"When we have a loss," continued Mr. Smith, "we arrange to have some one of our directors who lives in the vicinity, in company with the secretary, visit the scene of the fire and settle with the party who has had the fire, as to what the damages shall be."

WHERE A MISTAKE WAS MADE.

"We made the mistake at first," said Mr. Bright, "of arranging to accept payments for insurance in instalments. We used to get the first payments all right, but had a lot of trouble collecting the second payments. This led us to adopt our present system by which the person asking for insurance pays his premium for three years in advance. Thus the transaction is ended for three years, when the insurance is accepted. This has done away with a lot of dissatisfaction that we used to have with people about sending in money. There are many farmers who would rather drive 10 miles than write one business letter. We have six agents out all the time and a number of others who secure us occasional business. Our rate is 75 cents for $100. of insurance for three years. The cheapest rate of any other company is $1.00, while some charge as high as $1.50."

"The agents of some of our competing companies have a nice thing," said Mr. Smith. "They are paid a fee, and given their commissions as well. Our agents do not get as large commissions or fees, but on account of our lower rate of insurance they get the business more easily. When a man once insures with us, we seldom have any trouble about getting his renewal business. Our renewals come in very promptly.

IN IGNORANCE WAS STRENGTH.

"While it may seem strange to say so, one of the secrets of our success at the outset was due to the fact that none of our directors knew anything about fire insurance. The result was that none of us had any fads to exploit. We felt that we had to go very cautiously, and we soon sat on any one of our members who seemed to want to exploit any impractical ideas.

THE OFFICERS.

The officers of the company are: Pres., Wm. Smith of Columbus, Ont.; Vice-pres., R. J. Mackie of Oshawa, Ont.; Sec., Wm. Purves of Columbus; Treas., S. Roberts of the same place. Directors: Messrs. John Bright, Myrtle Station; Noah Burkholder, Cedar Grove; Peter Christie, Manchester; John Davey, Leskard; Wm. Graham, Claremont; Alex. McKenzie, Columbus; James Parr, Blackstock; J. J. Smith, Enniskillen; H. E. Webster, Whitby, and S. J. Williams of Hampton.

An evidence of the standing of the officers is shown by the fact that Messrs Parr, Bright and Davey are ex-wardens, Mr. Smith is an ex-member of Parliament, Mr. Mackie an ex-councillor in his township council and secretary of the Hereford Breeders' Association, while Mr. Graham is the well-known horse breeder. The president and the secretary have held office since the company was organized. Mr. Purves is now the president of the Mutual Underwriters' Association for the province of Ontario.

While it is possible that some farmers' organizations might succumb under the difficultes first encountered by the Maple Leaf Fire Insurance Company, yet the success of this company affords only additional evidence that the day is not far distant when co-operation, in ways such as this, will be general among our farmers.

Good Care For Dairy Cows

W. J. Cohoe, Brant Co., Ont.

In making provision for the needs of our dairy cows in the summer, the problem is somewhat simplified in our case owing to the fact that we usually have silage to feed at any or all the time. We have only one silo. In order to keep it fresh on the surface and prevent the silage from any tendency to mould, we sprinkle a little dry salt on it if it is requred.

Our pasture area available for our cows is about one acre per cow. When the pasture becomes short so that the cows do not fill up we soil them in the stable with alfalfa, oats and peas, sweet corn, or white turnips, whichever happens to be in the best stage for feeding at the particular time. Five or six acres of our farm is set apart especially for growing these crops. Sometimes we are able to sow the turnips where the oats and peas were first.

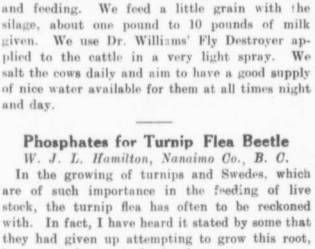
As to other generalities in the summer care of our cattle, we stable them only while milking and feeding. We feed a little grain with the silage, about one pound to 10 pounds of milk given. We use Dr. Williams' Fly Destroyer applied to the cattle in a very light spray. We salt the cows daily and aim to have a good supply of nice water available for them at all times night and day.

Phosphates for Turnip Flea Beetle

W. J. L. Hamilton, Nanaimo Co., B. C.

In the growing of turnips and Swedes, which are of such importance in the feeding of live stock, the turnip flea has often to be reckoned with. In fact, I have heard it stated by some that they had given up attempting to grow this root, because of the turnip flea beetle.

