

The liquor dealers will no doubt make a determined fight against all these temperance measures but the public sentiment aroused by the supreme test of war is such that the forces of temperance seem bound to win a great victory. Any who doubt the wisdom of prohibiting the liquor traffic because of the revenue which the country derives from it, or because of the employment which it gives, need only look at what has happened in Russia, to see that their fears are groundless. In Russia the Government had a monopoly of the vodka traffic and had an income of a thousand million roubles a year from the business, but it is found that since the sale of vodka was wiped out the people are so much better off that other sources of revenue have increased more than sufficiently to make up the deficit. The physical efficiency of the army and of the industrial workers is also greatly increased and factories and mines which have lost one-third of their employees owing to the war, are turning out a greater product than ever before. So far as those employed in breweries and bar-rooms are concerned they may perhaps suffer temporarily if their occupation is suddenly taken from them, but if the money which is now expended on drink is used to purchase food, clothing, agricultural implements and other manufactured articles, it will not only make many homes happier, but a great deal more employment will be provided than is now given by the liquor traffic.

INTER-MUNICIPAL HAIL INSURANCE

Within the next two months wise and prudent farmers will be taking the necessary steps to make sure of a return from their grain crops by insuring against damage by hail storms. In more than a hundred municipalities in Sas-

katchewan this protection is secured for the farmers without further action on their part, by the operation of the Inter-municipal Hail Insurance scheme established by the provincial government. The scheme has been a decided success, and the financial report of the Saskatchewan Hail Insurance Commission recently published in The Guide must have made many Manitoba farmers wish that they could take advantage of a similar system. Manitoba has an Inter-municipal Hail Insurance Act which was passed by the legislature a year ago, but owing to the inaction of those interested the necessary steps to bring the act into force by passing a by-law in twenty-five municipalities have not yet been completed. Under the law as originally passed a vote upon a by-law to bring the Hail Insurance Act into force could only be taken at the time of the annual municipal elections in December, and all chance of bringing the scheme into operation for the protection of the crop of 1915 was thought to have been lost. An amendment to the law, however, is being made at the present session of the legislature, which will permit a special election being held at any time to vote upon the Hail Insurance question, and if twenty-five municipalities or more desire to do so, they can bring the act into force in time to insure this year's crop. The Inter-municipal Hail Insurance scheme has several features which should commend it to the farmers of Manitoba. It is a truly co-operative scheme, no one being permitted to make a profit from the business, and any surplus, after paying the expenses and claims, remains in the treasury as a reserve against exceptional losses in the future, or if possible, may be applied in a reduction in the rate. Another feature is that the vacant land of the speculator, which is increased in value by the industry of the adjoining

settlers, is taxed equally with the land of the bona fide farmers for the purposes of hail insurance. The heavy expense of securing business is also avoided, and these provisions enable the insurance to be provided at a much lower rate than the ordinary hail insurance company, conducted for profit can afford to charge. The fact of having the government behind the scheme should be sufficient guarantee that claims will be fairly adjusted and fully paid. The Manitoba Grain Growers' Association at the Brandon Convention, has on several occasions placed itself on record in favor of the establishment of Inter-municipal Hail Insurance, and it now only remains for those who are interested in the fulfilment of this policy to get busy in their own municipalities and take the necessary steps to put the act into operation.

The Finance Minister intimates in his budget speech that any opposition to his tariff proposals will be regarded as disloyalty. The farmers of Western Canada will not be intimidated by such a statement. It is not disloyal to protest against highway robbery, even if it is legalized and carried on under the guise of patriotism.

The names "Conservative" and "Liberal," originally the rallying cries of honest national patriots, or enthusiastic democratic reformers, have now largely degenerated into mere shibboleths whereby rapacious cliques are able to identify their own partisans.

The new tariff proposals will increase the cost of producing every farm crop, and increase the cost of living in every farm home.

Train up your girl to dislike the farm and she will never marry a farmer.



FIGURING ON A GOVERNMENT CONTRACT
One reason why taxes are going up