

Mr. Stinson then gave the following report:—

At a meeting of the representatives of the Government of Manitoba and of the Union of Manitoba Municipalities concerning the question of Hail Insurance for the Province, the following suggestions were made, which are herewith submitted for the consideration of the Municipalities of the Province:

1.—It is suggested that there should be a system of Inter-Municipal Hail Insurance including thirty Municipalities in the South Western Corner of the Province of Manitoba covering the District approximately west of Range 10 and South of Township 15.

2.—It is suggested that if a maximum rate of three cents per acre were levied by the Municipalities interested, to be collected as a tax, it would provide a sufficient fund to pay at least Three Dollars (\$3.00) per acre indemnity for a crop totally destroyed by hail in an average year. This would provide for a loan of \$3.00 per acre, total loss on 56,000 acres of crop in the district mentioned in Paragraph 1.

3.—It is suggested that the damage sustained by hail in the district above limited should be appraised by an appraiser to be appointed by the several municipalities having one vote. The award of the appraiser, so appointed, to be subject to appeal to a Board of three arbitrators to be also appointed by the Municipalities, the party losing the appeal to pay the costs of same.

4.—All taxes collected by the Municipalities under the provisions aforesaid, shall be remitted to the Municipal Commissioner on or before the first day of February in each year and the Municipal Commissioner shall hold the said moneys in trust to the credit of the Inter-Municipal Hail Insurance Fund and may invest the same from time to time in any way in which the Provincial Treasurer is authorized to invest the Consolidated Revenue Funds of the Province or any Trust Funds in his hands.

5.—Any rate-payer of the Municipality whose crop of wheat or other grain has been destroyed or damaged by hail and who wishes to proffer a claim for compensation shall within five or six days after such destruction or damage notify the Clerk of the Municipality in writing of the same and the Clerk of the Municipality upon receiving such notification shall immediately advise the Municipal Commissioner by telegraph or telephone, and the Municipal Commissioner shall immediately instruct the appraiser to proceed to appraise and value the damage.

6.—Immediately after such appraisement the appraiser shall report the same to the Clerk of the Municipality and to the Municipal Commissioner advising them of the results of his investigation and the amount of the compensation, if any, for the damage done.

Any matter not herein provided for shall be determined along the lines of the Municipal Hail Insurance Act, being Chapter 84 of the "Revised Statutes of Manitoba."

Mr. Stinson was followed by Reeve Forke of Pipestone. He also regretted keenly the death of the Honorable Mr. Agnew, and supported Mr. Stinson's position. He said there is at present a "Hail Insurance Act" on the Statute Book which can be put into force if any Municipality wishes. If a severe storm came to one Municipality they would be put out of the business for years, but if thirty, say, were grouped, the loss could be borne. The figures of hail insurance companies were appalling, but by using the Municipal machinery, the expenses of collection would be practically nothing. The rock on which we split is that some districts are more liable to be visited with hail than others. In the largest

grain growing districts of the Province there are three Hail Insurance Companies doing business. He went over Mr. Stinson's plan and suggested leaving out the grass lands. Hail brings disaster and sorrow to homes, wives and children. Even business men are willing to help in this tax as an assurance that their bills will be paid. The Inter-Municipal Insurance scheme does not at all put the hail insurance companies out of business. He hoped the delegates would give the matter their serious consideration. Reeve Allan of Odanah confirmed the views of the two previous speakers.

Moved by Reeve Leslie, of Cornwallis, and Councillor Hopkins of Glenwood, that the discussion on Hail Insurance be laid over until next Convention. Lost.

Moved by Sec.-Treas. Kilkenny of Albert, and Reeve McKibbin of Roblin, that the hail insurance question be postponed until some further session of this Convention. Carried.

At a later conference of the delegates interested in hail insurance the following resolution was moved by Councillor Ring and Reeve Poole.

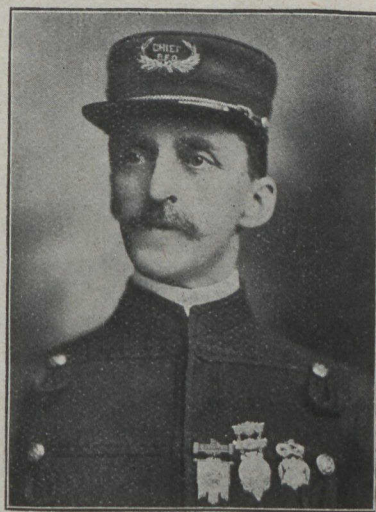
"That the scheme of Inter-Municipal Hail Insurance, as outlined by the Hail Insurance Committee, be printed and circulated, and that the different Councils appoint delegates to attend a Convention in Brandon in February, one day before the Stock Fair, to be called by the Executive, to further consider this matter." Carried.

This was moved by Councillor Ring and Reeve Poole. Carried.

Fire Protection

E. G. Wiswell

Fire Chief, Brandon, Man., Sec.-Treas. Western Canada Firemen's Association



The subject of Fire Protection is one which deserves the most facile pen to properly picture the astounding loss of life and property each year by fire.

We must first establish the fact that fire is a destructive element, and were we living in by-gone years, we would still have sufficient proof in every municipality, on nearly every homestead, because there is no generation in which fire has not exerted its power, created irreparable loss to the homebuilders and sacrificed many lives. But in this age, as we read at our breakfast tables the happenings of the past night, we never fail to read of some home destroyed, of the accumulation of years of loving labor melted in a few moments by the fire fiend, and then, as if to burst assunder the bonds which the puny hands of man have used to restrain it, in its efforts