Farm Prizes for 1890.

1. Prizes will be awarded by the Agriculture and Arts Association of Ontario for the best managed farms in Group No. 4, comprising the following Electoral Districts, with their various Township Societies, viz:—

(1.) Peel-1. Toronto; 2. Toronto Gore. (2.) Cardwell-3. Adjala; 4. Albion; 5. Caledon; 6. Tecumseh. (3.) York, E -7. Markham; 8. Scarboro'. (4.) York, N.—9. Georgina and N. Gwillimbury; 10. Gwillimbury, E.; 11. King; 12. Whitechurch. (5.) York, W.—13. Vaughan; 14. York. (6.) Simcoe, E.—15. Medonte; 16. Oro; 17. Tiny and Tay. (7.) Simcoe, S .-18. Essa; 19. Gwillimbury W. and Bradford; 20. Innisfil; 21. Tossorontio. (8) Simcoe, W.-22. Flos; 23. Nottawasaga; 24. Sunnidale; 25. Vespra. (9.) Algoma County only. (10.) Muskoka. (11.) Parry Sound. (12.) Ontario, N.-26. Brock; 27. Mara and Rama; 28. Reach, Scugog and Port Perry; 29. Scott; 30. Thorah . 31. Uxbridge. (13.) Ontario, S.—32. Pickering; 33. Whitby and E. Whitby. (14.) Durham, E.—34. Cavan; 35. Hope; 36. Manvers. (15.) Durham, W.-37. Cartwright; 38. Clarke; 39. Darlington.

2. Any farmer desiring to compete shall make his application in writing to the Secretary of the Agricultural Society of his Township on or before 1st May of each year, upon which said Secretary may call a meeting for the purpose of deciding which of the applicants shall be returned to this Association; but no Township Society shall return more than three competitors.

3. The full name and address of the selected applicants attested by the Secretary and President of the Agricultural Society, to be sent to the Secretary of this Association on or before the 15th May annually.

4. There shall be two judges appointed by this Association, to go together, from outside the District being examined, who shall be paid their actual travelling expenses. In cases of a dispute between the judges, the President of this Association shall be called upon to act as referee.

5. The judges shall keep a detail of marks awarded to each farm visited. They shall award to the best managed farm in each Township Society a bronze medal, where three farms have competed, and instead thereof to the best managed farm in the Electoral Division Society a silver medal, and to the best farm in the whole group a gold medal.

6. In addition to any other points that may be thought desirable by the judges, the following shall be taken into consideration in estimating what is "the best managed farm.":-(1.) The competing farm to be not less than one hundred acres, two-thirds of which must be under cultivation. (2.) The nature of the farming, whether mixed, dairy or any other mode, to be the most suitable under conditions affected by local circumstances. (3.) The proper position of the buildings in relation to the whole farm. (4.) The attention paid to the preservation of timber, and shelter by planting of trees. (5) The condition of any private roads. (6.) The character, sufficiency and condition of fences, and the manner in which the farm is subdivided into fields. (7.) Improvements by removal of obstacles to cultivation, including drainage. (8) General condition of buildings, including dwelling house, and their adaptability to the wants of the farm and family. (9.) The management, character,

suitability, condition and number of live stock kept. (10.) The number, condition and suitability of implements and machinery. (11.) State of the garden and orchard. (12.) Management of farm yard manure. (13.) The cultivation of crops to embrace manuring, clearing, produce per acre in relation to management, and character of soil and climate. (14.) General order, economy and water supply. (15) Cost of production and relative profits.

7. The examination by the judges to be not earlier than 25th May, and to be finished in September.

8. The two judges shall decide the Township and Electoral Division prizes by themselves, taking notes of the farm or farms for the gold medal for the group.

9. The report of the judges to be submitted to the Board, and forwarded to the Commissioner of Agriculture.

For further particulars address Mr. Henry Wade, Secretary Agriculture and Arts Association, Toronto.

The Ontario Mutual Live Stock Insurance Company.

We have received at this office a copy of the by-laws of the above company. The directorate is composed of the following prominent stock-breeders:—President, John McMillan, M. P., Constance; Vice-President, D. D. Wilson, Seaforth; Sec.-Treas., John Avery, Seaforth; Chief Inspector, D. McIntosh, V. S., Brucefield; Directors, A. Bishop, M. P. P., John Iddington, Stratford; Thos. Evans, St. Marys; A. Innis, Clinton; P. McGregor, Brucefield; W. D. Sorby, Guelph; Robt. Beith, Bowmanville; George Moore, Waterloo; Thos. Russell, Exeter; Thos. McLaughlin, Brussels.

