

Correspondence.

Grange Insurance.

EDITOR GRANGER—

SIR, - The first two numbers of THE GRANGER have just reached me, and I greatly approve of the plain, sensible style in which the various articles are written, without any attempt at either "slang" terms or fine writing, which consists in overloading our good old Saxon English with Greek and French derivatives, which are understood by scarcely one in ten of those who read them. I propose now to make a few remarks on the subject of Fire and Life Insurance Companies. As for Mutual Fire Insurance Companies, they are not very rare unless supported by a large number of policy holders. Profitable companies are out of the question for Grangers, they are supported by a large subscribed capital, and cannot be managed cheaper than they are at present. Supposing a Grangers Mutual Fire Insurance Company were started, with, say, 200 policy holders, one of whom may be insured for \$1,000, and if such an one was burnt out, a very heavy assessment would be required to meet the loss. True, such an accident might not occur for many years, but, on the other hand, it might occur during the first year of the company's existence, and, considering the number of incendiaries prowling about, we ought not to trust to the chapter of accidents. If 10,000 Grangers were to insure in such a company it might be considered reasonably safe, but the management of such an amount of business would require the constant supervision of business men; although a small board of directors might do. But business men must be well paid for their services. I do not for a moment suppose that there is not in every Grange, men of sufficient mental ability to manage such a company, but few can be found having the necessary educational training; besides, time is worth money to farmers as well as to others, and no one man in any Grange can be expected, after the first excitement is over, to give the time and attention necessary to make the company a success. If done at all, the company should be formed by the Dominion Grange. The Master of the Dominion Grange as president, and three of the officers as directors, together with the Secretary, would be sufficient, and as most of the labor would devolve on them, especially on the Secretary, they should have a reasonable compensation for their time. The Secretaries of the Subordinate and Division Granges might act as agents among their respective members, and they also would have to be allowed some compensation for their trouble, and after all I am rather doubtful whether any saving would be experienced in the end. As for Grangers Mutual Life Insurance Company, I fear it is not to be thought of. Many of the life insurance companies in England are resting on very insecure foundations, partly because their insurance tables are correct data, and partly owing to the competition for business, which often lead the agents to take very undesirable risks. Perhaps none of the tables now in use in England are suited for Canada. The tables now in use in any of our Canadian insurance companies are calculated to meet the risks of people of all classes and occupations. To procure tables suitable solely for farmers would require the services of an able actuary, and a difficulty would be experienced in providing him with tables of mortality amongst Canadian farmers sufficiently extensive to enable him to make correct calculations. On the whole, I consider the work of life insurance too great to be prudently undertaken by Grangers, especially as obligations once assumed would have to be provided for. As for Grangers co-operative stores, I am decidedly opposed to them. The Grangers alone in any locality are not sufficiently numerous to support the expenses of keeping a store, as some one would have to be employed to take charge of it. The plan of the members of every Grange giving their orders through their Secretary to one or more merchants, will answer every good purpose without any risk. The Grangers in the United States have increased much more rapidly than was anticipated. The principal element in American character seems to be go-ahead-iveness, if I may use such a word. Go ahead is the rule, safely if you can, but go ahead, no matter where you end, and that end is too frequently over-production, panic, and failure. The Western States are now manufacturing, and they want free trade and cheap transit to the seaboard. Cheap transit we have already, and in the present condition of Canada, free trade must inevitably end in disaster. No country ever yet became rich by agriculture alone. Manufacturers we must have, and these can never be successfully established without a moderate degree of protection. If the amount of revenue required to carry on the government of the country is not raised by customs and excise duties, it must be raised by direct taxation.

FARMER.

Hints to Farmers.

EDITOR GRANGER—

Agriculture is the art of cultivating the soil in such a manner as to cause it to produce, in the greatest plenty and perfection, those vegetables which are useful to men. It is the mother of all the arts, and the basis of all manufactures. Agriculture is not only conducive to the welfare of all who are engaged in it, but is indispensable to national prosperity.

It is a matter of fact that many farmers know too little of the science of agriculture, being too apt to rest satisfied with what they consider practical information, acquired by experience, which, in fact, often amounts to nothing more than the continuation of some favorite errors, transmitted from father to son.

To be a good agriculturist, you require a correct knowledge of the nature and properties of all manures and the best method of applying them; the knowledge of analyzing soils, by which you can ascertain what manures are required to insure their fertility; a thorough knowledge of root husbandry, or the raising of potatoes, turnips, etc., etc., for feeding cattle, by which a given quantity of land may be made to produce a much greater quantity of nutritious matter than if it were occupied by grain or grass crops; the substitution of fallow crops (or such crops as require cultivating and stirring of the ground while the plants are growing). Fields may be so foul with weeds as to require a fallow, but not what is too often understood by that term in this country. In England, when a farmer is compelled to fallow a field, he allows the weeds to blossom, and then turns them under. In Canada a farmer's fallow means a crop of weeds

running to seed, which not only impoverishes the soil, but helps to foul both his own and his neighbor's fields by their dissemination of weed seeds. I am sorry to say that this very foolish plan is in use to a great extent in this neighborhood.