I find that I can overcome this pest in a cheap



A Good Way But Slow and Costly

Tedding hay by hand was not so bad a method at one time when labor was plentiful and cheap. Nowadays, however, the tedder drawn by horses should supplant this primitive method.

and simple manner. Phosphates are the special manure for all roots, more especially for turnips of all kinds, and they are also of value for other crops in the rotation. I therefore use ground bone largely for this purpose. I am fully aware that superphosphate is more quickly available, and if I were growing these roots for the first time in a field I should employ this preparation. But when following a regular rotation, bone dust used in its right place will decompose sufficiently to always have a supply of soluble phosphates available.

Hence, to keep up the soil fertility, and at the same time to combat the turnip flea, I prepare the bone meal as follows: First, take one pint of crude carbolic acid dissolved in a couple of gallons of water and sprinkle this over 200 lbs. of fine bone meal, which generally contains a good deal of bone dust. By sprinkling this from the rose of a watering can and turning the bone meal over with a shovel, I can moisten this weight of bone meal sufficiently to give it a strong smell of the acid without rendering it pasty. In fact, it should appear almost dry.

This meal is then placed in a barrel and carefully covered over airtight for a day or two, when it is sown in the drill with the turnip seed. It will retain its smell of carbolic acid, which the turnip flea detests, long enough for the plant to outgrow the age at which the flea can spoil the crop, and when properly drilled, the seed is uninjured.

Small quantities, say 150 lbs. to the acre, of potash are of value for this crop, and the muriate (chloride) of this element has a decided effect in repelling all insects whose home is in the soil.

Make Tuberculin Testing Compulsory

S. Ransom, V.S., Oxford Co., Ont.

The vigorous utterances of Dr. J. G. Rutherford, Veterinary Director General for the Dominion, before the recent convention of the Canadian Medical Association as reported in the daily papers leads me to again trespass on space in Farm and Dairy to draw attention to the advisability of making the tuberculin test compulsory. Dr. Rutherford is reported to have said, "The sale of milk from cows not known to be free from tuberculosis is a crime against society, and any community that permits the sale of such milk is an accessory to the crime." What then can be said of a community that permits the sale of milk from cows not known to be free from tuberculosis.

"In Ontario there is not a single community, to say nothing of its municipal officers, that has had the moral courage to declare that its infants and invalids shall be protected from danger of infection by milk from diseased cows." Dr. Rutherford also said that the man who had a herd free from tuberculosis would make more money than could a man with diseased cows. No dairy inspection would be of use without the tuberculin test. It would appear that the danger from the use of milk is probably greater than is generally believed. The sale of the milk of cows, which are in any way unhealthy, or which have at any time reacted to the tuberculin test, should be made entirely impossible. "I refuse to consider," said Dr. Rutherford, "that the application of the test to dairy cows is impracticable."

Furthermore, Dr. Rutherford is reported to have said, "Tuberculosis should be attacked in the cow, and as that is the most common method of its transmission to humanity the stamping out of the disease amongst cattle would remove one of the great sources amongst human beings. Afterwards when there are no tuberculous cows the transmission of tuberculosis would cease to be a problem."

In my last article dealing with this question of compulsory testing which appeared in Farm and Dairy, February 24, I challenged an editorial objecting to compulsory tuberculin testing, but I failed to convince you of the advisability of such testing for in a later editorial you stated the policy of your paper to be against such testing.

From the point of view of a layman, judging from the conclusion arrived at by the special commission of American and Canadian veterinarians and others, of which Dr. Rutherford is chairman, "That compulsory turberculin testing is impracticable," you had some warrant for your stand. But, Sir, with these remarkable utterances of Dr. Rutherford before you, can you still say that compulsory tuberculin testing is either impracticable or uncalled for?

In conclusion, let me further draw your attention to the remarks of Dr. C. J. Fagin, chief health officer of British Columbia,—at the same convention of medical men—who told what good results were following their system of dairy inspection and that on account of the tuberculin test the percentage of effective cows was on the increase. He said that the chief obstacle in the way of improving the milk supply in his own province was the "good old farmer."

I admit that the word "compulsory" does not once appear in Dr. Rutherford's speech. But the fact that he points out the imperative need of the test to make dairy inspection effective—and considering that we all know that hundreds of cows are tubercular and cannot be positively diagnosed as such without the tuberculin test,—thoroughly sustains the arguments set forth in my former article under the caption, "Make Tuberculin Testing Compulsory."