bent bob-sleigh that is the equal of anything on the market. Steel shoes, well painted, Ontario oak runners.

Gasoline Engines

1 1/2 H.P. \$35.00

2 1/2 H.P. \$70.00

4 H.P. \$115.00



This Engine, made by a large factory, is fully guaranteed for 5 years against defects in manufacture or material, and has no superior on the market in point of general merit. If wanting an engine you will make no mistake to try one of this manufacture. Repairs always available.

Remit us only ten per cent. of the purchase price with order, and we will ship you any of the above goods (if not previously sold), subject to your inspection before accepting them, and if they are not as represented you need not take them, and your deposit will be returned to you.

McCormick Lumber Co., 11 Dundurn Place, Winnipeg, Man.

Co-operation Among Fruit Growers

How Oshawa, Ontario, Association has made profits of 30 per cent. more than could be got without Co-operation

Oshawa, Ontario, Dec. 20.—The Oshawa Fruit Growers' association is not only the oldest, but the most successful of its kind among the co-operative organizations of Eastern Ontario. It is described by the manager, Elmer Lick, as "a double-barrelled affair," and is unique among the associations east of Toronto in that its equipment was secured by the formation of a joint stock company. While admitting that the association differs in form of organization from the co-operative enterprises of Denmark and Great Britain, Mr. Lick declares that "it is as truly co-operative in its methods and advantages as any of them." True, the principle of "one man, one vote and equal benefits to all," does not obtain, but it cannot be denied that the Oshawa Association has been a source of considerable profit to all its members. That it has benefited the farmer is of more importance than the academic question as to its strictly co-operative character, which has been disputed.

Equipment Cost \$6,000

It was organized as a joint stock company with a Provincial charter in 1905, each of the twenty-two members subscribing to one share of \$10 par value. As no more was needed immediately, only 10 per cent. was called, so that the association commenced with cash on hand of \$22, less organization expenses.

In order to provide a packing and store house additional stock was offered for subscription the following year and \$2,800 in all subscribed. The membership was increased to fifty-five and it was stipulated that no member might hold more than 20 shares of stock, par value \$10 each. At the present time the association has 105 shareholders, each owning from one to twenty shares of stock. Three men each hold the maximum amount allowed, and the total stock subscribed is now \$3,800, fully paid. One building was constructed for packing and storage purposes at Oshawa in 1906, and since that time packing sheds have been built, one at Brooklin and the other at Solina Siding, on the C.N.R. The combined cost of the three buildings and sites was nearly \$6,000, there being a mortgage of \$1,500 against the fruit house at Oshawa. A surplus of over \$450 has gone into buildings. The apples come from no less than 150 orchards in the country of Ontario and the township of Darlington. Unless

notice is given prior to April 1, each member is expected to market his apples through the association, although no penalty clause is to be found in the constitution or by-laws. This year the fruit of some ten growers was so poor that it was rejected by the association and the growers required to handle it themselves.

Co-operation Well Worth While

The monetary benefit to the members is concisely summarized by the manager as follows: "Taking an average of seven years the association has been in operation, a member who produced good apples would have cleared twenty-five per cent. more than if he had sold to dealers." In addition a five per cent. stock dividend has been paid annually since 1906.

The system of charges is interesting and somewhat novel, being based on stock ownership. For every share of stock held by him, a man is entitled to sell twenty-five barrels of apples through the Association at a charge of three cents per barrel. Ten shares give him the advantage of the minimum charge on 250 barrels, and 20 shares, the maximum holding allowed, 500 barrels. For every barrel in excess of that at the three cent rate, a member must pay five cents. Non-members are charged ten cents per barrel. The revenue from this source is applied in payment of interest, insurance, maintenance of buildings, and dividends. Any balance is credited to surplus. There is some suggestion that the charge may be decreased, but the more conservative members favor the establishment of a contingency fund. The apple grower who holds sufficient stock to entitle him to the minimum charge on his entire crop is making no less than ten per cent. directly on his investment, five per cent. in dividends, and two cents saved on each of 25 barrels of apples for every \$10 stock held," said Mr. Lick, whose orchards yield about 1,000 barrels.

Expenses of Operation

Besides the rate for fixed charges, deduction from the return on apples sold by the association must be made for expenses of management, packing, etc. The manager, who is also secretary-treasurer, is allowed 10 cents on each barrel of apples. Each member is required to pick his own apples, or to

Continued on Page 30

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2. "The Single Tax: What it will accomplish."—Grenell.
3. "The Farmer and the Single Tax."—George.
4. "Farmers would like it."—Tom. L. Johnson.
5. "Smaller Profits: The Cause, The Cure."—Rusby.
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EDITED BY - LOUIS F. POST

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