A Certain Mindfulness.

A distinguishing characteristic of this and all other Christian lands is man's love of family and home, and his care for their welfare. But does it ever strike you that this praiseworthy solicitude, in its practical outcome, is often marred by a serious limitation?

Does it always go to the length, not only of suitably providing for the needs of those dependent on him down to the time of his decease, but for the trying period immediately following, as well?

For instance, to take your own case, have you made your will? Have you provided that, in the event of your being rendered by sudden illness or accident incapable of attending to business, your life and fire insurance policies will be kept in force by punctual payment of premiums?

These and some other matters in the same connection will surely bear a few minutes' consideration; and if you will permit the hints we venture to give regarding them to really come home to you, it may be that you will think it prudent and possibly even your duty, to act upon them. For it is very possible that, without any consciousness of being remiss in respect of these matters, some of them have escaped your attention.

Your will, for instance: Just one cogent reason, out of many, for making it is that, in the event of your dying without one, your widow, in order to obtain the legal right to administer your property, would have to ask friends to become sureties for her to the Surrogate Judge, or go to the expense of procuring the bond of a guaranty company, or, it may be, incur the expense of having a trust company administer the estate. All this may be avoided by a simple will and the appointment thereby of an executor. And it ought to be attended to now—not left until you become seriously ill. You might not then be able, either mentally or physically, to give it proper consideration. Nor ought it to be delayed in order that your affairs may be got into just the shape you would like to have them in for the purpose. That stage in your experience will possibly—even probably—be never reached. There is a superstition with some that to make one's will is to invite death. A most absurd notion! Logically, it ought rather to prolong life, seeing that it does away with one less cause for mental worry. While you are well, go to your solicitor, and have him prepare the document for you. His fee for an ordinary will should be $3 to $5. And it will be money well spent. If circumstances are such that you cannot readily obtain a lawyer's services, then attend to the matter yourself. Put down, in simple language, just as though you were writing or speaking to a friend, just how you wish your property to go and who to be executor. Do not attempt technical words or phrases. Mention in the document that it is your will; date it, and add your usual signature. When signing, have two witnesses present, and, while you are all together, have them sign opposite your signature, telling them, of course, that it is your will they are witnessing. Do not use for witnesses any persons who are intended to be benefited by the will. A will is specially desirable, and in most cases indispensable, where there are children, and where it would not be convenient that estate moneys should be tied up until they respectively attain the age of 21 years, but, on the contrary, could be utilized to much greater advantage for their suitable maintenance and education during their minority.

Reference has been made to life insurance and prevention of lapse of policy. In view of the fact that your executor is legally allowed a year in which to administer the estate and pay legacies, a convenient way of providing ready money for the use of your family is to have at least one policy—even if a small one—made payable direct to your wife, rather than to your executor. More convenient still is a bank deposit in the names of yourself and wife, jointly. While you both live, either could draw checks against it; and, upon the death of either, the survivor could continue to do so. Some such arrangement is important, for even if your widow or some other member of your family be your executor, some time must necessarily elapse before probate can be obtained, and with it the right to use cash or render your bank account available.

There are many matters that a prudent husband and father will attend to, have regard to the situation of his family upon his death, and, in order to their being spared perplexity, and perhaps disappointment.

Your wife, or some other member of your family, or your solicitor, ought to be kept informed—at least, in a general way—of your property, investments and business, and where the books and papers pertaining to same, and to your accounts generally, are to be found.

Destroy from time to time all papers that have ceased to be of use, and so save your executor time and trouble, and perhaps uncertainty, as to the seeming extent of your estate. But make a point of keeping in an alphabetically-arranged portfolio, or some other orderly manner, your receipts and returned cheques.

Always, you ought to keep an itemized inventory of your furniture and its value, and revise same from time to time, so that you or your family, in the event of fire, may have the necessary information for the insurance adjuster.

The object of this article has been served if we have induced you to think about the subject in a practical way. A little real consideration of your affairs, and the situation your family would be in regarding the same, in case your death should unexpectedly occur—say a week hence—will suggest to you, in addition to the foregoing, other matters that ought reasonably be attended to in the interest of those near and dear to you, and who are depending with fullest confidence upon your having your affairs in reasonably good order for the event that is bound to come some time, and may come any time. C. G. J.

Rural Mail Service.

In expectation of wisely-contemplated developments in the rural-mail delivery system of Canada, "Farmer's Advocate" readers will appreciate information regarding the manner of service that ought in due time to be afforded them. Something has been learned by experience already. We have, fortunately, also available, the results of 15 years' growth of rural delivery in the United States, under conditions very similar to our own, by which to profit. The general jurisdiction of the American service is from the Postal Department at Washington, under P. V. De Graw, Fourth Assistant Postmaster-General (Division of Rural Mails). A similar office, but under another name, is contemplated at Ottawa.

Having begun, the service is bound to grow. There will be no going back in Canada. The States started in 1897 with 82 routes and an expenditure of $14,840, which grew to 41,656 routes and an expenditure of $37,126,812 in 1911. Last year the maximum salary of rural carriers was increased from $900 to $1,000, graduated according to mileage, six miles and less than eight being $440, on up to twenty-four miles and more, $1,000. There was a net increase of 577 routes during the year, the petitions rejected being because of insufficient patronage and bad roads, chiefly. The total routes covered a total mileage of 1,007,772. By careful estimate, the weight of mail last year delivered on rural routes was 296,168,779 pounds, and collected 11,377,819 pounds. Out of the vast army of carriers employed during the year, only 222 were dismissed for cause. Six years' consistent and careful observation has convinced Mr. De Graw that the standard of examinations for rural carriers should be raised, in order to secure a higher class of employees, and that the salaries should be automatically increased 5 per cent. after five years' service, and 10 per cent. after ten years' service. It is also recommended that the yearly vacation period for carriers be extended from 15 to 30 days.

