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to the cost of living. The foregoing suggests deplorable conditions on our farms, the cause thereof and the means of remedy I must leave for a future letter, as this is too long already.

ROBT. FISHER

Oak Bank, Man.

HAIL INSURANCE BILL

Editor, Guide:—In your issue of April 15 appears a letter from John Holmes, dealing at some length with the Saskatchewan Hail Insurance Act.

In dealing with what he would call desired amendments to the Act, he says, first and foremost of these amendments must be the total abolition of taxes on pasture lands. Let me point out to Mr. Holmes that the Act already provides for the exemption from the hail tax of all lands actually used for pasture and hay lands, providing each quarter thus withdrawn is entirely enclosed by a substantial fence. Mr. Holmes' criticism of the fact that notice of withdrawal must be made prior to May 1 seems to me like a great flow of words which is "a delusion balanced upon a fictitious imagination." I pass over his remarks regarding the filing of notice of withdrawal previous to May 1 in each year, as everybody who knows anything about land assessment realizes the necessity of such a fixed date for the giving of such notice. His remarks, however, with reference to what might be termed broken quarter sections are more to the point, and I think perhaps an improvement could be made by arranging for a classification of lands into classes 1, 2, 3 and 4 in proportion to the amount of land on each quarter which could be used for the purpose of grain growing, but when he speaks of only taxing the acreage under crop on each quarter section, he gets so wide of the mark that the assessment system would have to be abandoned altogether and it would be virtually a return to the old line insurance.

Mr. Holmes says he never did insure because he was not in a hail belt, but let me inform him that he is just as likely to be belted with hail in 1914 as any other man in the Province. Last year the commission paid hail losses in 97 municipalities out of a total of 115 under the Act, and out of the \$6,000 odd received by the commission from Mr. Holmes' municipality we have paid \$3,118 back in claims, but still he thinks he is not in a hail belt. My opinion is that it is liable to hail in any part of the country where rain falls, the turning of rain into hail being caused by heat pressure from below, and as bare, uncultivated prairie throws off more heat than cultivated crop lands, it is perfectly fair that these lands should yield their share of the revenue required to indemnify those who suffer loss.

Mr. Holmes also states that two men received insurance covering a storm which came in May and then threshed a bumper crop. Now the Hail Insurance Commission has never paid one claim for a storm taking place in May. The earliest storm for which indemnity has been paid was the storm of June 23, and no man could get two crops in one year as we required every man receiving total loss to take an affidavit that he did not harvest any portion of the said crop.

Before Mr. Holmes rushes again into print I think it would be wisdom on his part to procure some authentic figures. It is just such careless statements and unreasonable complainings which make it difficult to make a great scheme of this kind the success it should be.

One of your former correspondents, Mr. Editor, stated that 75 municipalities had withdrawn from under the provisions of the Hail Insurance Act. The truth is that two withdrew and twelve entered, so that this year we have 125 municipalities under the Act, with approximately 22 million acres under assessment.

Yours faithfully,

The Hail Insurance Commission.

J. E. Paynter, Chairman.

Regina, Sask., April 20.

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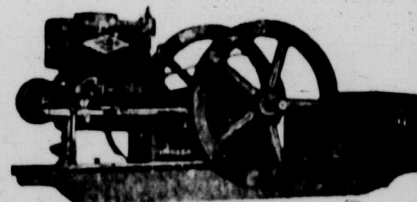
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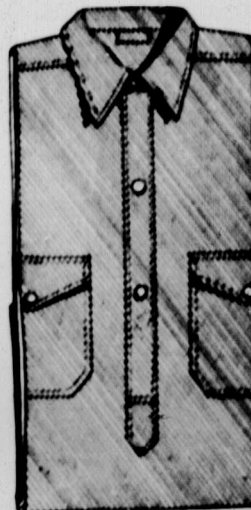
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