

Editor Farmer's Advocate.

Fire Insurance.

The encouragement you give to correspondents to write on any and every subject of interest to the farmer, induces me to offer some suggestions on the subject of "Fire Insurance."

The question whether the present mode of insuring in fire companies is or is not the best-suited and the least expensive that could be devised for the farming community, has of late been revolving in my mind, and although a new idea has not been shot forth with each revolution, yet an idea has come forth, which, I think, if properly cultivated, may grow to be of some value yet.

My attention has been directed to this subject by reading some of our Mutual Insurance Company's Reports, wherein I observed, in one case, at least, that the expenses of the office, including fees paid to agents, far exceeded the amount of the Co.'s losses. Hence, more than half of the money paid in by the insured was swallowed up in expenses, such as large salaries to secretaries, clerks, &c., as well as liberal fees and bonuses to agents. The fees paid to agents alone in this township during the last five years by the farming community, would pay twice the amount of the losses amongst that class during that period by fire. Saying nothing of the assessments levied and collected during the same time—and one postmaster out of nine in the township, asserts that the assessments, &c., remitted through his office annually, would more than pay the losses by fire in the whole township; and if a like amount has been remitted through each of the other offices—and we believe there has—then nine times as much has been levied and collected from the farmers of this township during the past five years as would pay their losses by fire, and twice as much paid to agents besides. Hence, we infer that this township has paid away eleven dollars for the boon of insurance, and got back one dollar.

Now, Mr. Editor, if our township is not an exceptional one in regard to fires—and I think it is not—and if our calculation thus made is not a crazy one, then it is high time that we should put our wits to work to see if some other method of insurance could not be invented and patented, that would be equally secure and at the same time, less expensive, and thus stop this draining away of our hard-earned money.

My own opinion is—and I give it free—that there is not a township west of Toronto that has not paid out for fire insurance during the last five years fully five times as much as would pay all its losses by fire, which have been paid by fire insurance companies. What we want, then, is to get insurance at its proper cost, and I now propose to show how this can be obtained.

My proposal is, that every township shall be an insurance society within itself. Our municipal councils now pay two-thirds of the losses on sheep killed by dogs. Why not in like manner pay two-thirds of the losses of its inhabitants by fire? The proposal may seem a wild one, but the more and carefully I investigate the subject, the more fully am I persuaded of its importance, and of its real advantage to the farming community.

I shall not at this time enter into all the minor details of the working of the proposed system, but will simply chalk out the outlines.

In the first place, the Municipal Council could, by enquiry and calculation, ascertain the average amount of the losses by fire during a period in the past, say of five years.—Then let the amount supposed to be necessary to pay the losses by fire during the incoming year, be levied and collected from the ratepayers in proportion to the value of their buildings, crops, stock, &c., (not the value of their farms). Then in case of loss by fire, let the owner of the buildings or property destroyed by fire notify the assessor, whose duty it would be to investigate the loss, and report to the next meeting of the Council, at which meeting the owner of the property could present his claims, and upon due proof of the value of the property destroyed being given in, and there being no doubt of the accidental nature of the fire, let the two-thirds of the loss be paid at once.

One of the most valuable features of this method of insurance is, that every ratepayer would be insured. In the present method of insurance, notwithstanding the large amount annually paid out for insurance, how many cases of fire do we see reported where there is "No Insurance?" It may be that the party neglected to insure; or it may be that his policy had just expired; or, if insured, it may turn out that an assessment was in arrear, or a note given for an assessment or cash premium was overdue; or it may be that he has made some

slight change in his premises, or rented it out without giving notice to the Company, and he loses his insurance; all of which technicalities would be obviated in the proposed plan, besides a clear saving to each municipality of three-fourths or four-fifths of the amount paid out annually in the present system of insurance, and lastly, get done with the torment of insurance agents, of which the country is literally full.

I have thus in a rough way sketched out the outlines of this "township plan of insurance," and may at some future time enter more fully into the particulars of the *modus operandi*, showing how villages situated in townships, and not incorporated, can be included in the arrangement, &c., &c. In the meantime I submit the subject to the readers of the Advocate as one worthy of their consideration, fully believing that upon careful investigation it will be admitted to be the cheapest, the safest, and the most commonsense yet adopted.

