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Who Pays the Parcel Delivery Charges?

A Needless Waste of Money and Labour in Retail Merchandising

The cost of delivering parcels is approximately four per cent of the total sales, and about one-half of those sales are delivered. Sales of, say, \$35,000 per annum would, therefore, have a delivery cost of \$1,400, the delivery customers paying \$700 and the carry customers also paying \$700, though receiving no service therefor.

The carry customers, however, are doing more than this. Had all the parcels been delivered, the delivery cost would have been doubled and the delivery customers would have had a delivery charge of eight per cent added to the original cost of the goods.

Under the delivery system, the service rendered and paid for is as follows:

The carry customer receives \$1.00 worth of goods and pays \$1.04.

The delivery customer receives \$1.00 worth of goods and eight cents worth of delivery service—\$1.08, for which he pays only \$1.04.

Another phase of delivery cost is the number of small orders delivered to one customer. If the cost of each delivery, which averages six to ten cents, were added to each small order, the customer would object. Consequently, it is added on a percentage basis, and thus the customer who groups his wants and places an order of larger amount is included in the delivery cost of the service supplied to the less considerate customer.

Thus, under the present delivery system, a sur-tax is placed upon the customer who carries his parcels and is considerate in ordering, while the customer who requires delivery service does not pay for the service received.

Canada is suffering from a shortage of man-power; all available help is required for production. Deliveries should be restricted to one per day; all parcels of reasonable weight should be carried home, and, so far as possible, co-operative deliveries should be established.

A nation may cease to exist as well by the decay of its resources as by the extinction of the patriotic spirit.—Dr. B. E. Fernow.

Serious Fires and Insurance Profits

Big Fires are Not Always Unprofitable to Insurance Companies

The only years in which actual underwriting loss was sustained by fire insurance companies doing business in Canada were 1900 and 1904, the years of the Ottawa and Toronto conflagrations, respectively. Contrary to general belief, such fires are not always unprofitable to the insurance business as a whole, however disastrous they may be to individual companies. The total profit balance in 1905 following the Toronto fire was greater than in 1899 before the Ottawa and Toronto fires occurred. Nevertheless, the average premium rate for Canada, which increased from \$1.23 in 1899 to \$1.60 in 1904-5, did not decline to the level of 1899 till twelve years later.—J.G.S.

Electric Smelting

An Example of the Benefits of Scientific Investigation

Shortly after Dr. Eugene Waaand, the present Director of the Mines Branch, became connected with the public service at Ottawa, he was authorized to make an investigation into the question of electric smelting. The investigation was conducted in a most thorough and scientific manner, and its results were published in a report which has become a standard work in all technical libraries which aim to keep on their shelves up-to-date works upon modern industrial processes. At the time when this investigation was made, the general opinion prevailed that, while the investigation was interesting, the time was very distant when electric smelting would be carried into practical operation in Canada. It was regarded as more or less of a fad; by some newspapers as somewhat of a joke. It is, therefore, worthy of special mention that the fruition of the efforts which were made in connection with that investigation has arrived and that electric smelting is now in full operation in Canada. Nothing could better demonstrate the usefulness of such scientific investigations when properly carried out.—Sir Clifford Sifton.

Growing of Clover For Seed Profitable

What a Farmer in Dundas County Learned by Experience

The high price paid by farmers for clover seed this year should be an incentive towards its production on the home farm. In many parts of Canada where it has been thought for many years that clover seed could not be grown, it has been repeatedly proven of late that seed could be the finest and hardest strains produced. Seed of excellent quality is now grown in the Kenora district of Northern Ontario.

One farmer in Dundas county, where the Commission of Conservation is conducting illustration work, was induced to keep a small field of second crop red clover for seed. When ripe it was cut with the binder and left unbound in the swath. After it had been rained on several times and blown about by an exceptional windstorm, the farmer decided that he certainly would not grow a clover seed crop again. However, when threshing yielded 16 bushels of first-class saleable seed which he sold at over \$20 per bushel, he afterwards found that it was the best paying crop grown on his farm, because he had already stored away a good crop of hay from the same field. This experience could and should be repeated on thousands of farms where clover seed is not now grown and where the farmer is taking a risk of introducing noxious weeds every time he buys clover seed.

In order to get best results in seed production, the first crop, for hay, must be cut early. This gives the second crop, from which the seed is secured, an opportunity to start early and to blossom and ripen the seed before the killing frosts of autumn.

It is well to cut or pull noxious weeds in the second crop clover in order that the seed may be clean. Clean seed is better to sow on the home farm and will command a higher price when put upon the market.—F.C.N.

Eggs produced by the backyard flock cost very little, as the fowls are fed largely upon waste materials.

Present Aspect of the Coal Situation

Every Consumer Should Make Provision for Fuel During Summer

A sense of false security is one of the most subtle and dangerous conditions that afflict society. During the winter of 1917-18, Canada and the United States narrowly escaped a fuel famine. Owing to the entrance of the United States into the war, matters were decidedly worse in 1918 than in the year previous, in spite of the efforts to remedy the situation. The coal was not available because transportation in the United States was held up for weeks at a time, in order to facilitate the shipment of troops and war materials.

There are indications that we may experience the same shortage next winter. Already large shipments of coal are being stalled in American railway yards. This, in turn, is making itself felt at the mines. Most coal mines have no storage yards, and, if cars are not available to remove the output, the mines close. As a result, labour conditions at the mines are being seriously upset. The scale of wages is based on the tonnage mined, and any falling off in production results in a serious hardship to the miners. It has been stated that miners who formerly earned \$50 to \$60 a week are now earning only \$10 to \$12. During the past winter, many of them would have been almost destitute if the mining companies' stores had not advanced them credit for goods. The continued lack of work is driving great numbers of miners into other industries, and, even if transportation improves, it will be difficult to get them to return to the mines.

These conditions should be faced fairly. A false feeling of security, with its inevitable corollary of laziness and suffering next winter. Central Canada, from Montreal to the western boundary of Ontario, is entirely dependent on the United States for its coal supply. Every consumer should during the summer put in the maximum permitted by the Fuel Controller, namely, 70 per cent of his normal consumption. In addition, wood and other fuel to replace the 30 per cent deficiency should be procured.