

or areas within the provinces and agreements between the provinces and the Federal Government set out the terms of insurance coverage. By the end of May 1964, crop insurance legislation had been passed by Manitoba, Saskatchewan, Prince Edward Island, Nova Scotia and Alberta.

Contributions from the federal treasury are limited to 50 p.c. of the administrative costs incurred by a province and 20 p.c. of the amount of premiums paid in any one year. In addition, the Federal Government may make loans to any province equal to 75 p.c. of the amount by which indemnities required to be paid under policies of insurance exceed the aggregate of the premium receipts for that year, the reserve for the payment of indemnities, and \$200,000. Farmers insured under the Act are not eligible for payments under the Prairie Farm Assistance Act, nor are they required to pay the 1-p.c. levy on grain sales as provided for under that Act.

In 1963 more than 7,400 farmers in Manitoba, Saskatchewan and Prince Edward Island took out crop insurance coverage of approximately \$15,000,000.

**Prairie Grain Advance Payments Act.**—This Act, which came into force on Nov. 25, 1957, provides for an interest-free advance payment to producers for threshed grain (wheat, oats, and barley) in storage other than in an elevator and prior to delivery to the Canadian Wheat Board, exclusive of grain deliverable under a unit quota. Advance payments of 50 cents per bu. of wheat, 20 cents per bu. of oats and 35 cents per bu. of barley are made, subject to certain restrictions as to quota and acreage. Maximum advance payment per application is \$3,000. At Apr. 30, 1964, the following advance payments had been made:—

<i>Period</i>	<i>Applications</i>	<i>Total Advance</i>	<i>Average Advance</i>
	No.	\$	\$
Aug. 1, 1957 — July 31, 1958.....	50,412	35,203,467	698
Aug. 1, 1958 — July 31, 1959.....	45,341	34,369,653	758
Aug. 1, 1959 — July 31, 1960.....	50,047	38,492,505	769
Aug. 1, 1960 — July 31, 1961.....	76,089	63,912,550	839
Aug. 1, 1961 — July 31, 1962.....	22,342	16,656,713	745
Aug. 1, 1962 — July 31, 1963.....	39,683	29,251,526	737
Aug. 1, 1963 — Apr. 30, 1964.....	63,427	62,132,949	980

Repayment is effected by deducting 50 p.c. of the initial payment for all grain delivered subsequent to the loan, other than for grain delivered under a unit quota. The amounts deducted are paid to the Board until the producer has discharged his advance. At Apr. 30, 1964, refunds had been made as follows:—

<i>Period</i>	<i>Total Refunded</i>	<i>Total Advance Outstanding</i>	<i>Percentage Refunded</i>
	\$	\$	
Aug. 1, 1957 — July 31, 1958.....	35,199,195	4,272	99.9
Aug. 1, 1958 — July 31, 1959.....	34,363,434	6,219	99.9
Aug. 1, 1959 — July 31, 1960.....	38,480,612	11,893	99.9
Aug. 1, 1960 — July 31, 1961.....	63,878,523	34,028	99.9
Aug. 1, 1961 — July 31, 1962.....	16,596,878	59,835	99.6
Aug. 1, 1962 — July 31, 1963.....	29,140,296	111,230	99.6
Aug. 1, 1963 — Apr. 30, 1964.....	55,731,062	6,401,887	89.6

**Prairie Farm Assistance Act.**—The Prairie Farm Assistance Act, passed in 1939, provides for direct money payments by the Federal Government on an acreage-and-yield basis to farmers in areas of low crop yield in the Prairie Provinces and in the Peace River area of British Columbia. Its purpose is to assist in dealing with a relief problem which the provinces and municipalities cannot do alone and to enable the farmers to put in a crop the following year. Payments for the 1963-64 crop year, as at July 31, 1964, totalled \$9,673,396; total payments made under the Act since 1939 amounted to \$340,092,230.