Another very important subject a farmer should give his attention to is the art of breeding the best animals and the best vegetables, by a proper selection of individuals to propagate from. The importance of thorough tillage is illustrated by the following apologue.

A vine dresser had two daughters and a vineyard. When his eldest daughter was married he gave her a third of the vineyard for a portion. Notwithstanding which he had the same quantity of fruit as formerly. When his youngest daughter was married he gave her half of what remained, still the produce of his vineyard was undiminished. This result was the consequence of his bestowing as much labor on the third part left after his daughters had received their portions as he had been accustomed to give to his whole vineyard.

Another - A German priest was walking in procession, at the head of his parishioners, over cultivated fields, in order to procure a blessing on the crops. When he came to one of unproving appearance he would pass on, saying, "Here prayers and singing will avail nothing, we must have manure."

GRANGER.

MR. EDITOR—

Will you kindly allow me space in your columns to express a few thoughts in reference to our way of getting along in Grange No. 112.

After considerable agitation we succeeded in getting the required number of sound agriculturists with the determination to be organized into a Grange, which was done on the 20th of February last.

Since that time public opinion has greatly changed in our favor. Persons who styled our movement a *low life'd phrensy*, are now glad to retract, and would fain be numbered among the low life'd farmers. We consider ourselves benefited in a social, intellectual and pecuniary point of view. We have overcome obstacles and have proved the truth of the proverb, "Union is strength."

We have purchased nearly all our groceries from wholesale dealers, and the result is the members of our Grange are some hundreds of dollars richer than they would have been had they paid the usual 25 to 100 per cent. to retail dealers. We have saved an average of *thirty-three* per cent in all our purchases. Agents are rarely seen in our neighborhood, and when they venture at all, are careful to shun Grangers. The consequence is peace and happiness reigns, and no dread of being damned for the price of something that was bought while under the influence of the beguiler, and which could well be done without.

D. D. GREEN,
Grange 112, Belmore.

Farmers' Sons and the Grange

EDITOR GRANGER—

I hope the GRANGER will find readers and subscribers in all the homesteads throughout the Dominion, where instruction is so much needed. I would wish to give a little advice to farmers, both old and young. There is no doubt that the science of agriculture is as yet in a very backward state in this country. The popular method of manuring and cropping the soil is rarely heard of. Farmers are complaining that they know not what to do to prevent their sons leaving their homes for work in the cities and towns, where, in very many cases, their health and happiness are at once wrecked, and where they have to compete with thousands. And all this while that noblest of sciences, agriculture, is not half learned, and where thousands of acres are left untillied. The farmer himself is mostly to blame for this, "for he who would promote the happiness and success of his son would bring him up to skilled agriculture." Farmers' sons had better learn to hold the plow than mess with tape and count buttons. There is yet time to raise up a body of young farmers worthy of the name. For boys there should be good agricultural schools in every country. The rudiments of agriculture should be taught in every rural school in the province. Let the young men join the Grange; and, if it is made a school for agriculture as it should be, great benefit will accrue to all belonging to it, especially to farmers' sons, who, by attending to all subjects concerning agriculture (which are constantly brought before them, in the way of essays and the personal experiments of their older brethren), would attain that knowledge and interest of the art of cultivating the soil, without which no one can become a good farmer, and the knowledge once gained would, in each, tend to keep the farmer's son in his proper place.

A GRANGER.

EDITOR GRANGER.

Sr.—We received a copy of the GRANGER and laid it before our members, and it was considered to be a good paper, and just what the Grange wanted, so a motion was put and passed, without a dissenting voice, that the Grange furnish a paper to every family belonging to the Grange from its funds.

We have had our yearly election of officers, and have doubled our membership since last year.

Fraternally yours,

Blainevale, Dec. 13, 1875. THOS. HESLOR

[We congratulate the brethren of Blainevale on their prosperity—evidently they have the cause at heart. Their action in ordering the GRANGER for each family belonging to the order is commendable. Won't all the Granges assist us in like manner?]

Fire Insurance.

The Niagara District Division Grange has had under consideration the establishment of a fire insurance company. At their last meeting Jan. 6, a plan was adopted, and a committee appointed to open books immediately. It is designed to carry on this company on the mutual plan—by transacting the business at one central office, with the assistance of a member (probably the Secretary) in each subordinate Grange, to take risks, make the necessary surveys, and, in case of fire, act with the Master as a Committee of Investigation; by this means to do away with the numerous agents and salaried officers, whose expenses in many companies exceeds the loss by fire, the fires being among the inferior items of expenditure.

