

# The Farming World

## And Canadian Farm and Home

VOL. XXV.

TORONTO, 15 MAY 1906.

No. 10.

### Farm Fire Insurance

**T**HE enormous losses which insurance companies have experienced in recent years owing to disastrous fires in several large cities, including the great San Francisco fire of recent date, makes it a question whether farm risks are any more hazardous than those in the city. Farm risks have always been looked upon as the most hazardous in existence and with most of the regular line insurance companies this class of risk is prohibited. But it is doubtful if the sum total of the losses from the burning of farm buildings in Canada during the past ten years would equal the losses which insurance companies had to pay because of the Toronto fire of a few years ago. Then, take the San Francisco losses. It would take many years of losses through farm risks, on the whole North American continent, to equal the tremendous sums which insurance companies will have to pay the fire sufferers of the city by the Golden Gate. Of course, the question of premium has to be considered, which would perhaps modify this statement somewhat.

But, be that as it may, the recent losses from large city fires puts the farm risk in a relatively better position than it was five or ten years ago. Even if we leave these big city losses out of consideration, the farm risk has improved in recent years. Many of the old ramshackle small farm outbuildings have been replaced by new, up-to-date bank barns of large dimensions. These have been built with a view to making the risk from fire as low as possible. In no case are these larger structures built nearer to the house than the insurance companies allow, and the risk from fire from that source has been reduced to a minimum. Then, the farm house of to-day is built on a more modern plan than formerly, and there are very few fires indeed that result from defective chimneys or stove pipes. A great many farm houses have furnaces, which lessen very materially the losses by fire. If the history of the losses on the farm from fires, either of houses or barns, in recent years, were known, it would be found that in nine cases out of ten they have been due to the ravages of lightning. Losses from this cause, however, are far more hazardous in the country than in the city, where effective systems of protection are installed.

The farm risk can be made less hazardous if every farmer would exercise more care in the erection of buildings and in carrying on the work

around them. Insurance managers often state that one of the chief reasons why farm risks are in the prohibited class is because of the carelessness of the farmer in the matter of chimneys and in taking the necessary precautions to protect his premises from fire. Farmers, as well as others who require insurance, should bear in mind that it is not the insurance company that fixes the rate, but that it is fixed largely by the general conditions surrounding the class of buildings to be insured. If a concerted effort were made by farmers to create better conditions, a better insurance rate could be secured and the prohibition taken off of farm risks by the regular line companies.

The bulk of the farm insurance in this country is carried by local companies controlled by the farmers themselves and operated on a mutual or co-operative basis, and this is, perhaps, the best kind of insurance for them to have, provided the local companies are properly managed. The farm risk, however, is a much better one than it was a few years back, a fact which the regular insurance concerns should ponder upon.

### Lessons From Crop Yields

Our English letter this issue will bear careful reading. Our correspondent gives some figures regarding the crop yields of the world that farmers should think about. The average yields per acre in the newer countries of the world do not begin to approach those of the older lands of Europe that have been tilled for centuries. The average yield of wheat per acre in Great Britain is over 30 bushels, while in many of the so-called wheat countries of America and Asia the average yield is only from 6 to 10 bushels per acre, or barely enough at present prices to pay for the cost of the labor necessary to harvest it.

What is the lesson? Why simply this: Farmers in this country, though we are pleased to say that Canada's yields are much higher than the low figures quoted above, should endeavor to apply some of the concentrated methods of the old lands in increasing and maintaining the fertility of the land. To go on continuously draining the land of its fertility year after year is a losing game and will eventually bring ruin to those who practice it. The profit from a crop is not governed altogether by the price received for it. The yield per acre counts for a good deal more than the price under ordinary conditions. A crop yielding 30 bushels per acre will give a greater return at 75c per bushel than

one yielding 10 bushels per acre at \$2.00 per bushel. And, what is more, a field that is in a state of fertility sufficient to yield 30 bushels of wheat per acre will, everything else being equal, be in a better condition to produce future crops than the field that only yielded 10 bushels per acre. This principle is exemplified every year in any locality in this country. It is the farmer who gets a big yield one year, who has the same thing repeated the second, third and future years. Unless soil conditions are changed for the better, the farm yielding a small return per acre will keep on doing so, and, what is more, the yield will gradually drop from even this low limit until it dwindles to almost nothing. There is a long stretch between the minimum and maximum possibilities of crop production.

### A Splendid Demand for Horses

The letter in this issue from Mr. C. R. Cottrelle on the outlook for horses in Western Canada should be full of encouragement for horse breeders in Ontario and Eastern Canada. Mr. Cottrelle has paid frequent visits to the West in recent years and speaks whereof he knows.

While the prospects for a market for horses in the West are undoubtedly bright at the present time, and while there has been an excellent demand for some years past for breeding stock, it is a question whether Eastern breeders have paid as much attention to that market as they should have done. During the past year, one or two large Ontario breeders and importers have opened branch establishments in the West with very beneficial results, while several more have made special efforts in other ways to push for business. Previous to that time, however, no very special effort had been made to secure the trade of the West, though any business that came from that source was well looked after by the Ontario breeder. The result was that this rich field was left largely to the Americans to exploit and that they did exploit it to the best of their ability, and not in every case to the advantage of the farmer of the West, the history of the past few years will show.

It may be that the Eastern breeder found a more profitable market at his own door and did not see the need of making any special effort to push his goods in the West. And to a very large extent this has been the case and is so at the present time. But it may not always be so and the Eastern breeder will be well advised,