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ALBERTA HAIL CROP INSURANCE

Previous to 1911, the Alberta government had a monopoly in hail insutance, but since that year private companies have been allowed to write business. In 1915 they carried \$14,000,000 of in-In 1915 they carried \$14,000,000 of insurance. Agitation thruout the province, and chiefly thru the United Farmers of Alberta, was brought to start a
scheme for compulsory insurance covering the whole province and carried on
by the government. This plan was
stremuously opposed in certain quarters,
particularly by the ranchmen.

In 1913, the legislature passed an
amendment to the Municipality Act, under the hail insurance clauses, whereby
on the approval of the electors, twenty

der the hail insurance clauses, whereby on the approval of the electors, twenty, municipalities might combine to carry on hail insurance in the approving municipalities. In 1913, twenty-two came in, and since then four others-have joined, making the assessed land 4,500,000 acres. Of this there was over 1,000,000 acres under crop in 1915, so sthat the total insurance was over \$6,000,000. In 1915 the hail insurance clauses were repealed and the Municipal clauses were repealed and the Municipal Co-operative Hail Insurance Act replaced it.

The Co-operative Act

Only rural municipalities have power to levy taxes under this act. Local improvement districts can only benefit by changing their organization to that mentioned. Two methods of securing admission to the hail insurance district are permitted:

admission to the nair insurance district.

1—The council of the rural municipality may pass a by-law at any time providing for union with the hail insurance district. Before final passing it must be submitted to the ratepayers for approved.

2—A petition for a by-law may be presented to the council signed by not less than 25 per cent. of the resident ratepayers of the municipality. It must be presented before October 1 any year. The council shall then, as soon as possible, give the bylaw its first and second readings, after which it is submitted for voting at the next ensuing annual election. On the assent of a majority of the electors the council shall pass the by-law by January 10 next after the vote has been taken.

Management of District

Management of District

The management for the district is vested in three, one appointed by the minister of municipal affairs and two minister of municipal affairs and two by the representative of the municipalities. These representatives meet once yearly to receive reports and arrange for the following year. The board cannot borrow money to settle claims. It may borrow money to administer the district, but this has never been necessary so far. The municipalities alone can borrow money to settle claims. The board decides the rate of taxation. The board decides the rate of taxation. The board decides the rate of taxation are board decides the rate of taxation are purposes except lands leased from the Dominion government for hay or pasture, land subdivided into certain blocks and lots, unpatented quarters held under homestead entry with less than 25 acres under cultivation or certain lands in disstead entry with less than 25 acres un-der cultivation or certain lands in dis-pute. The hail tax is due on or before October 31 each year, and if not paid, before November 1 a penalty of \$1 per quarter section is imposed, and if still unpaid when the penalties are added to municipal taxes, it is subject to the municipal taxes, it is subject to the same penalties. When the board notifies the secretary treasurer of the municipality, that council is then required to pay five per cent. of the total amount to the board within thirty days, and the balance before November 15.

Indemnity

No claimant can secure indemnity unless the damage is over five per cent-of the crop, and the maximum indem-nity is \$6 per acre. The damage sea-son is from June 1 to September 15 for wheat and rye, and for other grains, wheat and rye, and for other grains, cultivated grass or clover grown fox hay from June 16 to September 15 inclusive. All the crop is automatically insured. All claims must be made within three days of the date of the storm and the attested claim sent by registered mail to the secretary of the flail Insurance Board, Edmonton. These claims are made thru special forms in the hands of those in the municipality who may administer oaths. Inspectors go over the damage and if they cannot

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