

# THE FARMER'S ADVOCATE

AND HOME MAGAZINE

\* AGRICULTURE, STOCK, DAIRY, POULTRY, HORTICULTURE, VETERINARY, HOME CIRCLE.\*

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Vol. XXXVII.

WINNIPEG, MANITOBA, MARCH 5, 1902.

No. 545

## A Territorial Hail Insurance Act.

On January 1st of this year, a Hail Insurance Ordinance went into force in the Territories. By this ordinance the Government is empowered to enter into a contract to indemnify against actual loss or injury to growing crop by hail to an amount of \$4 for each and every acre insured. The applicant for insurance shall pay to the minister in whose department the ordinance is administered, 10 cents for every acre insured. In case of injury by hail, the insured is to notify the minister and also the inspector appointed by the minister. Under the authority of the minister, an appraisal of the damage done is to be made.

For the purpose of adjustment under this Ordinance, no account shall be taken of the value of the crop, and in the event of partial loss the amount of compensation to be paid shall bear the same proportion to the total amount of insurance that the loss bears to the total amount of crop. Arbitration is provided for. Should the 10-cent levy not prove sufficient to meet the losses, the general revenue can be drawn upon, or an additional levy may be made on the insured up to another 10 cents per acre. In case of non-payment of assessments, the minister may collect by distress, for which provision is made in the ordinance. Provision is also made that no company or society shall carry on business in hail insurance within the Territories.

Elsewhere in this issue, in a letter from Mr. W. F. Sirett, are pointed out some of the weaknesses of this Hail Insurance Ordinance. One of the weakest points, we believe, is the excluding of private companies from doing business in the Territories, for private enterprise properly safeguarded by the Government would result in a much more general adoption of the use of hail insurance. A purely voluntary system, such as is proposed under the N.-W. T. Ordinance, implying that the farmer, in order to obtain insurance, must send in a written application to the Government, a very simple thing in itself, is, nevertheless, something the farmer that most needs the small protection given will not do. Mr. Sirett, in his letter, suggests an improvement in this part of the Act. Another weakness is the appraisal under Government supervision, of the damage done by hail, for no matter how fairly the work might be done, it would always be open to the charge of political bias. Another point also referred to by Mr. Sirett is the futility of the provision for the collection of arrears or additional assessments. The amounts in dispute will be small, and for that very reason all the more difficult to collect. It is impossible to think of any government issuing distress warrants for accounts of a few dollars against any voter. As we have occasion to say a year ago, this hail insurance business might very well be left in the hands of private companies, the interests of the public being safeguarded by legislation.

At the present time there seems to be a lack of determination on the part of the Legislatures of the Territories in granting charters to companies, for of late there have been too many charters granted to companies whose aims are the exploiting of profitable enterprises, and whose main objects are to be upon the farmer.

## Harmonize Veterinary Inspection in the Dominion.

The recent change in Dominion Veterinarian renders the time opportune to make a change with respect to veterinary inspection in Manitoba. Just now Manitoba presents the anomaly of carrying out a system of veterinary inspection, which has been well done as far as the limit would allow the present incumbent of that office, but is deficient on account of the inability of the Provincial Veterinarian to prevent diseased stock from coming into the Province. The Province has not the power to quarantine other Provinces, and diseased live stock may be run in to be attended to after crossing the provincial boundaries. Interstate quarantines have not been a success to the south, and we see no reason why the veterinary inspector should not be under the control of the Department at Ottawa, from which place he could receive advice when needed, and from which place he could, in obscure cases, send specimens for microscopical examinations.

An attempt was made a few years ago, by holding examinations, to bring the inspection of animals by the veterinary division of the Department of Agriculture under civil-service rules. However, in spite of the examinations, appointments were made of men who did not take the examinations. It did not seem to be recognized that the mere fact of a man holding a veterinary certificate was not alone sufficient to qualify him for a position as a guardian of the public health. We are accustomed to point the finger at the political morals of the great Republic to the south, and yet when it comes to the application of the principle of appointments to positions in the veterinary service, that country is superior to ours. The civil-service regulations regarding meat inspection in the United States are approved not only by the public, but by the veterinary profession, appointments being made as a result of competitive examination, and not as political preferment. The principle of qualifying examinations has been recognized in the Prairie Province for years, every member of the profession there having to pass such an examination before being permitted to practice; not only so, but the applicant for license must be a graduate of a three-year school. In consequence, the Province of Manitoba is held up as a model in veterinary legislation for the continent.