It is further advised, in the last report, a copy of which we have just received, that there be uniformity in boxes on "Rural" and "Star" routes, with accommodation for packages that may be carried by parcel post; suitable automatic arm attachments, posts of uniform size and painted white.

As officially defined, the general purpose of the U. S. rural delivery is to carry and collect mails on a fixed line of travel to and from people who would have to go a mile or more to a post office for their mails. Persons residing within the corporate limits of a city or town having a post office, or living within less than one-quarter of a mile of a post office in localities where no corporate limits exist, cannot be served by rural carrier except by specific order of the Department. An exception is made in case of persons outside of city or town delivery service limits, but living within the corporation. Routes are to be so arranged that the carrier will not be required to retrace or travel over the same road twice per day, and extensions are not made to accommodate patrons living reasonably near the road regularly travelled. Routes are established on petition; for a 24-mile route, six-times-a-week service, signed by 100 heads of families; shorter routes by a proportionate number. More than one family, but not more than five, may use the same box, provided signed written notice of agreement to that effect is filed with the postmaster at the distributing office. The use of locks is encouraged, but are not imperative. If they are used, the carrier must be furnished with keys. Patrons must bear the cost of boxes approved by Department, and placed by the roadside so that the carrier can have easy access without dismounting from his vehicle, and yet without obstructing traffic. When a proper petition is lodged for a delivery, a post-office inspector visits the locality and drives over the proposed route, making a sketch with report to the Fourth Assistant Postmaster-General, who takes action; and, if authorized, the Civil Service Commission establishes a list of persons eligible for the position of carrier. If roads are not kept in passable condition all the year round service may be withdrawn. Wherever practicable, it is desirable to establish the service from post offices located on or near a railroad having a good railway mail service.

Rural carriers are required to deliver to the box of a patron all mail addressed to his family, and collect all mail deposited in the box for despatch. They are not required to collect loose coins placed in the patrons' boxes for payment of postage, but will collect such coins when securely wrapped or placed in a coin-holding receptacle. Registered matter and pension letters, which must be delivered in person to the addressee, and special-delivery letters, the carrier is required to deliver in person at the patron's door, if within one-half mile of the route. Rural carriers are required to carry a sufficient supply of stamps, stamped envelopes, postal cards, and newspaper wrappers. They are empowered to receive matter for registration, giving proper receipt therefor, and to accept money for the purchase of money orders, for which receipts must be given to the patron. Rural carriers may carry packages of merchandise for hire, for and upon request of patrons, provided such matter is not mailable and its handling will not delay or in any manner interfere with the mail service. Carriers are not permitted to leave their routes while on duty to receive or deliver such merchandise. They are not permitted to receive orders or solicit business for any person, firm or corporation. The 1-cent rate on drop letters does not apply when such letters are collected or delivered by rural carriers. Drop letters so collected or delivered must be prepaid at the rate of 2 cents for each ounce or fraction thereof.

The United States rural-delivery system is costly, no doubt, the outlay for 1911 being, as stated, over $37,000,000, the postage collected amounting to nearly $7,570,000, the excess of cost being some $29,500,000, but the great value of the service to the citizens of the nation, chiefly the agricultural classes, is attested on every side. It is not necessary that it should be, directly, a paying branch of the postal service, but its revenues can be greatly increased, and the accommodation of farmers and business men vastly promoted by the establishment of rural parcel delivery, as yet unavailable because of the prohibitive U. S. rate of postage and weight limit on merchandise. That it cannot be very much longer delayed seems a foregone conclusion.

HORSES.

Remember, when breeding your mares this season, that the big type of drafter is the horse in demand. A small draft horse usually brings a correspondingly small price.

Over-exertion should be carefully avoided in the spring work. This is especially true of the newly-broken colt whose muscles are not sufficiently developed to put the same amount of stamina and endurance in him as we look for in the older animals.

Frequent short rests or breathing spells are much more beneficial to the horse during seeding than longer periods at greater intervals. Always allow the horses to face the breeze where possible, and while they rest hold the collar away from their hot shoulders for a few minutes, at the same time rubbing the shoulders with the hand. This cools the parts which come in contact with the collar, and the rubbing cleans away the sweat and gummy matter, going a long way toward preventing scalding and sore shoulders.

Present-day horse prices do not indicate over-production of suitable animals, neither do they point to waning of popularity or utility of this class of stock. Recently, at a sale in Oxford County, Ontario, draft teams sold for as high as $625. It is said that the United States is short of heavy-drafters, and that prices of from $200 to $500 each do not bring out enough animals to supply a growing demand. The Canadian West is ever in need of an increasing number. Carload after carload goes West every spring, until Eastern Canada finds herself none too well supplied with horses to work the land and supply city trade. Such conditions should prove a good incentive for horse-breeders, and every suitable farm mare should be mated with the best type of stallion in the district. It will be found far more profitable to breed the mares than to sell them for work in the cities. As soon as a mare enters upon city dray work, her chances of ever becoming a maternal value to her race are practically nil.