

Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Henders, President, Culross, Man., to whom all communications for this page should be sent

HAIL INSURANCE ACT

The Inter-Municipal Hail Insurance Act passed at the last session of the Manitoba Legislature provides that "The council of any rural municipality may submit such by-law to a vote of the ratepayers upon its own initiative, and it shall be its duty to do so upon receipt by the clerk of such municipality, not later than the first day of October in any year, of a petition from twenty-five per cent. in number of the resident ratepayers whose names appear on the last revised list of municipal voters, as owners or tenants of land liable to come under the provisions of this Act, asking it to do so, and it shall be the duty of such council, at its first meeting after the receipt of such petition, or at a special meeting to be called by the clerk, if necessary, to pass the first and second reading of such by-law, and after such by-law has received a majority of the votes cast of persons entitled to vote upon such by-law the council shall, at its next regular meeting, give such by-law its third reading, and finally pass the same."

As this Act has been asked for by the Grain Growers' Association it is incumbent upon them to take the initiative in inducing their municipal councils to submit the by-law as provided in the above clause of the Act, in as many cases as possible this season, so as to get protection against hail for next crop.

Section 30 of the Act provides that the Act will not come into force until twenty-five or more rural municipalities have passed the necessary by-law.

The experience of the Province of Saskatchewan with their Municipal Hail Insurance Act last year clearly indicates the cheapness of this system of hail insurance as compared to the protection provided by mutual and stock companies for protection against hail. The losses by hail on last year's crop in Saskatchewan were much above the average, yet the assessment of four cents per acre was sufficient to pay the total amount of losses appraised and cost of management, besides leaving a surplus of over \$10,000. The cost of management did not exceed three and a half per cent. of the total assessment

for hail losses collected, while in the case of mutual and joint stock hail insurance companies the cost of securing business, management and dividend on capital exceeds one-third the amount of premiums collected.

Another attractive feature of Inter-Municipal Hail Insurance is that all crops in the municipalities coming under the provisions of the Act are automatically insured. All that the farmer has to do in case of a loss is to notify the proper authorities. A number of the municipalities have already taken steps to submit the by-law at the approaching municipal election, and it would be unfortunate if a sufficient number did not pass the by-law this year to enable the Act to come into force so as to give a test of its efficiency as a safeguard against losses by hail.

STRENGTHEN THE ORGANIZATION

Now that the harvesting and threshing is practically completed farmers will be able to devote some time and thought to strengthening their organizations. The necessity of farmers getting together so as to overcome the encroachments of special privileges is more apparent than it has been. Interests that are beneficiaries of the present system are more than usually active this season in attempting to discredit farming organizations. This extra activity is being brought about because

of the beneficial results to themselves of organization among farmers.

The activity of The Grain Growers' Grain Company in co-operative selling of so many commodities that farmers require in their operations in carload shipments, and the activity of many of the branches in organizing co-operative associations and co-operative buying, is beginning to show results in lessening the cost of production on the farm. Big business, that has thrived in the past in selling farm products and supplying farmers with tools of production, is getting alarmed and naturally is using all the means at its command to poison the minds of farmers against their own organizations.

Apart from the necessity of continued efforts on the part of The Grain Growers' Association in creating public opinion for economic freedom and improvement of social conditions in rural life, the extension of co-operative selling by The Grain Growers' Grain Company of many farm commodities and the establishment of the Central Farmers' Market in Winnipeg for the selling of all kinds of farm produce, to produce the best results requires a more thorough organization and demands a strengthening of our branches by an increased membership and a closer relationship established between communities of farmers, collective selling of all kinds of produce as well as grain and the collective buying of commodities that admit of being handled in bulk shipments, an efficient factor in reducing the cost of production.

Fruit for Manitoba Products

The Central Farmers' Market, which is now handling shipments of small fruits from Ontario provides a splendid opening for farmers and their wives to exchange farm products, such as butter, eggs and poultry for fruit by shipping their produce to the Central Farmers' Market and getting their fruit in return by express.