The Company propose taking risks up to 50 per cent. value on all live stock, and in no case will their valuation exceed \$2,000 for high-class stallions and mares, \$500 on thoroughbred cattle, and \$80 each on the pure breeds of sheep. Insurance on ordinary farm stock limits horses at \$200, cattle at \$50, and sheep at \$7, for which the Company take premium notes at the following rates:-On high class stallions and mares, 15 per cent.; on thoroughbred cattle, sheep, fillies, colts, 12½ per cent.; on general farm stock and geldings, 10 per cent., and 20 per cent. of the premium notes collected in cash at the time of insurance, which is credited on the notes. The loss being mutual, this should place the premiums at a minimum, as death from animals employed in some of the most dangerous places, or loss otherwise than death is not recognized.

The Company has made the deposit with the Government up to the required amount laid down by the statute, and have secured their charter, but no policies will be issued until they have \$50,000 worth of risks on hand.

The object of the Company should be favorably received by the breeders of live stock all through the country, especially in the cases of high-priced stallions, which are often sold on time to men of small means, and a mutual insurance company that can be worked without heavy expenses is just what is required in these cases, as the purchaser then pays the premium leaving the policy in the hands of the seller, the Company carrying their part of the risk for both parties. For particulars address the Secretary at Seaforth, Out.

Duty on Wheat vs. Duty on Flour.

Sir .- I say, success to the FARMER'S ADVO-CATE and its wise and energetic proprietor. Every practical farmer, who reads your valuable monthly, will gain much useful information in these close times, although I am unable to agree with you every time. For example, in your last issue you favor an increase duty on flour. If I had a thousand votes I would vote against the increase. We are aware of the fact that millers have combined to close some mills, that those who run their mills may buy grain cheap and sell their product high enough to pay those millers who agree to keep their mills idle. I am satisfied that the Canadians would not receive any benefit from the increase duty on flour. There is a mill company in Woodstock, Ont., who hire men to wheel their oat dust from their mill to a safe distance and there burn it, in summer time, because the farmers are not willing to pay the millers their price for it.

CONSTANT READER, Hickson, Ont. As our readers can readily see, this is no political question, and, as we are under a protective tariff, it behooves each industrial department to look after their several interests. That the millers have a grievance in respect of the tariff on flour, in comparison with that on wheat, any one who will take the time to go into figures on this question will easily see. The Government estimate is that it requires 42 bush. of wheat to make one barrel of flour. The duty on wheat is 15c. per bush., on flour 50c. per barrel; therefore, the duty on 100,000 barrels of flour would be \$50,000, while on the 475,000 bush, of wheat required to manufacture that quantity of flour, there would be a duty of \$70,-250. According to the American Miller, in the ten months ending in Oct. 31, 1889, Canada imported, from the United States, 873,471 barrels of flour, of which 162,917 barrels was imported in October. If all the figures were to hand, no doubt, in the year 1889, our imports of flour would be a long way over 1,000,000 barrels. At the even 1,000,000 barrels, there would be a differential tariff of \$202,500 in favor of flour, which would go a long way towards paying more wages and keeping our mills and cooper shops employed, as well as protecting our farmers to the full 15c. bush.

Our lumbermen and fishermen would not then have the inferior grades of American flour palmed off on them, that they do at present, as the advance in the tariff asked would stop the importation of poor flour.

Our Canadian millers are complaining that they are losing trade, and that they should have more duty on flour, or that on wheat must be reduced. Now, we look at the question from the farmers standpoint. For example, a representative of the ADVOCATE saw tested and was shown the invoice of eight cars containing 5,081 bushels of 59-lb. Chicago wheat that was delivered to a miller in London, Ont., the middle of last month at 75c. per bushel, freight paid. This wheat in Toronto or London would be worth 83c. a bushel, a difference of 8c. per bushel; but having been brought on to be ground in bond does not come into competition with our wheat. If this present duty were removed the price of our wheat would of course be reduced to the level of the American article, and 75c. would be the price at that date. That wheat is cheap enough now every farmer will allow, but to reduce the present tariff on wheat would be suicidal to farming interests as they stand at this date, therefore we are of the opinion that the farmers of Canada should go hand-in-hand with the millers to obtain what is beneficial to both, as in this case, as well as others, the business of wheat growing and milling are very closely connected.