



Keep track of it

How many bushel of oats did you "take off" in 1917? What did potatoes net you last year? What did it cost you to thresh that field of grain, and how were the different charges distributed?

Wouldn't these facts be mighty valuable next year, or a couple of years hence, wouldn't they afford interesting comparisons, and probably give you a good basis for judging future prices?

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stated by the report to be under capitalized. Net profits on actual investment are given as: 1913, 18 per cent.; 1914, about 13 1/2 per cent.; 1915, about 10 1/2 per cent.; 1916, about 9 1/2 per cent.; and in 1917, about 13 per cent.

The report adds that the various milling companies freely furnished the information required.

Imperial Bank's Profits

The annual meeting of the Imperial Bank of Canada was held in Toronto, on May 22. Net profits for the year just ended reached \$1,185,566, which provides for the payment of a dividend of 12 per cent. for \$200,000 possible depreciation in stocks and debentures, \$70,000 for government tax on circulation and contributions to the patriotic and other funds. The total assets of the bank reach \$101,817,909 with cash reserves at \$57,100,000. Deposits increased last year \$9,000,000. This bank now has three branches in Manitoba, 19 in Saskatchewan and 14 in Alberta.

Alberta Hail Insurance Act

An Outline of the Provisions of the Act of 1918, by E. H. Malcolm, Chairman Hail Insurance Board

THE act will apply to all that portion of the province south of the North Saskatchewan River and to a block of land containing approximately 3,500 square miles north of the river. This block north of the river extends from range 22 west of the fourth meridian to range six west of the fifth meridian and as far north as the north side of township 59.

In that part of the province to which the act applies there are now about 140 municipal districts. The act must be submitted to the electors in each of these municipal districts in the form of a by-law, to be voted upon at the next annual municipal election to be held in February, 1919.

If the act is approved in 45 or more municipal districts the plan will come into operation and a Hail Insurance District will be formed consisting of those municipal districts voting in favor of the plan. Provision is made whereby any municipal district formed after the next annual election and also any municipal district that at first voted against the plan may come into the Hail Insurance District at any time after the first election by voting on a by-law as referred to above. Any individual within the part of the province to which the act applies but whose municipal district is not included in the Hail Insurance District may have his crop insured under this plan by making application to the secretary-treasurer of his municipal district not later than June 15. Any municipal district may withdraw after five years, and when less than 45 municipal districts remain the minister has power to disorganize the Hail Insurance District and wind up its affairs.

Management by Board

The management of the business will be in the hands of a board of nine members with head office at Calgary. The board will be elected by representatives of the municipal districts included in the Hail Insurance District. Members of the board will be elected for three years and three will be elected each year. The chairman may receive a salary and the other members will receive \$8.00 per day and cost of transportation and subsistence for attending meetings of the board. The board may appoint a manager and will have full power to pass by-laws and make such regulations as may be necessary for carrying on the business of the district.

The board has authority to borrow the money required to carry on the business, to be repaid out of the taxes levied for hail insurance purposes and the province has authority under the Municipal Hail Insurance Guarantee Act to guarantee the repayment of any loans required by the board.

Hay of any kind is not insured. All crops of wheat, oats, barley, flax, rye, and speltz are insured from June 15 to September 15, and fall wheat, and

A large proportion of its loans, commercial and agricultural, are placed in Western Canada.

Crude Oil Production

Mexico is the third largest producer of crude oil in the world, following the United States and Russia. During 1917 Mexico produced in excess of 55,000,000 barrels. Production in the United States was more than 341,000,000 barrels and output in Russia is estimated at 70,000,000 barrels.

Mexico's rise to a position among the leading oil countries of the world has been rapid. Its production in 1917 was an increase of about 40 per cent. over 1916, when the total was more than 39,800,000 barrels. Mexico's importance as a large oil-producing country dates from 1911. Production in that year amounted to 14,000,000 barrels, as compared with 3,300,000 barrels in 1910. Prior to 1910, production in Mexico was small, amounting in 1904 to only 220,000 barrels.

from June 1 to September 15, both dates inclusive.

Withdrawals

Any person may withdraw any portion of his crop from the operation of the act by giving notice to the secretary-treasurer of his municipal district on or before June 15. Any land so withdrawn shall remain withdrawn until he applies to have it reincluded.

When any crop insured is destroyed from any cause other than hail the owner may at any time on or before July 20 withdraw such crop from the operation of the act and will obtain a proportionate rebate of the premium payable on such crop.

The indemnity to be paid for total losses will be \$8.00 per acre but any person may, by giving notice on or before June 15 reduce the rate of indemnity to \$6.00 per acre and the premium will be reduced accordingly. The awards are to be paid within 30 days of the date of adjustment by the board and the premium will be deducted from the award.

Crop Reports

Every person owning land in the Hail Insurance District will be required to report to the secretary-treasurer of his municipal district the number of acres of every kind of crop growing on lands assessed to him. This report must be made on or before June 15 and he may at the same time give notice whether he requires \$6.00 or \$8.00 per acre insurance and whether he wishes to withdraw any of his land from the operation of the act.

Notice of loss must be given within three days of date of storm by sending notice to the board at Calgary. The adjuster is to be instructed to inspect the crop as soon as possible and report to the board. He must make every effort to make an adjustment that is fair and satisfactory to the claimant and secure his written acceptance of the award if possible. If the claimant is not satisfied with the award he may appeal to the board. The board is bound to hear any further evidence in the case and may vary or confirm the report of the adjuster as it may deem proper.

The premium for hail insurance will be levied on the crop area only, at so much per acre, and will not be levied until after September 15, after the losses for the year have been ascertained. The board has authority to levy a rate sufficient to pay the costs of administration the losses in full for the year, and also to create a surplus for the year of not less than ten, nor more than 20 per cent. of the losses for the year. An average surplus of 15 per cent. will in seven years accumulate a reserve fund sufficient to carry on the business for one year and this reserve fund is to be constantly maintained.

As soon as the rate per acre is fixed by the board, the secretary-treasurer of each municipal district is notified of the rate and the total amount due

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19 GEO. Y. CHOWN, Registrar

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Have Y Some

IN time past many hold the now ex that the making was in some w death. Fortunately now prevails and so for that matter, w party to be left to or relations, should of mind, and with in the handling of th a proper will is le available on the d It is well to bear i an important disti Letters of Administr of an intestate (th without having left probate of a prop Administration a ministration, that i will at all, or it m "with will annexe cases where the de did not name any probate is the t authorization of i dividual or corpor will to undertake estate.

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