

The Mail Bag

SASKATCHEWAN HAIL INSURANCE SCHEME

Editor, Guide:—The following are a few questions which are asked by rate-payers on the Municipal Hail Insurance scheme of Saskatchewan and their answers.

Is the Municipal Hail Insurance Scheme likely to come into operation?

Yes. One hundred and seventy municipalities are voting on the measure in December. If twenty-five carry the by-law the act becomes operative.

Is it superior to the old Government Hail Insurance plan?

This is not a plan for Government Hail Insurance. It is an act to provide the machinery whereby the farmers of Saskatchewan can carry on their own hail insurance business without capital and at the lowest possible cost.

Will the government control the administration of the act?

No. The act will be administered by a commission of whom two-thirds will be elected by the representatives of the participating municipalities.

Will there not be difficulty in selecting competent men for commissioners?

Our Reeves in convention will elect them, and they can be trusted to select men of good character and ability.

Who will appoint the inspectors?

Our own commission will appoint the inspectors and pass on all claims.

Will each municipality pay its own losses?

No. All moneys collected under the assessment are the property of the commission and can be disbursed by them only. The entire fund, after deducting the necessary expenses, is available to meet the hail losses under the provisions of the act.

Will the hail insurance companies go out of business?

The companies are undisturbed by the act and may continue doing business as heretofore. In many cases the farmer requires more insurance than the maximum five dollars afforded by the act. This he may continue to take in the companies.

Will insurance under this act be cheaper than with the companies?

The rate of assessment under the act is four cents per acre on all the land irrespective of the portion of same which may or may not be under crop. The companies doing business under a flat or uniform rate charge six dollars cash or seven dollars and twenty cents November 1 per \$100.00 of insurance. Therefore the \$6.40 per quarter section charged under the municipal scheme and which insures the crop area on the entire quarter at a maximum of five dollars per acre would pay insurance in the company on \$1-13 acres if paid August 1, and if paid November 1 on only seventeen acres of crop.

How is it possible so greatly to reduce the cost of hail insurance?

There are many reasons. The companies are organized to do business for profit. The commission looks for none.

It costs the companies a large part of their receipts to secure their business. The commission will pay but two per cent.

The companies have heavy correspondence with agents, issue policies, interim receipts, etc., to each applicant and record every individual piece of crop insured. This means large outlay for salaries, rents, postage, printing, etc. The commission escapes the bulk of this expense. Thus the commission should reduce the actual cost of hail insurance by about one-half. But a still greater saving to the farmer is effected by the assessment under the scheme of the prairie land in the hands of speculators.

Will then the holder of prairie bear as much of the hail risk as the farmer?

No. Supposing the average value of an acre of crop to be \$15.00 and the crop to be insured for \$5.00, it is obvious that the farmer in any event carries two-thirds of his own hail risk. The holder of prairie pays for but a portion of the remaining third and this he can well afford to do, because a general hail insurance scheme, by minimizing the hazard of grain growing, will add to the value of his land.

Will ranchers and new homesteaders have to pay this assessment?

All quarter sections held for grazing

purposes only and homesteads with less than twenty-five acres under cultivation may be exempted.

Should not the farmer with a large percentage of his quarter under crop pay more insurance than the farmer with little crop?

Tremendous complications would arise if each quarter section had to be measured for crop acreage and the cost of insurance would thereby be greatly increased.

What will happen if the assessment of four cents per acre proves higher than necessary?

The commission will have power to lower the rate.

What if the rate proves too low?

An amendment to the act and the consent of the ratepayers must be secured before the rate can be raised.

When a municipality has passed the by-law, what must a farmer residing therein do to have his crop insured?

Absolutely nothing. If his land is assessed for the special hail rate all his grain acreage stands insured and is so insured each successive year unless his municipality repeals the insurance by-law.

Will a farmer who has had hail lose his

with a seedsman on the subject and sent him in the spring an order for a considerable quantity of yellow clover and a trial plot of pasture grasses. Through a fortunate mistake the order was reversed and I sowed seven acres and a half of fine black garden soil to his "first pasture mixture" June 1. By the first of October, the weeds having been mown in August, I turned these four cows on to the grass. The whole field was covered with grass and white Dutch clover, which I added to the mixture, but in large spots dense growth covers the ground, six inches deep in a rich silk velvet green. There is a patch of kale, a field of turnips and a field of green oats mown adjoining this pasture, but beyond a bite of the kale and turnips, the cows live on the pasture as though it were already fenced. These cows had been milking from early spring and were fed chop on wild pasture all summer.

