

The Farmer's Advocate and Home Magazine

"Persevere and
Succeed."

Established
1866.

REGISTERED IN ACCORDANCE WITH THE COPYRIGHT ACT OF 1875.

Vol. XLII.

LONDON, ONTARIO, MAY 2, 1907.

No. 762.

EDITORIAL.

THE O. A. C. AND THE ONTARIO WINTER FAIR.

That the dairy industry has a good friend at Toronto in the person of Hon. Nelson Monteith, Minister of Agriculture for Ontario, is evident from the fact that over \$85,000 has been set aside in the estimates this year for purely dairy work, this not including the somewhat indefinite amounts indirectly granted through prize-lists and demonstrations in the Dairy Departments of our numerous annual fairs. The figures represent an increase over last year of something like thirty thousand dollars. Nearly \$28,000, or, to be exact, \$27,915, goes to the work of the Dairy Department of the Ontario Agricultural College; \$35,000 is for the work of dairy instruction, which has been taken over this year by the Department of Agriculture, to be administered from Toronto, and the rest is for the Eastern and Western Dairymen's Associations and for the two dairy schools, at Kingston and Strathroy, the latter of which, by the way, is to be wound up at last.

The best thing about this generous grant is that every dollar of it is to be expended for useful purposes, viz., the improvement of products, the crux of the situation, in so far as Provincial aid to the industry is concerned. There is no lavish handing out of funds for purposes of questionable utility. This is good, because, while \$85,000, or even double that, is not too much to spend where we are sure of getting value back, on the other hand ten cents would be too much to lay out without prospect of return. We are glad that the Minister seems to recognize this important principle in the disposition of public moneys.

There may have been a shade of disappointment in some quarters that he did not see fit to acceded to the request of the deputation which waited on him in March to ask for a grant of \$4,000 towards the holding of a National Winter Dairy Show in St. Lawrence Market, Toronto. On behalf of this enterprise, it was argued that the dairy interest is inadequately served at the present winter fairs, Guelph and Ottawa; that a great special dairy show at some central point is desirable to advertise the industry, to bring patrons, makers, dairy-stock breeders, dairy-supply firms and others together for their mutual education, and to afford a rendezvous for the annual meetings of the several organizations pertaining to the dairy business. Beyond the Minister's public utterances, we do not know his mind on the matter, but it is certain that his objections to making this grant were based on broader grounds than a mere reluctance to part with the few thousands of dollars asked.

Ontario has at Guelph and Ottawa a couple of unique institutions, unequalled probably by any other exhibitions in the world, unless it be those at Amherst and in the West, which have been modelled after the Ontario pattern, for practical educational value. We have worked the idea out ourselves, and are entitled to no little Provincial pride in the results. Moreover, the possibilities in the way of their extension are indefinite. It is Mr. Monteith's avowed aim to use the Guelph fair, at least, as the nucleus round which to build up a far greater fair, doubling, or more than

doubling, the present housing accommodation, enlarging existing features, especially the dairy department, and possibly adding horses as well. The inauguration of a separate dairy show, if it proved a success in drawing attendance—which is by no means certain—would detract from this purpose, curtailing the growth of the present fairs. As has been wisely pointed out, the Ontario farmer is not an overly-frequent traveller, and one Winter Fair a year is enough. Most of our husbandmen are interested to some extent in several lines of farming, and it is to their very great advantage to have a winter fair where they can take in everything in the whole range of farming operations. Agriculture in Canada is not yet so far specialized as some would have us believe, and probably never will be. Besides, even specialists will be much better off for rubbing up against their neighbors who are competing in other lines. We must guard against the danger of rival class interest and prejudice. It is well to preserve the cosmopolitan character of our agricultural assemblages.

That dairying has not had a sufficient degree of consideration at the Guelph fair, is quite true. It is an outgrowth of the fat-stock show idea, and milking competition and dairy lectures were added as a sort of appendix. This must be changed. It is the Minister's intention that it shall be changed. The dairy-breed associations should have full and effective representation on the Winter Fair Board, and the whole exhibition and programme of lectures must be conceived with as much care to further the dairy cause as to encourage the production of better meats. Until this is tried conscientiously, it is premature to undertake a National Dairy Show, although the discussion of the project may bear good fruit in stimulating the Guelph City Council to co-operate with the Department of Agriculture in providing the needed extension of quarters at the Royal City.