FARMER.

Wellesley, Jan. 16, 1870.

To our Wellesley Farmer we, on behalf of the farmers of Canada, tender our thanks to you for your highly valuable suggestions. Your plans you have brought forward deserve a patent or copyright, or some way of rewarding you. We have no doubt but they will save our friends many thousands of dollars annually as soon as they are put into operation, for such valuable suggestions should be rewarded in some way; but from our experience with all public bodies, we do not know of one that would vote you one cent, and we do not know in what way you could be paid in a pecuniary way. We have no doubt but your plans will be carried out. It is the duty of every County Councilman and member of Parliament to look after the interest of the farmers that they represent, and to discuss the plans at their next meeting. You should by all means have signed your full name, as it would give you the honor due to you, whereas by only signing Farmer, this paper in a great measure takes what is justly your due. We will be most happy to hear from you again upon this or any other subject.—ED.

From the Galaxy

A Happy Woman.

Her days are filled with homely tasks,
Her heart with love's content;
Whatever she has, she enjoys, nor asks
For what heaven hath not sent.

She looks out toward the purple hills
Through small-paned windows gray;
The sunshine ripples o'er the sills,
And the home-made carpet gay.

A soul serene, through clear mild eyes,
Her baby gazes forth;
His silence seems than speech more wise,
His smile a cherub's mirth.

She cares not many books to read,
But feeds on life instead;
And, trammelled by no formal creed,
Her heart inspires her head.

A homespun woof of noiseless deeds,
Her life makes little show;
Her words come hardly for her needs,
And ne'er like rivers flow.

And ne'er of duty doth she prate,
But straightway does the deed
Most needed, whether small or great,
Fulfilling thus Love's creed.

In babyhood among her toys,
She happy was for hours;
And now, amid her household joys
She builds enduring towers.

And now as then she giveth joy
To all who near her dwell,
And feel the restful harmony
Which from her soul doth well.

As from a brook in leafy dell,
Or bird upon its nest,
Or whatsoever at home doth dwell
On Nature's tranquil breast.

Editor Farmer's Advocate.

Farmer's Interests.

My Dear Mr. Weld,—I want to tell you a few things that I suppose you do not know, or if you do know, they do not seem to exert much influence over you. Many persons are much surprised at what they consider your strange proceedings. How you have clung, and still cling, to what many consider a hopeless task, viz., that of establishing an Agricultural Emporium for the Dominion of Canada. Do you know that by some, even, of our leading men, you are looked upon as a visionary and a monomaniac? Many treat your efforts to accomplish your purposes with a derisive sneer, and think you are not right in your upper story. Numbers of farmers have been prejudiced against you by those persons who treat every thing out of the old beaten path as chimerical, and something to be treated with ridicule and disdain; and in this way they endeavor to put down everything which does not accord with their own antiquated views and opinions. Now, sir, if you intend to succeed, you have to stem the current of prejudice, of ridicule, of self-interest, and of strong opposition arising from various sources, and from various causes. Are you prepared for all this? If so, why, go on, and spend your time, your money, (for I expect you have spent several thousands of dollars already) and your best energies, and see what it all will amount to. What have you received from our Government to assist you in your great and important undertaking? Have you received any assistance from the farmers of Canada? Have they been ready to take up your Emporium Notes? Or are you doing all you have done from your own resources? If so, you must be either a rich, or a far seeing, or a very unselfish man. And many are not even willing to give you credit for some of these qualities.

Now, my dear Mr. Weld, my object in writing in this way is not to discourage you, but to let you and others know what some cold, calculating, selfish men say of you and your undertaking. I want also to give you a word of encouragement, lest you should faint or grow weary amidst your many difficulties and discouragements.

I have watched with the most intense interest, the progress of your paper and Emporium. I have seen difficulties and darkness beset your path, and been gladdened to see that you never faltered, but steadily pursued your one great object. I believe your worst troubles are over, and that by persevering a little longer you will come off victorious.