At the time we turned them on they gave a steady average of almost 6½ gallons daily, notwithstanding the grain ration was stopped. With a patch of good alfalfa the first year, the future looks good to me. I mixed the yellow clover with alsike and sowed them with

bidder, presumably for a term of years. If present titles are to be ignored wholly, a feeling of justice in some will unite with a feeling of resentment in many to delay the happy day indefinitely. But if we, who have supposed our titles were good, were granted the surplus revenue not needed by Society for, say, fifty or more years, I think there would be less opposition.

In twenty-five articles on the Home Market, Mr. W. A. Craick makes a relative comparison of the conditions of the laboring men of three trades in England and America, but not a word as to agricultural laborers. We pay little heed to such "figures." We are not kicking for that class.

All the writers of those articles assume that we would have had no factories without protection. That is the logic I heard for twenty-five years in the States, and it is not true. Iron ore and coal would not have been taken across the Atlantic and the product returned for long. The factory would have come to them.

One of the articles says: "the dwellers in the cities and towns pay by far the bulk of the duty levied." They know that, indirectly, these come back on us, and that it is the "tax" levied for the manufacturers we kick about. If they will show us they work economically, and for a fair profit, we will kick no more. The tariff gives us the right to be shown.

I suppose the Grain Growers' Grain company's effort to sell merchandise co-operatively is one of the "wild schemes" another article refers to, but I believe it is one of the "tools" to win with and that Direct Legislation is another. I should like to see terse "planks" printed on the official ballot, with officers bound to carry out such as received a majority whether originated by his party or not, then we need not support the bad to get good. But their panacea is "mixed farming." They do not seem to have sense enough to see that when a farmer has purchased the needful, high-priced machinery and teams for raising grain he must keep them fully employed in their season if he gets his money back, and that for them to be idle while he milks or attends to the stock takes off the profit. Or that with too many irons in the fire he will burn some.

W. B. HULL.

Ambles, Sask.

DISCUSSES REFERENDUM QUESTIONS

Editor, Guide:—I am inclined to think that the discussion of such weighty and important problems as are contained in the eight questions published in The Guide would have been of more benefit to your readers if it had been postponed until after the new year. At the present time the majority of the farmers are too busy threshing and marketing their grain to think about anything else. It is also my opinion that the majority of Guide readers will find it impossible to answer many of the questions by a simple "Yes" or "No."

(1) The Initiative Referendum and Right of Recall being of very recent origin are, therefore, but imperfectly understood by even a large number of those people who are enthusiastically advocating them. Then some might be in favor of the Initiative and Referendum while opposing the Right of Recall, others might be against both the Initiative and Right of Recall while favoring the Referendum. This demonstrates the difficulty of every person answering the question by a uniform "yes" or "no."

(2) Free trade with the Motherland within a period of five years would involve an enormous change in the currents of trade and commerce. Few, if any of us, being endowed with prophetic vision

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NOTICE TO CORRESPONDENTS

This Department of The Guide is maintained especially for the purpose of providing a discussion ground for the readers where they may freely exchange views and derive from each other the benefits of experience and helpful suggestions. Every letter must be signed by the name of the writer, though not necessarily for publication. The views of our correspondents are not of necessity those of The Guide.



Sir James Whitney, Premier of Ontario, keeps in condition by daily exercise on his bicycle.

insurance if his hail tax has not yet been paid?

No. The council has power to borrow money to pay the hail rate to the commission and the farmer who is in arrears will have his hail tax deducted from his insurance money and no special premium will be exacted.

If a municipality passes the by-law can it ever escape the tax?

At any annual election any municipality may repeal the by-law and be free from the tax.

J. B. MUSSELMAN.

Cupar, Sask.

PASTURE EXPERIMENTS

Editor, Guide:—I have found that the cows I imported from Washington in April, 1909, did not give nearly the amount of milk I was used to getting from them in Seattle, where they were entirely hand fed. Consequently I have been hunting around for feed of a better kind for my purpose. Last winter I entered into a lengthy correspondence

1½ bushels of oats per acre. Then 2½ acres have a dense growth of very short clover, not very vigorous looking, and I hardly expect to find much next spring, though I live in hope.

DANIEL BOISSEVAIN.

Strathmore, Alta.

PROPER TOOLS

Editor, Guide:—I have to thank you for some free tracts received through your giving space for my Single Tax questions in your Mail Bag.

Both the Single Tax Information Bureau and the Canadian Home Market Association favored me, but neither tell the whole truth. Mr. Dixon's tracts, or his answer through your paper, do not treat of the probable income when a full Land Value Tax should be levied, either on the property now usable or that which the future may make so, or the difficulties in the stage of "gradually arriving at" that time. They agree that the rental (tax) must be fixed by letting parcels and sites to the highest