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Editorial.

A Sample Market is Needed.

About a year ago the Grain-growers, in annual convention, declared, by resolution, for a sample market and order point at Winnipeg, but little has been done since to bring about such a desirable thing. The reason for this inactivity towards securing what was so emphatically declared for, is that the persons charged with the carrying out of the wishes of the convention, after considerable deliberation, apprehended that if the resolution accomplished its end, mixing would result, and the quality of our wheat be impaired, and the reputation of the grain suffer on the British market.

The crop now being marketed, while averaging a high grade, has, on account of smut and weeds, been subject to severe cuts in price. The loss to farmers whose wheat fails to make 1 Nor., going rejected on account of a little smut, is a heavy one, and no discrimination is able to be made under the present system between "slightly smutty" and "smutty" wheat, and the loss will amount from 5 to 10 cents a bushel in nearly all cases. Under the system now followed, the slightly smutted wheat is mixed with the smutted wheat and is impaired thereby, and cannot possibly improve the grain, as it is all classed smutty, the producer standing all the loss; while in the case of the "slightly smutty" sample, such might have been avoided partially if sold on a sample market, as in the case of slightly smutty wheat scouring would fix it up to be all right. During December a very large percentage of wheat—about ten per cent.—came forward smut-tainted, and the loss would probably run as high as 10 cents a bushel to the shipper of the wheat—a loss which, had there been a sample market available, would have been lessened.

The up-to-date treatment of erring members of the human race is not based, fortunately, on the same principle as that in handling rejected wheat. The experts in criminology believe in separating, as it were, the sheep from the goats, and do not believe in cooping the boy who pilfered an apple from a store with the fellow who has been making his living systematically by thieving. It is just as reprehensible to throw wheat very slightly affected into a bin with badly-smutted wheat. The argument that the quality of our wheat would suffer under sample market conditions is, perhaps, all right in theory, although we doubt it; it certainly hits the producer in practice for lack of such a market. It would take some nicety of figuring to make out which was the greater loss—that feared from the deterioration in quality, result of sample markets; or that really felt by the shipper of slightly-smutty wheat. The loss on the latter is felt acutely; the other is problematic. Then, again, it is a question whether the farmers of Canada do reap any benefit, as compared with U. S. farmers, for the higher standard set here to qualify for No. 1 Hard—that is an open question. The Chief Grain Inspector is noted for the severity of his gradings, and we believe he is right in being on the safe side. There are now mills in Winnipeg, or at Kenora and Kenora, sufficient to warrant the making of Winnipeg an order point and sample market. Such would tend to encourage milling in this country, mean the employment of more labor, and therefore a bigger home market for farm produce, desideratum attained without the putting on of obnoxious customs tariffs, and would also mean a saving on freight of wheat offals, and the use of much of those offals for feed purposes in the West.

Buying on Credit.

"The Farmer's Advocate" has been prosecuting an enquiry among leading Canadian and American manufacturers in order to ascertain if farmers would not be greatly advantaged by the more general adoption of the cash system in the purchase of manufactured articles. It is a matter of common knowledge that all over the country promissory notes are given for a large proportion of purchases. Probably not more than 20 or 25 per cent. of machines sold at present are paid for in cash, and "cash" means in thirty days, or even with some implement manufacturers within six months, the balance being paid in instalments, with interest, for periods ranging from six to thirty-six months. Is this a good system for the farmer? How did this everlasting credit, credit, credit, come about? Cannot a better plan be reached? With the operations of 1905 practically over, let us do some thinking for the future that will crystallize in action.

