

Hail Insurance in Saskatchewan

One of the important matters dealt with by the Saskatchewan Legislature in their recent session, was the necessity for providing compensation to farmers whose crops were damaged by hail; important, because for years past all three of the grain growing Provinces have been seeking for a satisfactory solution that would provide relief to the victims of this climatic scourge.

The former Hail Insurance Act, passed by the old Territorial Assembly and kept in force during the first term of the Provincial Legislature, was abandoned as hopelessly inadequate. While admitting the excellent motives that conceived it, its practical operation revealed all the weaknesses and evils of government ownership, without any of its benefits, and was becoming so heavy a drain upon the public finances that it had ceased to be in the true sense an insurance scheme, and had become a distribution of public funds on a principle admittedly indefensible. Its repeal brought into the Province a number of private companies catering for hail insurance business, and while no serious charge has been made against any of them, they have not been able to impress the farmers generally as offering a permanent solution of the difficulty.

The farmers' dissatisfaction found vigorous expression in the Grain Growers' Convention at Prince Albert in 1910 and again at Regina in 1911; at these gatherings there was a general discussion, the central idea being that a general tax should be imposed, and finally this idea was accepted subject to modification by the tax being only put into force where a majority of the settlers approved it.

Placed Before Government

Some time before the session of the Legislature opened, a statement embodying the scheme of the Grain Growers was written out by J. E. Paynter and submitted to the Saskatchewan Government. The Government's attitude towards it was sympathetic, and the Bill prepared by them and passed through the Legislature was framed along the lines approved by the Grain Growers. It is worth noting when a good deal is being said and written about Direct Legislation, that the value of this principle has been recognized by the Saskatchewan Government. In the session of 1911 the measure dealing with the elevator question was printed and distributed among the delegates to the Grain Growers' Convention, at that time holding its meetings in Regina, and the approval of the Grain Growers was sought and received previous to the Bill being proceeded with in the assembly. The same thing happened in connection with the Hail Bill during the recent session, and the anxiety manifested by the Government to secure the co-operation of those most interested in these important legislative measures is worthy of commendation.

Rests with the People

The new act makes provision for the general taxation of all farm lands, but will not go into effect as an Act covering the whole of the Province; its adoption being decided by the voluntary act of the people themselves. The unit of action will be the Rural Municipality or Local Improvement District. The council of either of these bodies is empowered to submit a by-law to the vote of the ratepayers within the limits of its district, or if the council fails to act, on a petition from 25% of the ratepayers, the council must prepare and submit a by-law to the vote of the ratepayers. If the by-law is approved by a majority of the votes polled, the district becomes a Hail district, and the power given by the act becomes a part of the authority of the council, exactly as it would be if it were a part of the Rural Municipality or Local Improvements Acts. It is a condition of the act that it shall not go into force until twenty-five districts, or more, shall have by vote declared their approval. The purpose of this is to have a sufficiently

large area included in the scheme to distribute the risk beyond the likely effect of any single storm.

Pasture Land Exempt

When the twenty-five districts have adopted the by-law they will become a united Hail District. They will have authority to tax all land other than government land four cents per acre in their several districts; but it is provided that land owned or occupied by a resident ratepayer surrounded by a legal fence and used entirely for pasture may, by a written notice served on the local secretary prior to the first of May, be withdrawn from the operation of the act. In the same way any resident homesteader who has under cultivation less than twenty-five acres may also withdraw from the operation of the act, and by so doing will not be subject to the tax or share in the compensation granted.

Commission Government

The administration of the Act is entrusted to a Commission of three who will not have a settled stipend but a per diem allowance; one will be chosen by the Government, the other two being selected by the Districts in the manner following: The Chairmen of all the Councils will meet in convention and then elect their two Commissioners who will be appointed by the Government. At their first meeting the Councillors will elect one man for one year and one for two years, and thereafter one each year, so making the election for a term of two years. The Commissioner chosen by the Government will hold office during pleasure, thus making the position permanent. The Commission will have control of the assessment up to four cents per acre, and will give compensation of five cents for every one per cent of damage per acre sustained, or in case of total loss, five dollars per acre, but no compensation will be allowed for any loss less than ten per cent. Should there not be sufficient funds provided to pay up all claims by the four cents per acre tax, a pro rata distribution will be made. The Commissioners will have complete control of that most difficult of all hail insurance matters, namely, the appraisal of losses, for which purpose they will engage inspectors, and make all needful regulations.

Touches the Speculators

It was contended by some members of the Legislature that four cents per acre would be hopelessly insufficient to provide the compensation contemplated. They pointed out that the Companies which had been operating in the Province have charged from twenty-five cents to thirty cents per acre to provide a compensation of five dollars an acre, and even at that high premium they had barely paid expenses. In reply it was urged that under the new law, not only the cropped land but also the uncropped land was made contributory to the fund, and further all the uncultivated land, this will include land in the hands of non-resident owners who are generally summed up under the term 'speculators'. It was this feature that specially commended the scheme to the Grain Growers. To what extent these features will operate to provide funds sufficient to give full compensation up to the requirements of the Act, experience alone can ascertain. Should the pessimistic outlook of these critics be actually realized, the main principle of the measure will not be affected and further means could easily be devised to raise additional funds.

Good results are expected from the fact that the control of the scheme is removed from partizan politics and will not be open to the complaints made against the former method of Government Hail Insurance that favors were shown—in fact, could not be withheld from friends of the Government, to whom it was stated compensation was often given for bogus damages.

Whether the new law should prove a successful remedy for what is admittedly a terrible evil, it is impossible to say for certain, it is in the nature of things an experiment. In the meantime it is not intended to interfere in any way with the different companies who have been, and are still, doing business in the Province.



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