

1917

keeper, an old man with a history and a kindly, philosophic tongue, who tells Anne and her husband many a tale that is linked with the romantic history of their home. Another is a beautiful girl with something of a mystery about her at first, until it is resolved into a near-tragedy that threatens to be with her all her life. This is finally brushed away, and leaves the possibility of happiness. So the story of the two or three years that Anne spends in her "house of dreams" is full of happenings for herself and others, and unfolds many vistas of mingled gladness and sorrow.

### Power for the People

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municipalities between Whitby and Belleville and as far north as Lindsay.



SILLO FILLING IN OXFORD COUNTY, ONTARIO, USING HYDRO POWER

The combined population served by these systems is 1,263,380 people.

#### Hydro Power on the Farm

In 1912, the Hydro-Electric Power Commission, appreciating the advantages that would accrue to the province if it were possible to apply hydro power to farm work in place of the power now being used, i.e., gasoline engine, horse tread-mill, horse sweep power and the steam engine, made demonstrations through the western part of the province, beginning in August of that year at the Canadian National Exhi-

the municipal councils, with the result that a number of districts were given service in 1913; the total number of farm services at the end of that year being not more than 300. One of the petitioners for an estimate was located west of Norwich, in the county of Oxford. The commission was requested to extend a line from Norwich back to this group of farmers on the poles which brought power into the village.

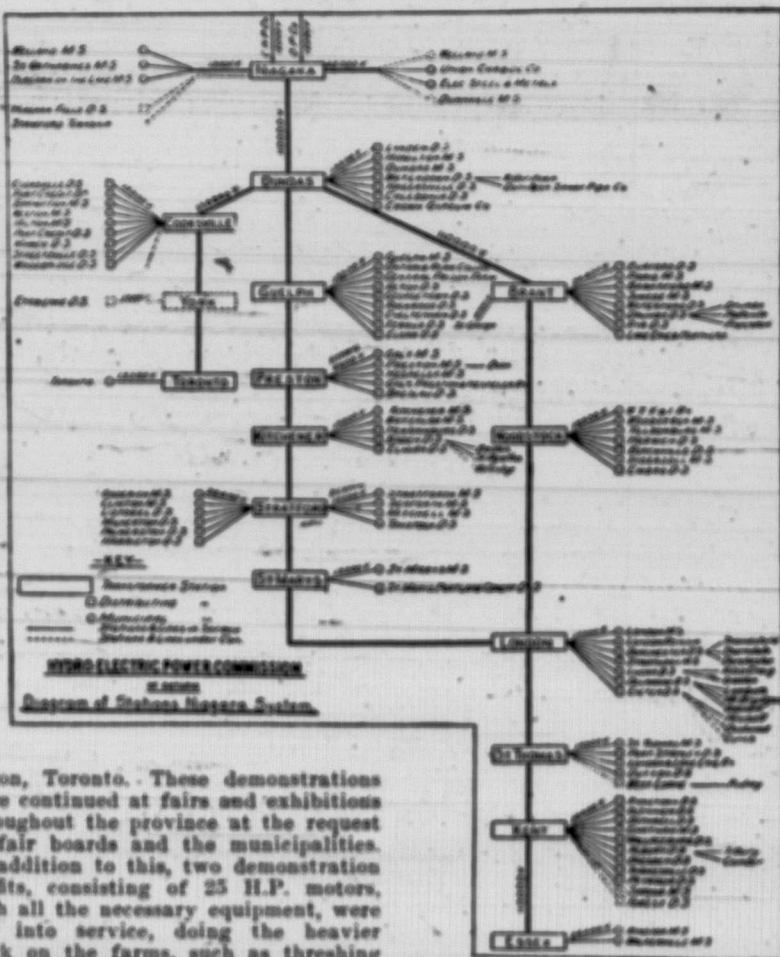
The district adjacent to this section, seeing what these men had done, and appreciating the advantages that they were getting, petitioned in group after group for estimates and service, until today power is being served 40 132 farms in the township of North Norwich, and in a small section in the upper part of an adjacent township, in addition to which, from these rural

lines there are also being served two villages.

Services to Farms and Hamlets, 5,000

An adjacent township of Oxford county, seeing what had been done in North Norwich township, petitioned for an estimate and for service, and today the 100 farms there, as well as to the hamlets of Mt. Elgin and Brownsville are being supplied.

The district served in Oxford county are dairy sections, and the results here have been duplicated in other counties throughout the province, the total farm services, service to hamlets and to sub-



bition, Toronto. These demonstrations were continued at fairs and exhibitions throughout the province at the request of fair boards and the municipalities. In addition to this, two demonstration outfits, consisting of 25 H.P. motors, with all the necessary equipment, were put into service, doing the heavier work on the farms, such as threshing and silo filling, buzzing of wood, chopping of grain, etc.

As a result of these demonstrations, requests were received from different districts, asking for estimates of the cost of power. These were prepared and forwarded to the petitioners through

urban districts probably aggregating close to 5,000. The districts served are three distinct types—dairy sections, stock feeding sections and fruit growing sections.

In addition to the ordinary uses on

# MUNICIPAL Hail Insurance

## *Is it worth while?*

Municipal hail insurance is at present in force in 137 rural municipalities in the Province of Saskatchewan. The question: "Is municipal hail insurance worth while from the farmers' point of view?" has been asked in some quarters in consequence of the inability of the Municipal Hail Insurance Commission to meet in full the losses which occurred in the abnormal hail year of 1916.

Even those who are inclined to doubt the value of Municipal Hail Insurance will readily realize that unlimited liabilities cannot always be met out of a fixed revenue. A man with a fixed income cannot go on spending indefinitely.

The farmers of Saskatchewan can, if they so desire, have the Hail Insurance Act so amended that it would provide for payment of losses in full no matter what the total loss might be, but this cannot be done while the revenue of the Municipal Hail Insurance Association remains fixed.

In four out of five years that Municipal Hail Insurance has been in force in Saskatchewan, losses have been paid in full out of revenue, leaving a surplus of revenue over expenditure in every year except 1916. In these four years Saskatchewan farmers who suffered hail loss received under Municipal Hail Insurance indemnity to the extent of \$2,770,670. In 1916 they received \$1,460,296. In the five years the revenue amounted to \$4,511,361.09, while the cost of administration was \$192,297.75 or only 4.2 per cent. of revenue.

In spite of the fact that in 1916, for the reason shown, the losses could not be paid in full, does any farmer believe he could have received the same amount of protection for the same cost from private companies?

A little figuring will show that to get the same amount of protection the farmer would have paid six to eight times as much in premiums to private companies.

Remember, the rate charged under the Municipal Hail Insurance plan cannot exceed four cents per acre. No additional rate can be levied. Very wide exemption privileges are allowed the individual farmer, so that any legitimate farmer can now, if he so chooses, withdraw all or part of his lands from the operation of the Act and escape the hail tax, even though the Act is in force in the municipality in which he resides.

**Farmers!**

**Draw your own conclusions.**

Issued by authority of the Board of Directors of the Saskatchewan Municipal Hail Insurance Association