As a rule, we are most concerned about the selling end of our business—what shall we get for wheat, cattle, hogs, butter, cheese—and give little heed to what is equally important, viz., our system of buying what is required for the operations and life of the farm. Scarcity of cash in certain years or seasons, a contingency which the settler in new districts must nearly always face, has been largely at the foundation of the credit system, and the scarcity of efficient farm help in increased expenditures for labor-saving apparatus. Farmers in years gone by asked for credit, and our older agricultural communities has induced the manufacturers met the demand, not because they wanted to, but because they had to. We are satisfied that they would much prefer cash or a short-date credit, and are constantly endeavoring to shorten credits. Once the credit habit was acquired, it grew. Human nature is prone to put off the "day of reckoning." Under the persuasive eloquence of the salesman, payment a couple of years hence looks easy. Orders are freely given, and presently the notes begin their inexorable grind. To the manufacturer it must involve a very large amount of expenditure in the credit department for extra office help, postage, stationery to keep track of accounts, notes and collections. Interest, too, has a way of growing day and night, rain or shine. Who is to foot the bills for all this? Somebody must, and we surmise that in the price of the implements, or interest on notes, provision will be made so that the burden of the leakage will ultimately be borne by the purchasing masses, or else the shrinkage between cost of production and returns will be sufficient in time to put the manufacturer out of business if he has not sufficient capital behind him so that virtually he can be his own banker. The money tied up in paper could surely be used to good advantage in the business, reducing the cost and improving the quality of the goods. From an economic standpoint, the credit system does not seem to be sound, and it does appear that the whole trend of modern business methods emphasizes the position that credit is wasteful, and that the cash system is best for all concerned. One manufacturer, referring to what are, perhaps, extreme cases, says: "We have found that customers will often pay the long price on long time, involving an interest of probably ten per cent per annum, while at the same time they have money in the banks at low rates of interest." We are inclined to believe that the man who pays cash should have an advantage of 8 or 9 per cent., although one of the largest concerns in the country assures us that they do not get as large a rate of interest on their notes from farmers as might be inferred, and that the difference between cash and credit

is somewhat less than is commonly supposed. Be that as it may, the effect of buying on long time is obviously costly, placing an undue premium upon capital, and resulting in less care being taken of implements than if they were paid for in cash, but which many do not care to do till they have the opportunity of trying their machinery. The value of that privilege is, however, probably overestimated, as manufacturers guarantee their machines to do satisfactory work, and in these days they cannot afford to insist on farmers keeping machines that will not do so. As a result of our enquiries, we are satisfied that the adoption of the cash system would not only benefit farmers, but manufacturers and intermediary dealers as well, and it is satisfactory to find that, partly because of the improved agricultural conditions of the country, a slightly larger percentage of purchases is being settled for on a cash basis. When farmers come to realize the substantial advantage that it should bring to them, the rate of improvement in that respect will be very much more rapid. In a subsequent article we will go more fully into the reasons in favor of the cash system, as compared with the present credit plan, indicating the workings of the latter and the probabilities of a change coming about.

Are Canadian Women Superior to Our Men?

A few weeks since we met an American tourist who, finding that he was talking to a newspaper man, promptly delivered himself of an impression he had formed regarding Canada and Canadians. "I was standing a couple of hours this afternoon on the street corner of — (mentioning a leading Canadian city), watching the crowd pass by, and I was struck with the fact that the women were much superior to the men. The ladies were fine, intelligent-looking, stately women that would compare more than favorably with the best in the States. In fact, the only parts I know where they are as good-looking are the New England States, Wisconsin, and the far Northwest. The men, for the most part, were rather ordinary-looking, both physically and mentally. I have been in Canada several times, and have noticed this before. Even when you find a likely-looking man, if you get into conversation with him, you are liable to be disappointed. I attribute this to the fact that you have not been growing very fast; you have been comparatively poor in professional and business opportunities, and a large proportion of the cream of your male population has been drawn away. Canada produces an exceedingly fine class of people, but has not succeeded in keeping her best men at home, consequently you have been, to a large extent, deprived of the quickening influences which result from keen competition with clever, progressive men, hence the clever men you have retained have not developed as with us. Your women have not been attracted from you to anywhere near the same extent, consequently the average of Canadian womanhood is much superior to the average of Canadian manhood."

While it has long been a matter of painful observation to us that, as our friend candidly points out, we have suffered in manifold ways from the automatic process of adverse selection that has been going on for generations, it is cheering to note that the tide now seems to have turned, and instead of Canada losing her best men to the States, most of the restless progressives are now making their way to the new Canada in the West, while others are finding a broadening outlook in the neglected fields at home, and in not a few cases the Dominion is now drawing upon the flower of the agricultural population of the Republic. While the Americans were developing so