Risks will be confined exclusively to farm property, and none but members of the order admitted into the society. W. PEMBERTON PAGE.

The Farm.

Feeding Work Horses.

The *Conestoga Gazette* gives the following account of the way the Adams Express Company feed their horses, which are always noticeably sleek and fat.

The number of horses kept at the stable is 54. Four hostlers attend to these. Promptly at 4 o'clock a.m., the watchman of the stable gives to each horse eight ears of corn. Then, about 6 o'clock, the hostlers commence their duties.—Of those under the care of each, one by one is led to the watering trough and then to the urinary. This consists of a pit sunk 10 or 12 inches below the level of the basement ground floor, and kept compactly filled with sawdust and short shavings. And it is a remarkable fact that a horse in this stable scarcely urinates excepting at this place, especially prepared for him. When horses come in from their work the harnesses are removed, and they are then led at once to the urinary. When a fresh or green horse comes to the stable, by being driven with some old "stager" that knows the rules of the stable, the new comer soon learns to conform to the habits of the older inmates.

From 5 to 7 o'clock, each horse is taken in hand and thoroughly curried, brushed and cleaned, from ten to fifteen minutes being spent by a hostler upon each horse. A damp woolen cloth is always rubbed over the coat of a horse after being curried and brushed. This serves to remove all loose dandruff and to give that fine, glossy, sleek appearance so noticeable in the animals of this stable.

The horses are fed nothing in the morning excepting the eight ears of corn. After being led back to the stalls when cleaned, they are then ready for work. The same process of currying, brushing and cleaning is also gone through with at noon and at night, at the close of their forenoon and afternoon's work. At noon each horse is fed with half a peck of oats. At night chopped feed is given. This is composed of sheep oats or rye straw passed through a straw cutter, and then, when wet, ground oats, corn and bran mixed up with it. A peck and a half of this is given to each horse. In addition to the chopped feed, the rack is supplied with eight or nine pounds of bright, sweet timothy hay, this being the total amount of hay which is fed. And perhaps of this supply the horse will not eat more than five pounds during the night, finishing up the balance during the next day.

While Mr. Barrett is particular to give nothing but clean timothy hay in summer, in cold weather he is willing to fed hay which is one-third clover. About once a week a peck of oil cake meal is mixed up with the chopped feed, being equal to about a third of a pint to a horse. This promotes the uniform good condition of the animals. And if at any time the urine of a horse is cloudy and thickened, a tablespoonful of pulverized resin, mixed up with chopped feed is given him. This acts upon his kidneys, and the difficulty is at once removed.

The horses are given what water they want as they come in from their work, unless they are "green," and then care is taken not to water or feed until they are thoroughly cool. In a few weeks, after becoming habituated to the regimen of the stables, the same course is taken with the "late comers." Of course, if horses come in over heated, then they are not watered until cooled off.

A very marked feature connected with the stables is that the air is so sweet and fresh.—And probably this is owing largely to the fact that scarcely any urinating ever takes place in the several stables, and that the saturated sawdust and shavings in the urinary itself are removed from the stables every third day.

Indian Corn and the Dairy.

It has been the practice with some of our dairymen for many years to raise, yearly, a piece of corn for the dairy, and the practice has recently been extended, so that most of our farmers are engaged in it, and they find a great benefit in it. They have the advantage of soil to aid them, and seldom fail in obtaining a good crop. Only the amount usually required to be fed is raised, and the stalks are considered an important part of the crop. Advantage, therefore, is taken to secure the fodder in the best condition, which is to cut it when the ear is glazed, but it is in stalks, cure it there, and then pass it through the husker, which fines it, and prepares it thus the better for food, so that all, or nearly all, will be eaten, and it is held, with a benefit equal to good hay—yet the best—early cut and well cured. It is usually fed late in the fall and the fore part of winter, though some extend it through the winter, where the fall is favorable for curing, and there is place to store it. This and clover hay, in many instances, are the main and sometimes the sole feed, leaving the timothy for market. What is lacking—and sometimes this is considerable when the hay has been damaged in harvesting, or the corn stalks by wet weather—is supplied by meal obtained from the crop. Thus, comparatively, a small piece of land will go far toward carrying the dairy through the winter, with corn left sometimes for market sufficient to pay expense of raising the crop. Usually no manure is applied, the soil being considered sufficient enrichment. The land, also, is benefited by working it, and the year following is sowed to a spring crop—barley or oats, oats mostly and again seeded down, being pretty sure of a good catch. In this way the land is kept clean and in good condition, yielding good crops of clover and grass, with increased thickness of sod to turn down for corn when the time arrives—the time varying—the corn with each return improving. It is an unassuming crop, with its circumscribed acreage, yet making itself felt in various ways, each year, and, in connection with pasturage, is slowly but surely restoring the land to its pristine state.—Co. Genl.

