



SUCCESSFUL CANADIAN

Mr. W. J. Walker who contributes interesting article this week on hail insurance

INTERESTING DATA ON HAIL SITUATION IN ALBERTA

The hail conditions for this season are to a great extent the same as those used last year by the companies operating in this province, but last year insurance commissioners of the three prairie provinces had decided to adopt the conditions as used in Saskatchewan. Alberta failed to make it statutory, and as a result they were merely a matter of contract between the companies and the assured. At the last session of the Alberta house, statutory conditions were adopted.

The changes made consisted of an arbitration clause in the event of dispute as to the amount of damage; each party to select an arbitrator, they failing to agree should secure a third party, and if they cannot agree on the third, the judge of the district court shall make said selection, whose decision shall be final.

The act provides that the agent must forward, by registered mail, to the company at their head or provincial office, all applications not later than 24 hours after they receive same. The insurance does not take effect until accepted at the head office or provincial office. If the application is declined, the applicant shall be so notified within 48 hours.

The basic rate throughout the province is 9 per cent. In the surcharge districts the rate is 10 per cent. Some companies are accepting both cash and notes for premiums, in which case the rate is 11½ per cent outside the surcharge district and 13¼ inside the surcharge district. The notes given for premium are subject to a discount of 20 per cent if paid on or before the 1st day of August. Some companies write on a limit of \$10 per acre, while others write as high as \$20 per acre in some districts, and limiting the amount in other districts to \$3 or \$5 per acre. Also some companies issue policies giving protection to the 1st day of October, and charging 1 per cent extra, but the application must be made out at the time the insurance is applied for.

The surcharge districts are three, and defined as follows:

South boundary of township 12, from mountains, to the eastern boundary range 26.

North to the southern boundary township 15.

East to the eastern boundary range 22.

North to the northern boundary township 23.

West to the eastern boundary range 26.

Mountains

North on the eastern boundary range 26 to the southern boundary township 40.

East to the eastern boundary range 22.

North to the southern boundary township 42.

West to the eastern boundary range 24.

North to the southern boundary township 44.

West to the mountains.

Sedgewick

Townships 41, 42, 43 and 44, ranges 11, 12, 13, 14, 15 and townships 42, 43 and 44 in ranges 16, 17 and 18; also townships 51, 52 and 53 in ranges 26, 27 and 28 west 4th.

Stony Plain

Townships 51, 52 and 53 in ranges 1 and 2, west 5th.

We are indebted to W. J. Walker, president Great North Insurance Company, and member of the executive board of the Canadian Hail Underwriters' association for this valuable review of the hail situation—a subject that every farmer will be vitally interested in.



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THIS SECTION

FICTION
THEATERS
SOCIETY

Vol. 7. No. 10

Social and

Alderman R. C. Marshall visiting Edmonton this week

The members of the choir of the United Grain Growers entertained the returned veterans Ogden home during the week

Major J. N. Gunn is expected home from overseas in a few days

Mrs. I. G. Ruttle and daughter have gone east for a visit of a few months

The Plaza cabaret is giving series of after-theater entertainments with the famous Jass band assisting

Viva health talks were given the lecture room of the Public Library and were well patronized. The admission is free and it would profit by attending one of these entertainments

The Y.M.C.A. will open summer camp at Banff as early as this year. Preliminary arrangements are now being made

Great credit is due the St. John's college for the good work it has done this year in bringing students up to the standard demanded by the fraternity. The singing class showed particular good progress

The C.W.C.A. under the control of Mrs. Harold Riley Mrs. John Cairns will hold a day Saturday. The funds derived will be used for field funds for boys overseas

The Banff Springs hotel was opened for the summer to Great preparations are made to make the event a one in the social world. Parties will be made up from Calgary, Edmonton and other places who will spend the week-end at Banff and enjoy the festivities of the occasion

They say that George Wright again in uniform and is assigned to Col. McGuffin in the Military Hospital Corp. Many friends are glad to learn that George at last obtained his ambition to duty to his country, even though circumstances will force him to remain in this district. He has all of the requirements of a good soldier as well as a headstrong business man and is a prove of inestimable benefit to government in the organization of this important department

Lieut. Stewart C. Bate, who arrived in Calgary to take over duties of inspector of cadets of Military District No. 13, Bate is one of the youngest members of the permanent force only 23 years of age. He is attached to the Royal Canadian Regiment and has seen service in France, where he was wounded in the Somme. He is a cousin of Mrs. F. H. Peters

Mrs. F. C. Löwes and daughter are now in Eastern Canada visiting friends

Miss Dorothy Laugheed returned from a six week's visit to Vancouver and Victoria. Laugheed and Miss Dorothy