It is the intention of the Central Association to commence a campaign of organization and education the latter half of October. The Central office will appreciate any suggestions from any of the officers and friends that would tend to make our organization work more effective.

We want members to realize that this is their organization. That those entrusted with the conduct and direction of the Association are simply appointed for the purpose of carrying out the will of our members as expressed thru our organization. Tell us any new scheme you have to promote the efficiency of our organization.

NINGA BUYING FRUIT

R. McKenzie,
Sec. M. G. G. Ass'n.
Dear Sir:—

Your circular re fruit thru The Farmers' Central Market came too late to be of benefit this year. Everyone seems to have bought all fruits except winter apples. We are securing our supply of them from Nova Scotia thru the Grain Growers' Grain company.

This was decided on at an executive meeting held on Wednesday. Other things were taken up and discussed.

Yours sincerely,
Ninga, Sept. 12, 1914. GEO. LOVE,
Sec.

NEW CO-OPERATIVE POLICY

Secretary R. McKenzie addressed a meeting of the Valley River branch last Saturday evening on the subject of co-operation and collective buying. He explained the policy of The Grain Growers' Grain company in relation to making their elevators a distributing centre in each community for the supplying of commodities that admit of carload shipment and also having the operator look after the shipment of all farm produce as soon as the Farmers' Market in Winnipeg gets properly established. He pointed out at length the possibilities for good to the agricultural classes involved in this policy, if properly developed, and emphasized the necessity of having strong organizations of farmers at each point so as to permit of the new enterprises of the Grain Growers' movement being made a success.

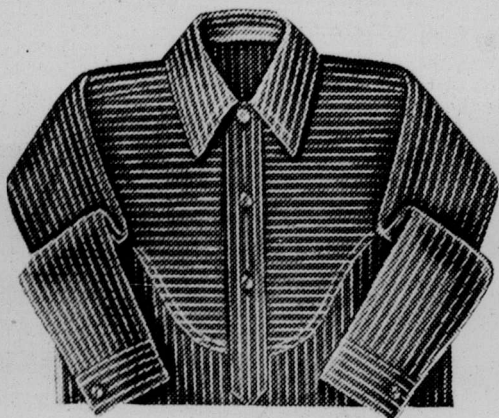
A NEW DISTRICT

Thes farmers of Elma district, fifty miles east of Winnipeg, on the G. T. P., advertise a meeting for organization on September 18. This is a new district. The farmers are anxious to get in line with the Grain Growers' movement and help it along, thus helping themselves.

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If we were otherwise we could not give the Prompt Service or the Values

OUR whole attention is devoted to the interest of customers who buy by mail. All orders that we receive are given our very best and promptest attention. The result is that we are able to give our out-of-town customers just as good service as they would have if they were personally selecting their own goods. In fact, in many cases we give even better, because the goods we send in every instance are selected by experts who are very often more familiar with values than are a lot of purchasers.



Then again, we can offer better values because we do our business in an economical manner and are satisfied with reasonable profits.

Here is an example of our values: This shirt is made from splendid quality heavy black drill with narrow white stripe. The bodies are cut good and roomy and have double front and yoke. They are also double stitched throughout.

This is a shirt that we can confidently recommend to give perfect satisfaction.

12 N 27 — Men's Black and White Drill Shirts, sizes 14 to 18. Price, delivered... .75

CHOICE TOBACCOS AND CIGARS

For the convenience of smokers who are unable to procure the brands of Cigars or the blends of Tobaccos that they have been accustomed to, we have listed in our Catalogue, on page 38, a splendid range of the most popular Cigars and Tobaccos. If you cannot find your favorite among them, let us know what you want and we shall endeavor to procure it for you.

We want the users of smoking tobacco to pay special attention to the CLAN GRANT SCOTCH MIXTURE. It is blended specially for us and we can confidently recommend it. The prices are:

29 N 84—Christie Grant Scotch Mixture, 1/8 lb. tin... .25
29 N 85—Christie Grant Scotch Mixture, 1/4 lb. tin... .45

While the prices of Tobaccos and Cigars have been generally advanced, owing to the extra war tax, our prices remain the same.



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