The Advocate and Emporium must grow more and more into favor, as their use becomes more apparent. Surely we, as farmers, must sooner or later wake up to our interests, and find out who are our friends. I would here direct the attention of my brother farmers to the necessity of giving all the support in their power to the Emporium and the Advocate. Where is the farmer but has it in his power to assist you in your important undertaking? Every farmer in the Dominion can surely afford a dollar for one year's subscription to the Farmer's Advocate, especially as they would receive in one year more than tenfold the benefit of the outlay. Every intelligent farmer, at least, may see clearly the importance of supporting a paper which supports and advocates their interests, and gives all necessary information about the best seeds, plants, implements and animals, and how and where to obtain them, and also guards against humbugs; in fact, gives all the information they require on almost everything relating to Agricultural progress and success.

Let every one who now subscribes for the Farmer's Advocate make a simultaneous effort to double its subscription list, and make it a source of profit and pleasure, not only to the publisher, but to the subscriber also.

There are several other topics on which

I should like to speak, but I fear you will think I have said too much already.

Yours truly,

RICHARD SAUL.

Strathroy, Dec. 27, 1870.

For the Farmer's Advocate.

A Few Hints to Farmers, Gardeners and Amateurs.

The Gardener of the present day is not like the one of old, when the spade and blue apron were his appropriate devices. He must now have a thorough practical knowledge of the art, and must have also an intimate acquaintance with its sciences, —although we have many would be gardeners among us, as any person can testify by passing through the city and observing the slaughter in some streets of the beautiful Shade Trees. No man can store in his mind too much knowledge, and there are always some branches of information of more value than others. To the gardener there are none so important as Botany and Chemistry. For instance, the nature and quality of manures, and their adaptation. They consist of animal, vegetable and mineral. They assist the growth of plants by entering into their composition, and by absorbing and retaining moisture and the gases from the atmosphere. All animal and vegetable substances are excellent manures,—they chiefly contain carbon, hydrogen and oxygen. It would be of great benefit if every plant could be manured with its own leaves and prunings. I have read that those vines which were manured with their own leaves and prunings, and the skins of the pressed grapes, were found to yield the most abundant crops. Now here is a point. Sulphate of lime (gypsum) is a component of clover, lucerne, turnips—so that it may be applied to these crops in such soils as do not contain it. Bones are another very fine thing for certain crops, such as wheat, rye, barley, oats, peas, beans, potatoes, onions.—Common salt is a very fine thing, mixed with plaster or ashes, for strawberries, put on in the spring. I have seen heavy crops of grass got with the same. This answers best in a dry summer on clay soils. Ashes as a fertilizer has been found very beneficial upon all soils, but as a manure upon heavy soils are a decided mistake. Twenty to thirty pounds to thirty square yards is an average application, and cannot be put on too fresh. Coal ashes sprinkled half an inch deep on the surface over peas, will hasten the germination of the seed, and will keep the mice from them. Wood ashes, and ashes from garden weeds, are good for cabbages, potatoes and peas.—Turf ashes are very beneficial to grass, onions, carrots, potatoes and beets. Lime is valuable as a manure, for some one of its salts, enters into the composition of every vegetable, but it cannot be applied to all soils with advantage. I prefer to mix one bushel of salt to two of lime; this cannot be applied to the soil too fresh from the kiln.

H. WHITNALL.

Coloring Butter—Annotto.

As it is true that annotto is used for coloring butter to a considerable extent, allow me to inquire through your columns if some of your readers, who understand the process, will give a recipe, so that all may have the benefit of it.—A DAIRY WOMAN.

REMARKS.—Annotto is used quite successfully in coloring spring and winter butter, when, on account of the feed which the cows get, the butter naturally comes pale or white. The coloring is applied in two ways. One plan is to prepare the coloring material by melting down a small quantity of butter and coloring it with annotto, and putting it aside in a stone crock for use. Then at each churning a small quantity of this prepared butter is taken and worked carefully through the mass, thus coloring it the desired shade. This plan is the one usually employed in the Holstein dairies. We do not approve