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characteristics. Where one element is pure-bred and the other is cross-bred the pure-bred type will always predominate in the young. The blood of the pure-bred parent is prepotent over the other parent, because it has a fixed type, whereas the other is a mixture of types without any fixity. This explains the prejudice of experienced breeders against mongrel sires. They may be fine looking animals, perfect in every external point, but they have little if any prepotency. They may produce strong, healthy stock, but there is no certainty that this product will not cast back to the inferior strain of the blood. The average run of female live stock is of indefinite breeding, so there can be no certainty what the produce will be like if they are mated with badly bred sires. With the same class of stock the pure-bred sire will impress his own good quality on the offspring.

Among dairy cattle the influence of the pure-bred sire will tell, not only in the shape and constitution of the calves, but also in the milking capacity of the cows. This influence will be for good if the sire comes from a line of milking cattle, but it will be for bad if he comes from a non-dairy family. A pure-bred bull of beef-producing type will spoil a dairy herd, just because of the prepotency which his pure-bred breeding gives him. This is no argument against the use of pure-bred sires in such cases; it only shows the necessity of understanding every aspect of the principle "like begets like."

The same principle holds true in the selecting of parents of good constitution. Delicate or unsound parents, poor feeders, poor milkers, or vicious, bad tempered animals are likely to produce these qualities in their progeny. The breeder who keeps before his mind the principle that like begets like and who remembers that it is applicable in a full sense only to animals of pure blood, has made one step in the direction of making his stock more profitable. If he breeds for milk he will find out the best of his cows by keeping a record of their produce and will mate them with a pure-bred bull of a good dairy strain. This is a matter of importance, for in the same breed of cattle there is much variation in dairy capacity. If he breeds for beef he will take those heifers which show the earliest maturity and quickest fattening qualities and will mate them with a bull of an early maturing beef type. It is all a matter of selection. No one need have unprofitable live stock if he will make a point of selling the bad ones and breeding only from the good.

Johnson Co., Ill. W. H. UNDERWOOD.

THE FARM.

An Undesirable Intruder from the West.

Editor "The Farmer's Advocate":

Penny Cress or Stink Weed, scientifically known as *Thlaspi arvense*, is not prevalent in Ontario. It is not unknown however in the Thunder Bay District. Some Ontario farmers claim that there is very little hope of its eradication when once established. It is becoming established in this Province through importation of Western grain and screenings. The writer, who attended Camp at Niagara-on-the-lake last month, found that the oats fed the horses there contained besides, Ball Mustard and other less harmful weeds in profusion, a small proportion of Penny Cress. The size of this seed would insure its transportation unimpaired to the comparatively clean Ontario farms when these horses returned to their respective homes.

From an examination of different samples of grain and screenings from the West it appears that a small percentage of Penny Cress and Ball Mustard is to be generally expected. The use of Western grain by Eastern farmers is bound to increase as the eastern limit of the pioneer crop of grain recedes westward. The only method of preventing the spread of these weeds is for each farmer that is using this grain for feed to arm himself with a magnifying glass and the knowledge necessary to enable him to identify on sight these different weed seeds. So equipped he will know what he is buying, what to expect if precautions are not taken and the necessity of treating such grain in such a manner that these weed seeds will be rendered ungerminable.

Many of our best farmers, those who spend considerable time each year hand-pulling weeds, (and there are a few of such left) purchase trouble in the shape of weed seeds, not because they are careless over the matter, but because "they know not what they do." Do not wait for a crop of weeds to call forth your denunciation of a purchase of grain or seeds. Get Bulletin, 188, entitled "Weeds of Ontario," know the weeds and weed seeds on sight and be careful buying trouble. This is easier than eradicating a bad weed that is once firmly established. An ounce of prevention, in this case, is worth many pounds of cure.

J. E. LATTIMER.

Lightning Rods and Equitable Insurance a Good Investment.

Following in the trail of almost every electric storm comes the report of burned buildings or homes and the loss of property and stock. This will always be so until some genius, who may not understand electricity but can divert or harness it in its rampage through the atmosphere, contrives some way to deprive it of the pleasure of destruction. In each succeeding storm some object nearer to our dwelling place is marked for execution until our own turn comes, and then we realize our helplessness or perhaps our negligence in not fortifying against such havoc with devices known to be safeguards in 99 per cent. of all cases where danger is imminent. Prof. W.H. Day, of the Ontario Agricultural College, relative to lightning rods as a protection says, "Out of every thousand dollars worth of damage done to un-rodded buildings by lightning nine hundred and ninety-nine dollars worth would be saved if those buildings were properly rodded." The data prompting Prof. Day to make this statement required thirteen years to gather and compile from actual experiences on the farms of Ontario and in the states of the Union, and being founded upon facts it should lead many to think that danger which might be avoided is daily staring us in the face.

