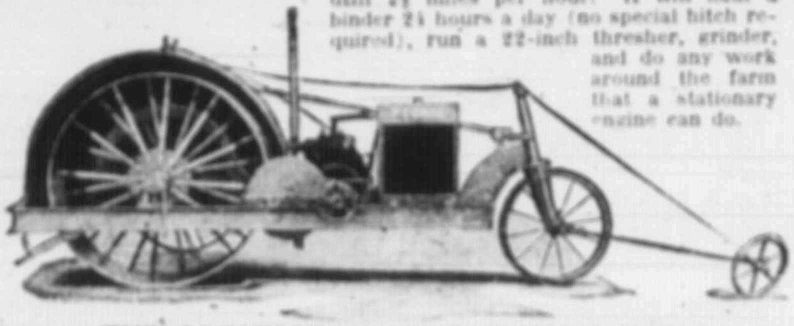

New Saskatchewan Legislation

A brief summary of the Acts Passed at the last Session at Regina

The Saskatchewan Legislature which has just adjourned passed some very significant legislation at the last session. This included revision of some bills and a number of new bills which should have a very beneficial effect, particularly on the rural communities of the province. The most important of these acts are those on rural credits, municipal hail insurance, union hospitals, returned soldiers employment, patriotic revenues and Saskatchewan co-operative creameries.

Possibly the most important of all is the rural credits act. This is modelled on the New Zealand plan of long-term rural credits, very similar to that recently put into effect in the province of Alberta. The new Saskatchewan loan act will be administered by a board, consisting of one commissioner and two other members. The actual business will be carried on by the commissioner who is a salaried employee and who will be the chief man in the whole organization. He will hold office for ten years. The board will have full power to approve and reject applications for loans and settle the form of all mortgages, or other security taken by the board for loans made on lands. No loans will be made except on a first mortgage security and every loan shall be expended on permanent improvements to the property, or on productive purposes connected with the development of the property, or on the payment of liabilities previously incurred for such purposes. Loans will not be for more than fifty per cent of the board's valuation of the property offered for security.

All loans will be for thirty years and will be repayable in equal annual instalments of principal and interest. The rate of interest will be only such as will be necessary to pay the interest on the money borrowed and the cost of carrying on operations. Borrowers will be able to make advance payments on any due date, equal to, or larger than, the payment next falling due. This will be credited on the next payment; all subsequent payments, however, must be met as they fall due. Under certain conditions of the borrower failing to live up to his agreement, the board may declare the whole of the principal and interest due and take possession of the property.

The provincial treasurer will raise all monies required and pledge therefor, the credit of the province. Five million will be the maximum raised for this purpose and bonds and debentures will be given as security for terms not exceeding forty years. The credit of the consolidated fund of the province will be pledged. Pending the raising of such money the provincial treasurer may borrow from the general revenues of the province of from any person, bank or corporation the sums required to start the board working. All sums repaid to the board by borrowers may be reloaned under the provisions of the act, expended in the purchase of bonds or otherwise used at the discretion of the board. This act comes into force on the 1st of May, 1917, but no money is to be loaned until after the next election in Saskatchewan.

Municipal Hail Insurance

The Hail Insurance Act, as revised, provides for a system of management similar in character to that of the Saskatchewan Co-operative Elevator Company. Each municipality which decides to come under the scheme appoints a delegate to represent it at the annual general meeting of the organization. At this meeting nine directors will be elected, three for three years, three for two years, and three for one year. At subsequent general meetings three directors will be elected for three years. Previously the Hail Insurance Act has been administered by a commission of three, the chairman of which was appointed by the government and the other members by the representatives of municipalities. The idea of the act is to turn over the management completely to the municipality. The association created will have power to make provision for a crop acreage assessment in addition to a flat rate if it so desires, but such action on the part of a general meeting of the organization cannot become operative in the year in which it is passed, thus giving an opportunity to any municipality which does not approve of the idea to withdraw from the scheme at the next following municipal election.

Ample provision is made for the withdrawal from taxation of certain lands in which a small area is cultivated or on certain grazing or unpatented homestead lands. Notice must be given to the secretary of the association by those suffering from damage from hail, within thirty days of such damage. In the payment of losses by the association, whether in full or pro rata priority will be given to losses in those municipalities, which have discharged their indebtedness to the association in full, on or before, November 15. The council from any municipality will be able to borrow from any bank, person, or corporation, the money required to enable it to pay in full to the association the amount of special rate assessed within each municipality. Monies due as indemnity for claims under the act shall be exempt from garnisheement or attachment and cannot be assigned.

Union Hospital Act

Provision has now been made whereby any two or more rural municipalities may co-operate with any number of urban municipalities in providing a union hospital. Union hospitals may be arranged for by an hospital committee composed of representatives from the municipality and town or village intending to unite in this work. This committee carries on the work until a permanent hospital board is appointed. Proposed by-laws are drawn up and submitted to the councils of the various municipalities concerned. The council of the municipality will appoint two members, one of whom shall be the reeve or the secretary, and the other a resident ratepayer, not a member of the council. The council of each village shall appoint one member who shall be a resident ratepayer of the village. The council of each town shall appoint two members, one of whom shall be the mayor or clerk and the other a resident ratepayer and a council of each city shall appoint three members. No member of the board shall be a medical man in actual practice. Members will hold office for one year and will be paid at the rate of $3.00 per day for attendance at meetings of the board and 10 cents per mile travelling. The hospital board will be incorporated and it shall furnish a statement showing in detail the estimated cost of a suitable building for its purposes. The plans shall be subject to the approval of the commissioner of public health and the commissioner of public health will also approve of the site for the hospital. No aid will be granted by the province to an hospital erected on a site not so approved.

Land may be expropriated for this purpose and the property required for an hospital shall be exempt from all municipal or other taxation. The tax required to raise the sums annually to support such an hospital shall not be higher than two mills on the dollar on all taxable property in the municipality. Municipalities not represented on the hospital board may receive service by contributing certain fixed rates.

Returned Soldiers' Commission

The Returned Soldiers' Employment commission provided for is the result of a recent conference between Provincial and Dominion authorities with respect to returned soldiers. At that conference it was agreed that the Dominion government should be responsible for the care of returned soldiers, who are unable to work for any reason, while the provincial should be responsible for finding employment for returned soldiers who are able-bodied and thus in a position to be absorbed into civil life. The Saskatchewan Commission is the body intended to carry out the work in that province with government assistance.

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