Hints About Work.

An account should be opened with every field upon the farm, and with every kind of stock kept, commencing with the first of the year. Each field should be numbered or named, and whatever labor, seed or manure goes into or upon that field, should be charged at fair prices, just as if it were sold to a neighbor. When the crop is sold or used, the proceeds should be credited to the field, just as if it had been received in payment from a neighbor. If some of it is fed to stock, the stock should be charged with the value, as if it had been bought for them, and the field credited with the amount. To commence the accounts, an inventory should be made, and the value of everything fairly estimated and put down. If any work has already been done upon a field, that should be charged to it. It may not be very easy at first, but very soon will be, and when once it has been begun it will be kept up. Do not mind some mistakes at first.

Feeding Stock.—Stock should be well fed at this season. Do not spare feed, but do not waste any. It is easier to keep flesh on an animal now than to put it on in March.

Buildings.—Perfect cleanliness should be the rule in all stables, pens and sheds. Filth is the most frequent cause of disease. Too much warmth is not healthful. Pure air, dry beds, and clean skins, will keep well-fed animals in sleek condition.

Paths and Roads.—Icy paths and roads are dangerous to man and beast. After every fall of snow the roads should be broken down by a snow-plow or a stone-boat, and the paths shoveled out or packed down in a similar manner. A heavy plank drawn along the paths will clean off or pack down the snow. Coal ashes or sand are the best material to scatter upon roads and paths when they become smooth and slippery. In the South, where mud prevails at this season, dry paths and drained yards will be a great addition to comfort.

Horses.—Work horses should be either sharp-shod or protected in some secure manner against slipping upon icy roads. Sharp calks are dangerous, and many horses are badly blemished by them. We have used the Goodenough shoe with a piece of rubber beneath it for this purpose. The rubber over-shoe is an excellent device. Either of these are effective preventives against bailing or slipping. We do not advise the use of sharp calks when these can be procured.

Cows.—In coming cows should be well cared for. Some linseed cake meal or bran in their feed will do no harm, but more exciting food should be avoided. A roomy stall or loose box should be provided in which the cow may remain at night without being tied. Milking cows will be benefited by a pailful of milk-warm water with two quarts of bran or middlings stirred in it twice a day. Cold water for drink will greatly reduce the quantity of milk.

Young Stock will need close attention to keep them thriving and free from vermin. A mixture of lard and kerosene oil rubbed along the backbone from head to tail will free them from lice. Young animals need better protection from cold than full grown ones, which have thicker hides, and are better furnished with fat as protection from the cold.

Warbles.—The great majority of cattle are infested with grubs of the ox bot fly. They are known as "warbles," and may be found hidden beneath the skin in lumps or swellings along the back on each side of the backbone. If these lumps are examined, a hole will be seen, and if the lump is squeezed from the bottom, a fat white grub may be forced out. These are the larvae of the bot-fly which trouble cattle so much in the summer time. If the grubs were squeezed out of their nests at this season and destroyed, the pest would soon become extinct.

Sheep should have plenty of exercise and fresh air. Above all things they should not be allowed to lie upon warm manure piles, which they will do if permitted. A pailful of boiling water should be put into the trough to take the chill off from the water. This is especially useful for in-lamb ewes, to which a chill from drinking ice cold water may be hurtful. In the Southern States, where sheep are running in the fields or woods, shelter from the rains should be provided. Where they are yarded, they should be kept dry. Dry feet are never troubled with the foot-rot.

Swine.—Pork is high and hogs are scarce. This has been the case for two years. For want of care, thousands of hogs have been lost in the Western States by various fatal diseases. Where they are well cared for, there is no cholera or other disease. In general disease is simply the result of the most inexcusable neglect or bad treatment. When well cared for, no stock pays better or increases faster than swine, and no other pays better for care in breeding, and well selecting breeding animals. At present prices pork pays.

Fowls.—A few early-laying hens that have been well fed will become broody about this time. It will not pay to allow them to "sit." The chicks cannot be raised with profit. Such hens should be given a few pills made of castile soap and sulphur, have no warm food for a few days, and be put into a shed where there is no place for them to make a nest. They will soon get over their incubative fever.—*American Agriculturist*.

The Grange was born of a good purpose. In the glory of its ritual is this self-evident, in that this ritual points first and last to the beauty, comfort and harmony of right living between men. Beyond the meeting of our material wants and putting them by, the Grange is there portrayed as a mother in wisdom, a teacher, guardian and bosom against the weakness and allurements of an unsettled world of people that surround her children.