We submit, then, that the time is ripe to place veterinary inspection in Manitoba under the Dominion Veterinarian, and thus have the Provinces working in harmony, which has not been the case heretofore. Under the old regime glandered horses were allowed to remain unmolested in the Territories, or were allowed to be brought to Manitoba and sold there, by which means the Province was continually reinfected, with a consequent loss of about 50 horses from glanders yearly. During the summer of 1899 a disease broke out among swine in the Carman district, which was diagnosed by Veterinarian Stevenson as hog cholera, and traced by him to an infected district in Western Ontario, from whence the disease had been brought by a boar. In this case, Manitoba had no power to quarantine against importation of such animals.

If Manitoba complained, she was snubbed by the Dominion autocrat, and things went on just the same. An illustration of the futility of the change in the Dominion veterinary service was the outbreak of anthrax last summer, when it was left to a medical man to diagnose the trouble.

## The Blockade to be Relieved.

The Canadian Pacific, in response to the representations made by the Hon. Mr. Bulyea, acting on behalf of the Territorial Grain Growers' Association and the Winnipeg Grain Exchange, has announced that arrangements have been made whereby a supply of cars is being obtained from the Great Northern for the shipment of wheat to Duluth, where there is ample storage. If sufficient rolling stock can be secured from this course, it should relieve the present serious situation.

## Government Hail Insurance.

A CRITICISM OF THE N.-W. T. ORDINANCE. To the Editor "Farmer's Advocate":

After an inspection of the N.-W. T. Ordinance respecting hail insurance, I make a few comments upon it in order to start a discussion, as anything of the nature of a discussion on that question may advance a scheme for the better on the question of hail insurance. I understood that the Territorial Government had passed an Ordinance of the kind, and was in hopes that the Hon. Mr. Haultain would give something of a beneficial and comprehensive nature. In that I am deeply disappointed, for I fear the Ordinance before me will be found unworkable. As a voluntary plan, the commencement is all right, but it is indefinite as to compensation, but very definite as to the cash payment and subsequent assessment, viz., 10 cents in each case. I think there should be a valuation for partial loss of, say, 20 cents per bushel at least. The weakest point, to my mind, is the provision for collecting the unpaid portion of the assessment. It is not to be expected that any minister of the Crown will go to extremes to force payment of such small sums of money by distress upon voters to whom he is indebted for the position he holds; the consequence would be open defiance of the law to a greater extent than is now practiced by the patrons of the Provincial Mutual of Manitoba. This collecting of the premium notes is the weakest point in that institution, and would be infinitely worse under a public official. If you will allow me the privilege, I will outline a very desirable voluntary system that might be administered by the Government of Manitoba, and perhaps would suit the Territories also.

1st. Make the clerks of rural municipalities registration clerks for the registration of applications for insurance, and allow them one half cent per acre for their trouble.

2nd. The premium, whatever it might amount to, to be collected as a tax on the land insured (including, of course, the whole parcel), no tenant to insure without landlord's consent in writing, and the secretary-treasurer to be responsible to the Government for the handing over of said moneys when collected.

3rd. The Government to be custodians of the funds, and to adopt some system of appraising losses.

4th. The losses to be \$4 per acre for wheat, and \$3 per acre for other grain, with a valuation of 20 cents per bushel for partial loss on wheat and 10 cents per bushel for oats and barley. Personal application required, otherwise no insurance would exist, consequently no charges on the property. This would be a purely voluntary plan, and to save trouble of renewing yearly, might extend over a number of years, unless cancelled by a notice in writing to the secretary-treasurer of municipality.

This plan would be preferable to and cheaper than any yet in existence, but not as far-reaching nor as economical as the compulsory system.

The premium being charged to the land and collected as a tax, obviates all danger of loss, and saves the expense and vexatious plan of collecting by distress. I would be glad, Mr. Editor, if you would advocate strongly either the above voluntary plan or the compulsory one, for so I am convinced the Government will sooner or later be compelled to adopt one or the other of general insurance against loss by hail.

Largest Municipality, Mar. 1, 1902.