

**HAIL****HAIL****HAIL**

Loss Claims Paid Last Year - - - \$87,854.81  
 Loss Claims Paid Last Six Years - - - \$390,787.35

**RATES OF INSURANCE FOR 1910:**

From 20c. to 40c. per acre, according to number of times crop has been hailed  
 \$1,500,000 Insurance in force now. Assessable Revenue on same over \$70,000.00

**NO LIABILITIES**

FOR FURTHER INFORMATION SEE OUR AGENTS OR WRITE

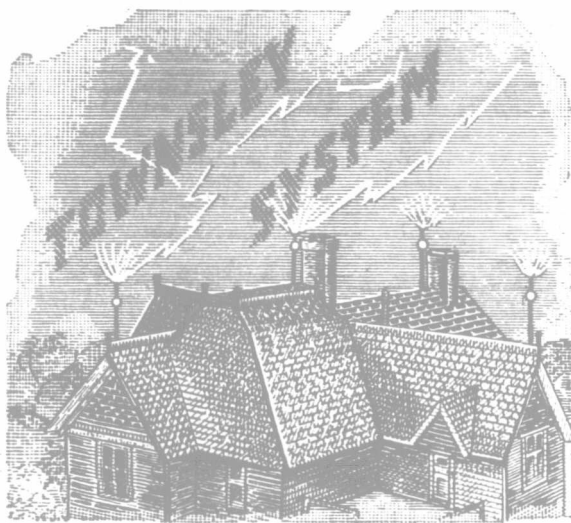
**The Manitoba Farmers' Mutual Hail Insurance Company**

W. C. GRAHAM, Manager  
 J. H. SCHULTZ, Field Manager

503 McIntyre Block, Winnipeg, Man.

P. O. BOX 1147

INSURANCE WRITTEN IN MANITOBA ONLY

**THE TOWNSLEY SYSTEM**

is the only system of Lightning Arresters manufactured in Western Canada, and the only system having the endorsement of the Mutual Farmers' Insurance Companies of Canada, and also of the Fire Commissioner.

Is your life and property worth protecting?

Write us to-day for FREE BOOKLET of information.

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199 MAIN ST. - WINNIPEG, MAN.

**Questions & Answers****GENERAL**

Questions of general interest to farmers are answered through our columns without charge to bona-fide subscribers. Details must be clearly stated as briefly as possible, only one side of the paper being written on. Full name and address of the enquirer must accompany each query as an evidence of good faith but not necessarily for publication. When a reply is required by mail one dollar (\$1.00) must be enclosed.

**JUDGMENT ON PROPERTY**

C bought one-quarter of land from A. The land is registered in the name of C and is subject to the following: Execution to G, mortgage to M, and payment to F. C claims that he will not pay these claims and that he will let the land foreclose. Have we the right to sue him for our claim if the land does not pay them or our mortgage, or could I remove my judgment on some of his property?—T. F. K.

Ans.—If you have a judgment it would be good against any property belonging to C, and you need not wait to make your money out of the land. You should consult a solicitor as to enforcing your claim.

**ALFALFA INOCULATION**

Give me information as to what is the best method of inoculating ground for alfalfa, and where can the material be procured?—A. B.

Ans.—As has been announced in several issues this spring the most satisfactory method of inoculating for alfalfa is to procure seed from a field in which alfalfa has been grown. Apply at the rate of 100 pounds per acre. The soil can be got at the experimental

farms at Brandon, Man.; Indian Head, Sask., or Lethbridge, Alta., the only cost being for freight. A culture put up in bottles also has been used. The Ontario Agricultural College, Guelph, supplied this in the past at a nominal charge of 25 cents. Full directions for use accompany every bottle.

**DISPOSING OF STUBBLE**

Which is it most profitable to burn stubble or turn it under with a plow?—L. C. N.

Ans.—Like many other questions this one must be qualified according to the nature of the soil. Generally speaking, the most profitable plan is to plow down all stubble, whether the plowing is done fall or spring. However, in cases where there is already an abundance of fibre or humus the plowing under of stubble might be objectionable. In loose soils, too, it is not advisable to turn under stubble in the spring. The ideal practice on the average soil is to plow down stubble in the fall.

**RAPE ON FALLOW**

I have about thirty acres summer-fallow not very bad with wild oats, but I would like to pasture it. What would be the best, rape or barley? When should I plow? How much per acre should I sow? Can I sow rape with a drill. I have sowed it broadcast in the Old Country. I was thinking about plowing two days at a time, harrowing as I go, and then sowing it so that it will not all come at once. —P. S.

