

THE PROVINCIAL MUTUAL HAIL INSURANCE CO. OF MANITOBA

INCORPORATED 1891

THE OLD RELIABLE

STRICTLY A FARMERS' COMPANY
MANAGED BY FARMERS ONLY

DIRECTORS FOR 1909

W. F. Sirrett, Farmer, Glendale, President
Jas. Riddell, Farmer, Rosebank, Vice-Pres.
W. H. Bewell, Farmer, Rosser
W. W. Hays, Farmer, Oak River
T. T. Lennox, Farmer, Melita
T. E. Hill, Farmer, Nings
C. J. Thomson, Farmer, Virden,
Manager-Secretary-Treasurer

HEAD OFFICE:

291½ PORTAGE AVENUE
WINNIPEG

SEASON 1909

Have been doing Hail Insurance business for the past eighteen years.

Have paid the expenses and all losses in full in fifteen of those years.

Have no liabilities.

Pay to the extent of six dollars per acre for losses, and for partial losses proportionately.

Cost 25c. per acre or less, according to the loss claims.

In seven years the full amount of the Premium Notes was not called.

ECONOMICAL MANAGEMENT

HONEST APPRAISEMENTS and

SATISFACTORY SETTLEMENTS

INSURE WITH US AND FEEL SECURE

as existing at present. He showed that legislation would not or could not accomplish the required result, and that the only way in which it could be done was by the co-operation of the farmers themselves.

He then gave an interesting and instructive account of the Grain Growers Grain Co., its origin, its growth, its struggles and its work, and showed conclusively that individually the farmers were at the mercy of the grain men, but collectively as a body, such as the Grain Growers Grain Co., the farmers could control their own business.

He urged on them the necessity of aiding the Company and showed how that every ear of grain sold to any other company was simply a boomerang which flies back and hits the producer.

The large attendance and the earnest attention accorded Mr. Knowles showed unmistakable signs of an awakening of the farmers to a sense of their responsibility.

They have long felt that something should be done and Mr. Knowles gave them concrete ideas of what that something was, i.e., join the Grain Growers' Association, become a member of the Grain Growers Grain Co., dispose of their grain through said company, and subscribe to the GRAIN GROWERS' GUIDE.

Yours truly,

D. L. FITZPATRICK
Macdowall, Sask.

Errors of Socialism

Editor of the GRAIN GROWERS' GUIDE

Dear Sir,—Our paper has contained different articles written from a Socialistic standpoint, and I would like to state the case for the other side.

Socialism's fundamental error lies in proposing to remedy evils from the wrong end. It assumes that

the adoption of a more elaborate and grandmotherly system of Government will cure all our ills; whereas we know that improvement can only come from within as a result of improved character in the individual. Our trouble is not caused by the system of Government or the present social order, but the lack of capable, conscientious men who truly realize and discharge their whole duty. Rights and liberties are ours without limit, but it rests with us to appropriate them and live up to them. If we do not yet enjoy ideal conditions, it is entirely the fault of our own lack of initiative and vigilance. We need not a vast machinery, but a living spiritual force in the hearts of men. This may be gained through the Son of God, who came to bring us into right relations with the Father. Anything short of this spells failure—a failure for which man is all to blame. We forsake the fountain of living water to hew us out cisterns that will hold no water. Without such divine power Socialism is unworkable; granted such power, Socialism is entirely unnecessary.

Socialism offers to deliver us from many small burdens by imposing on us a cast-iron officialdom which, rising grade on grade, would bring about the absolute and all-pervading domination of the political boss. Matters of trade, which are now automatically regulated, would have to be artificially adjusted at a greatly inhuman expense. The destruction of private ownership and the natural rewards of superior merit and ability would remove the chief incentive to successful, whole-hearted effort and would make office-holding the only remaining avenue of ambition. Socialists claim to be deeply concerned with public welfare, yet they look with disfavor on the betterment of social conditions by any other way than their own for fear that men may be contented with something less than the revolu-

tion they aim at.

Socialists pose as scientific, while employing the methods of agitator and demagogues. Why pretend to be philosophers and yet appeal unfairly to passion and class prejudice? We read of Socialists in England last winter in a time of distress inciting the unemployed to riot, and urging them to rush the bakers' shops. Had the hard-working bakers no rights? Surely it is well known that some cannot and will not be bettered, and that we workmen in all civilized countries waste enough on drink and vice to provide comfortably for all. Let such wrongs be righted before venturing on impractical schemes. We are told that German and other nations, who, however admirable in many other respects, have not yet grown to political manhood, take naturally to Socialism. Does it not seem incongruous for such people to press their fine-spun fancies on us, who have moulded the modern world by free institutions which are the crown of human achievement?

Socialism is not making the advance it claims. They received about one-half of the vote they confidently predicted in the late U.S. elections. Eight Socialist candidates who ran in the communistic city of Glasgow were all defeated. With the movement is associated so much that is Godless and destructive that men are alienated by the thousand. For instance, Mr. Blatchford, one of the English leaders, has declared that Christianity is in the way of Socialism and will have to be destroyed. In a letter written to the "Appeal to Reason," a Socialist related how they had ceased teaching their children "good" and "right" and "holy" and now taught them the distribution of wealth, etc. Such training is naturally reflected in the deeds of the little rebels who tore down the portraits of Washington and Roosevelt in their school-room.