During the years 1900 to 1909 inclusive \$1,366,826 were paid as actual lightning losses in Ontario, and this is 12½ per cent. of all losses paid by insurance companies during that time, including the great Toronto fire. Risks are not taken in full, and many buildings lost by storm during that time were not insured, so one may safely estimate the loss to buildings during these ten years at two and one-half million dollars. Approximately twice as many claims are filed for loss of stock as for buildings, so the loss of animals would probably equal that for buildings. This aggregate is appalling, and when it may be practically all eliminated through the use of lightning rods, as Prof. Day declared in a new bulletin recently issued on the subject, there is little argument against the adoption of their use.

In a personal interview Prof. Day asserted that 25 per cent. of the farm buildings in Ontario were rodded at the present time, and advocated it as a general practice. It would then be only fair and just he said for the owner of such buildings to demand a reduction on his premiums on the insurance, for, as it now is, the owner of rodded buildings pays for the losses of the un-rodded ones. The majority of loss occurs where the buildings are unprotected by rods, and on first thought the unfairness of the system of insurance which does not discriminate reveals itself.

However, if any reduction in premiums be made the company would find itself without funds, and the only solution lies in the unrodded risk paying a larger premium. In this connection Prof. Day says, "according to the records of insurance companies in Michigan, which are insuring both rodded and unrodded buildings, it is found that on the average in five companies the assessment on rodded buildings is 36½ per cent. less than the assessment on the unrodded buildings. Consequently, in a general way, we may say that the insurance on rodded buildings should cost only two-thirds as much as unrodded ones. Under the present system the rodded buildings are paying far more than they ought to, and the unrodded are paying less than they should. Knowing that approximately one-quarter of the buildings in Ontario are rodded I have calculated the alteration in rates that should be made to adjust the rate properly between the two classes. To give the rodded buildings a preference of one-third the present rates should be reduced 27 1-3 per cent., and the present rate on

unrodded buildings should be increased 9 per cent."

Insurance both of life and property is now recognized as sane, and insuring rodded buildings under a readjusted rate, such as advised by Prof. Day, is wisdom in the last analysis. The companies in the State of Michigan realize the decreased risk in carrying rodded buildings, and carriers of such insurance save each year \$1.07 on each \$1,000 of insurance. A building worth \$1,000 could be properly rodded, on the average, for \$28.00, and if companies could be prevailed upon to recognize the reduced risk and grant concessions the expenditure of this small amount would soon be regained and much danger of loss eliminated. "To the individual whose building would be burned if not rodded," says Prof. Day, "expenditure in lightning rods is just as good investment as paying insurance premiums on a building which is burned. In the case of rods one would pay for the rods and save the building, while in insurance you pay the premium and receive back two-thirds of the value destroyed."

A Plea for Co-operative Banking.

Editor "The Farmer's Advocate":

I read with pleasure in your issue of June 18th, the remarks of Peter McArthur on the Farmers' Bank and think what he said was very much to the point.

As far as I am able to understand the statements made by the various Banks there are two or three things which stand out very prominently. As a rule their paid-up capital and rest seldom amount to more than twenty-five per cent. of their assets. Their investments in real estate such as bank premises and their loans outside of Canada usually amount to more than their paid-up capital and rest. It follows then that the amount they have available to do business with in Canada is only such amounts as are placed on deposit, some bearing interest and some not. This money on deposit is largely placed there in small amounts by farmers and working men either mechanics or laborers. Loans are made mostly to manufacturers and business men, especially the larger concerns. Very little of it is loaned to farmers or working men. The business situation is very largely controlled by these chartered banks. Since the change in the banking act, making them responsible for each other's currency, they have united so as to be very close to a huge construction of capital. We know all this or ought to know it but do nothing. It seems to me, therefore, that Peter McArthur is right when he says, "surely the time has come when farmers should take an interest in co-operative banking."

Farmers buy implements and all sorts of things on long credit, paying long prices, prices in fact based on this almost universal credit system. If co-operative banks were established, and they wanted to buy an implement or something they now buy on credit, they could borrow the money and pay cash, and if paying cash were the custom prices would be very much reduced. I trust the agitation will be kept up until it materializes in something definite. There is no reason why it should not take tangible shape in Ontario as well as it has done in Quebec.

We work hard to get a little ahead and place it in the bank. The working man does the same, and the joint deposits are by way of loans passed into the hands of those who, to a large extent, control the prices we receive for our products, and the working man receives for his labor.

Lincoln Co., Ont.

PETER BERTRAM.



Teachers Studying the Things of Nature.