Ans.—A late summer and fall pasture for cattle, sheep and hogs, rape is one of the best. It can be sown in drills or broadcast at the rate of four

to six pounds per acre. Some sow it with the grass seeder attachment; others close some of the holes in the grain box; others again mix it with ground barley while a few sow by hand. Experiments indicate heaviest cropping from drill sowing, but on summer-fallow about four or five pounds per acre broadcast with perhaps some barley or oats mixed should give excellent results, if the seed is put in when the soil is moist and in good condition.

**ENGINEERING BOOKS**

What books are suitable for giving a training in engineering to equip a person to operate a steam engine successfully, and to enable him to pass Alberta requirements for second-class engineers?—T. W. D.

Ans.—"Farm Engines and How to Run Them," by Stevenson, is one of the best books on this subject. It can be secured through THE FARMER'S ADVOCATE, for \$1.10, postage prepaid. You had better consult the Alberta department of agriculture, Edmonton, as to requirements of the engineers' certificate.

**PROTECTION FROM LIGHTNING**

Do lightning protectors on buildings really protect? Can one erect a cheap and efficient lightning protector himself? Would an iron post, say every hundred yards along a wire fence, run lightning to the ground and thus protect stock that might be near the fence during a storm?—J. H.

Ans.—Yes, lightning protectors properly put on are a protection against lightning damage. It is possible for a farmer to put up his own lightning rods.

Instead of an iron post every hundred yards along a wire fence it is better to place a ground wire. This wire would stand perpendicular from the top wire and extend into the soil to the moisture line or below. If it extends above the wire of the fence so much the better. This would serve as a fair protection to stock in the immediate vicinity of the fence. However, if they were a short distance away and on higher ground or under a tree they would still be in danger.

**ALFALFA CULTURE**

Do you know of any business handling alfalfa culture in liquid form for inoculation of seed?—R. K.

Ans.—We are not aware of any firm handling alfalfa culture in liquid form. The Agricultural College at Guelph, Ont., prepares a gelatinous culture in a bottle.

**SCHOOL LAND AT AUCTION**

What are the terms of school land, when buying it at an auction sale?—K. T.

Ans.—One-tenth down and the balance in nine equal annual instalments with interest at 5% per annum.

**HARRY LAUDER'S SONGS**

Where can I get Harry Lauder's songs and what is the price?—Reader.

Ans.—Almost any music store carries these songs. A book comprising eighteen of Lauder's songs sells at 35 cents. Songs on separate sheets cost 25 cents each.

**TESTING METALS**

Where can I get a few stones that are supposed to be mixed with metal examined and tested?—A. N.

Ans.—Send them to School of Mining, Kingston, Ont.

**LIABLE FOR FIRE DAMAGE**

A neighbor's hired man started a fire which got away, burned my haystack, stable and granary. The place is managed by a foreman, and he says he told the man not to put out any fire until they had plowed a guard. Have I a claim against his employer?—T. E.

Ans.—From this statement of the case it would seem that your neighbor is liable for the damage done.

**OUTSTANDING ACCOUNTS**

I have a number of accounts and notes standing in Manitoba. I gave them to a lawyer to collect last year, with instructions to sue and secure judgment and garnishee their grain at threshing time. I have not set cured any money from him yet. Can a person be sued and judgment secured; then a garnishee put in against his grain? How long does a judgment hold good in Manitoba? Is a note or an account outlawed in six years in Manitoba?—J. M.

Ans.—A writ of garnishment can only be issued where money is owing. If it is desired to secure grain it will be necessary to do so under an execution issued out of the court after a judgment has been obtained. A judgment will hold good in Manitoba for ten years from its date. A note or an account outlaws in six years in Manitoba, unless something is paid on account or an acknowledgment of the debt is given in writing.

**GOSSIP****AUCTION SALE OF HORSES**

On June 10, A. Layzell, auctioneer, will dispose of a number of horses weighing 1,100 to 1,500 pounds, at Gledor Ranch, some four miles east of Calgary. This sale has been advertised in these columns and it is intimated that a big percentage of the offering is made up of choice females.

Horses are in big demand all over Canada. Good prices are being paid. Those who want teams of good animals should attend this sale.

**NEW FEATURE AT CALGARY**

The acre yield competition at the Alberta Provincial Exhibition to be held at Calgary, June 30 to July 7, is a new idea for an exhibition. The following prizes are offered:

Winter						
Wheat	\$100	\$50	\$25	\$15	\$10	\$5
Spring						
Wheat	100	50	25	15	10	5