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be scarcely possible to get fifteen people among whom there would not be some careless ones. I remain,

Yours truly,

MRS. T. H. AUDE.

Heward, Sask.

SUGGESTED HAIL INSURANCE CHANGES

Editor, Guide:—Some twelve months ago I contributed to a correspondence sustained by The Guide, dealing with the Saskatchewan Hail Insurance Act. I then contended that the acreage basis of assessment, which demanded an equal tax from all lands, irrespective of configuration or constitution, was unjust. I gave figures to prove my contention, farmers by word and letter have supported, and J. E. Paynter, chairman of the hail commission, also acquiesced, promising amendment. As far as I know, nothing has been done. A “short verbal report” was presented by Chairman Paynter at our annual Grain Growers’ convention in Saskatoon. Very little discussion obtained, however; questions and discussions being referred to a convention which met in Regina during March. In view of this I am renewing my appeal. Extensions to the act are contemplated, and while these may be beneficial to many, I am persuaded justice should be given the small farmer under the present act.

I am told the date of appeal for the exemption of pasture lands has been changed from May to June 1. I do not know whether this report is correct or not, but surely the argument—demanding a fixed date for assessment reasons—disappears in the presence of several years’ accumulated profits. Besides, seeing the hail tax is a municipal tax, why not subject it to the same process of appeal as other assessments, viz.: twenty or thirty days after receipt of notice?

If the above process was instituted it seems to me much ambiguity and unfairness would be avoided. The chief injustice, however, is in the promiscuous way the tax is levied. Supposing the unbreakable acres of actual settlers were excluded, how much more would the levy be—six, seven or eight cents? If the withdrawal of these impossible acres would increase the general tax—which is admitted—then my point is fully proved. The man then, with the good grain farm gets his insurance cheap at the expense of the poor quarter. Moreover the good farm while carrying more risk has larger returns, but contributes no more. It is the taxation of acres on broken quarters that never have and never can grow grain that makes possible the four cent rate. If without these acres the tax would be six or seven cents, then I have again proved the evil and injustice of such assessment, nor have I found a man who denies such under the present system. If the evil is so obvious, why does not Mr. Paynter fulfil his promise and remove it? The chief if not the only excuse is, that the forty-acre man gets his insurance cheap enough, and if these broken quarters were not taxed the four-cent rate could not obtain. Exactly, that is what I wish to make clear. The larger area and risk could not be insured as cheaply if the rough lands did not contribute. Then, admittedly, it is unjust to cheapen the rate at the expense of the poor. Further, if it is cheap to the forty-acre man, it must be four times as cheap to the 160-acre man, who would pay four times the premium in private insurance.

At the convention David Gray said true co-operation regarded the poor and weak equally with the strong and rich. T. Sales pleaded medical aid for unfortunate sick, while others pleaded for small cars to accommodate smaller brothers. I endorse their pleas. To carry this democratic principle into the Municipal Hail Insurance Act is therefore an imperative duty. Supplementary insurance I advocate, if the assessment is so adjusted as to prevent the anomaly of the small and poor being taxed for the benefit of the great and rich. The time is ripe for equity to be introduced into this act. Mr. Paynter, we await its birth.

Yours sincerely,

JOHN HOLMES.

Asquith, Sask.