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make the adjustment satisfactorily the

make the adjustment satisfactorily the chief inspector does so.

The awards are paid within three days from November 15 of the year the claim is made. Promptness in this, of course, presupposes promptness by the municipalities in the payment of their tax. The awards will be paid in full unless the total awards would require an assessment of more than ten centsper acre of assessable land. In this case only would the claims be paid pro case only would the claims be paid pro rata in any year. The limit is believed to be quite high enough to reasonably ensure payment in full every year. The act has now been amended so that the awards cannot now be garnisheed or atawards cannot now be garnisheed or attached for any purpose, nor can they be assigned except to secure payment of money due for seed grain from which the hailed crop was grown.

The indemnity in Alberta is \$6.00 per acre and the assessment rate 5½ cents per acre in 1914-15.

The Board's Work

Some difficulty was experienced in making adjustments at first due to the difficulty of securing experienced addifficulty of securing experienced adjusters. Out of 2,127 claims in 1915 there were only 49 appeals, or 2 1-3 per cent. These were later adjusted by the

there were only 49 appeals, or 2 1-3 percent. These were later adjusted by the chief inspector.

In 1914 the total assessment was \$241,844, the losses \$191,000, the administration expenses \$13,241, leaving a surplus of \$37,000. The severe drought, however, left many municipalities unable to pay their assessment. This left the board able to pay only half the claims, the remainder being paid at the end of 1915. Last year was a very bad one in Alberta for hail. At least seven private companies out of fourteen lost money on Alberta business in 1915, the loss of four being greater than the premiums, not counting administration expenses. The total loss for the district in 1915 was over \$355,000. The year's assessment was \$248,470 plus \$37,000 from 1914. This left the board only able to pay 75 percent, has been carried over and 24 cents per serve helded to the 1916 assessment. cent. of the awards. The other 25 per cent, has been carried over and 2½ cents per acre added to the 1916 assessment, which should enable the board to clear everything off in full. The grain blockade last year rendered it impossible for some municipalities to pay their assessment at the proper time, causing more dissatisfaction. The responsibility is really up to the municipalities that have not paid up all moneys due.

palities that have not paid up all moneys due.

During the last three years the total losses have ran 6, 4 and 6.3 per cent, respectively, of the amount of insurance. In 1915 the insurance carried was over \$20,000,000 and the loss \$1,297,462. Municipal co-operative hail insurance is the cheapest kind of insurance yet devised. If a reserve is to be built up, however, and some should, there should be either a raising of the assessment or a reduction of the indemnity. No district in the West is immune from damage. The board believes if the scheme is generally taken up by the municipalities the cost will work out much less than that obtainable thru any other form of insurance. Copies of the annual report can be secured from the Hail Insurance Board, Tegler Block, Edmonton.

DAIRY CATTLE SALE

DAIRY CATTLE BALE

An important sale of registered and grade Holstein and Shorthorn dairy cattle will be held on September 20, on the premises of Atkins Bros., Rothmaise Dairy, six miles west of Calgary, Failing health is the reason that Messrs. Atkins Bros. are disposing of their business and their large herd. The herd, numbering 175 head, comprises two pure-bred Holstein bulls, one pure-bred bull calf, a number of pure-bred cows and heifers, eighty Holstein grade cows and heifers, twenty milking Shorthorn cows and sixty-five yearlings and two-year-olds. The herd has been built up with considerable care and judgment, the blood of 80 per cent, being that of the well known Holstein hull 'Bonheur Bir Fayne.' The other herd bull is 'Korndyke Wayne,' a son of the great 'Korndyke Lad.' Four of the cows which were paken to Calgary fair secured first, second, fourth and sixth in a dairy class of sixteen. The sale will be conducted by A. Layzell, the well known Alberta auctioneer.

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