Another point that has been incidentally brought out is that the Ontario Agricultural College was established too far west in the Province to serve as a suitable center for the agricultural organizations of the Province. But the presence of the College at Guelph was the determining factor in locating the Ontario Provincial Winter Fair, and is an equally cogent reason for having the Dairy Exhibition at the same place and time. The more people we can draw to the O. A. C., the better for it, for the country at large, and for each branch of agriculture represented.

The Peterboro deputation, which had hoped to attract the proposed dairy show to their city, instead of Toronto, based a strong plea on the fact that Western Ontario has reaped a lion's share of the benefit from the O. A. C. and the Ontario Winter Fair. For the lack of the many incidental privileges of having an agricultural college in its midst, they claimed, Eastern Ontario was not keeping pace with the West. However, looking ahead, there is a ray of hope. In time the Macdonald College at Ste. Anne de Bellevue will become a center for the agricultural interest of Eastern Ontario and Quebec, and by reason of geographical and climatical conditions, it will serve that part of the Province much better than the Guelph College ever can. Meanwhile, for a few years, let us make the best of things as they are, by carrying out a consistent policy of concentration at Guelph, building up both the College and the Winter Fair in all departments, not forgetting, meanwhile, to do what can be done for Eastern Ontario and the Eastern Live-stock and Poultry Show, by way of partial compensation for remoteness from the Provincial school of agriculture.

UNRAVELLING THE TANGLED SKEINS.

A pretty good indication that the Royal Insurance Commission touched something worth while, is found in the systematic attempts of some person or persons interested to discredit its findings and discount its methods. Scarcely a day passes that we do not receive a marked copy of some paper or other, in which articles or spiteful cartoons cast reflections on the Commission and its report. Some of the editorials are more or less pointed, but an organized effort must be responsible for this persistent attempt to instruct us, and, no doubt, the editors of many other publications as well.

Without entering upon a review of the personnel, the proceedings or the recommendations of the tribunal, we beg to express our belief that the appointment of such a body was a wise, timely and most fortunate action. That its inquiry revealed no such gross evils as had previously been discovered in the American Republic, is a matter for congratulation. The chief vindication of its appointment is the salutary corrective influence which the publicity given to its investigations will exert. Through it all the public has been much enlightened concerning the actuarial facts underlying life insurance, and many a man is in a better position because of this to choose intelligently the company, and more particularly the form of policy, in which to deposit his premiums.

One point brought out has been the perplexingly numerous forms of policies offered. The commission submits that four kinds of policies are ample to provide our needs, and recommends that all companies be required to conform by law to these four. This is a needed move in the direction of simplicity. The Commission also lays down the principle that insurance companies should not be interested either directly or indirectly in the promotion of other companies, and further submits certain lines of investment which it thinks they should be forbidden to touch. Whether the investments prescribed and those blacklisted are in all cases wisely named or not, the recognition of the principle that insurance companies are simply trustees, and should therefore confine themselves to safe lines of investment, is sound. The recommendations as to Government inspection and publicity are also in the right direction.

Much ado has been made because, in probing the investments of a certain fraternal insurance company, the unravelling disclosed some skillful manipulation of silken financial threads by certain gentlemen who fancied themselves secure under the cloak of "private business," and the attempt has been made to insinuate malign political motives in the appointment of the Commission. The men who are seeking to raise this cry at the eleventh or thirteenth hour, will not find it much to their advantage with the independent thinking public. A scrutiny of the Commission's report seems to show ample evidence of political impartiality in its strictures and reproofs. Men of both political parties were rebuked.

The plain truth is that the Insurance Commission, while perhaps not a perfect instrument—few human institutions are—has not only been a good thing for our insurance policyholders, but will in the end work only benefit to the deserving companies, while the fact of its appointment will have a deterrent influence on men in other business who may be disposed to chicanery and graft. This is the day when the people are asserting their rights, and the high-handed methods of the captains of finance are being regulated for the general good. The Insurance Commission is only