

issued prohibiting the manufacture of this beer in the Territories, which of course had the effect of destroying the value of the investment in breweries in the Territories. The order was followed shortly after by an order prohibiting the importation into the Territories of light beer. The recent decision to allow the sale of light beer under the restrictions noted, makes it necessary that the beer must be imported. Thus, those who have invested their money in breweries in the Territories are shut off from manufacturing, whilst a similar article of beer is allowed to be imported. Mr. Royal might consider his argument in defence of granting a license to the C.P.R. hotel and apply the same principle to the men who have invested their money in breweries in the Territories.

HAIL INSURANCE.

The Northwest Fire Insurance Company of Manitoba, head office at Winnipeg, has decided to take risks against loss from hail. The system which the company proposes following is as follows: In case of total destruction of crop from hail, \$8 per acre will be paid, which is the largest amount which will be paid. Where the crop is partially destroyed, a proportionate amount will be paid. Thus if the damage amounts to one-half the value of the crop, \$4 per acre will be paid. No reduction is made for cost of harvesting, etc. A uniform charge of 50 cents per acre, cash, or 60 cents for note, will be made, for insuring against loss from hail. Not more than 160 acres in any one section of land, will be insured, and not over 1,500 acres in any one township. The amount of 50c per acre may seem high, but hail insurance is purely experimental in Manitoba, there being no statistics to base a charge upon. It is quite probable that experience will show that the risks can be taken at a very much lower premium. The company will endeavor to keep a record of all hail storms occurring in the country hereafter, with the object of arriving at an idea of the probable losses each season. Of course in some years storms are of much more frequent occurrence than in others, and the record will require to be kept up for a number of years, to be of much benefit. So far Manitoba has never suffered seriously from hail storms, though almost every season some heavy individual losses have been experienced. Hail storms here have invariably been

very limited in the extent of country covered by a storm, sometimes only extending over a few acres, but the loss to those within the range of the storm is often very heavy, and not infrequently amounts to the entire destruction of a most promising crop. Hail insurance is therefore most desirable, if placed within the reach of farmers at a reasonable figure. No doubt the cost of insuring against loss from hail will in time be worked down to such a figure. This year to the time of writing, only one hail storm has occurred in Manitoba, and that of limited extent, though inflicting very heavy loss upon a dozen or so farmers, some of whom have had their crops entirely destroyed. Had these unfortunate ones been insured, it would have been a great relief to them in their hour of affliction. The action of the Northwest Fire Insurance Company in formulating a scheme of hail insurance, is a step in the right direction, and one which in time will no doubt result in much good. A system of hail insurance, to be cheap and effective, must be general, that is; cover the whole province. Last winter there was a good deal of talk of establishing a municipal system of hail insurance, and a bill with that object in view was passed through the Legislature. Such a system, however, could not be worked to advantage, from the fact that a municipal government system would be purely local in character. Hail storms are invariably purely local storms, and thus the loss would most likely fall upon a number of persons who were banded together for protection. If an official system of hail insurance is desired, it should be a provincial, and not a municipal one. A provincial tax of say five cents per acre on all the cultivated land in the province, would probably be sufficient to provide a fund which would cover all losses by hail in any one year. Such a tax could be collected with the ordinary municipal taxes, with but very little extra expense. Under such a system, a severe storm in a single locality would be provided against, without a heavy drain upon a few. Under the proposed municipal system, those who were the heavy losers from hail, would themselves have to make up the amount of insurance. But perhaps the private companies will take hold of the matter in such a way as to leave no necessity for an official system of hail insurance. With reference to the hail storm which occurred in a limited locality in southwestern Manitoba this season, it is understood an effort will be made to induce the Government to make a grant in aid of the sufferers, several of whom have lost their crops entirely. The cause

is a commendable one, and if any aid can be given, the assistance should not be begrudged.

THE LAKE SUPERIOR REGION.

There is undoubtedly great wealth lying dormant in the region between the Lake of the Woods and the settled portions of Ontario. In passing through this vast country by rail, it certainly does not present a very inviting aspect, and many travellers are led to believe that it is an utterly worthless portion of the earth's surface, fit only to be classed with the great African Sahara. Parties who have travelled over the C.P.R. from the East to Manitoba, are often heard to make remarks as to the worthless nature of the country through which they have passed. They have judged, however, only from surface indications as seen from the car window. They have seen only the rocks and muskegs which cover the surface of the country, and have not investigated its mineral and other resources. True the country has yet been but very imperfectly explored, but enough is known to make it certain that the region possesses great mineral wealth. Gold, silver, copper and iron ores are found at various points throughout this "waste" region. The latter two minerals are known to exist in practically unlimited quantities, the iron being of the very best quality. The silver mines have already been worked to a considerable extent, and vast wealth in silver has been extracted from a limited section of country in the Thunder Bay region. More recently attention has been drawn to the discoveries in the Sudbury district, and it is likely that a great deal of capital will soon be invested in working the mines there. It is said that \$1,500,000 will be invested at once in establishing a smelter and other works at Sudbury. The copper mines of the district are certainly very rich, and the reports concerning them are simply marvelous. When the great region is more thoroughly explored, it is certain that many more wealthy finds will be made. But the resources of the region do not consist entirely in mineral wealth. Notwithstanding the uninviting nature of the country as seen from a car window, there are districts which will support quite an agricultural population in time. The arable portion of the country is not large, in comparison with the entire area, but it nevertheless comprises some considerable tracts of good land, which will be sought out and settled upon, as the population increases and the price of land advances in the more favored portions of the country. The "waste" country is also covered with a forest growth which is in itself of considerable value. In some sections the timber is heavy enough for sawing, and a good deal has already been manufactured into lumber, whilst the lighter timber ensures a bountiful fuel supply.