

into bone, causing the visible enlargements. When a joint is involved, the cartilage covering the ends of the bones is destroyed, and this causes acute lameness. While it is doubtless possible for a ringbone to result from an external injury, as a kick, blow, etc., it is very seldom such occurs.

Symptoms.—In the majority of cases lameness is irregular, very acute occasionally, not well marked at times, and sometimes entirely absent in the early stages, but as the disease advances and the joint or joints become more thoroughly involved, lameness becomes permanent, and more or less acute. In cases where the coffin joint (which is situated within the hoof) is diseased, lameness is often apparent for considerable time before any enlargement can be noticed, as there is no visible enlargement until it extends up the pastern bone and shows above the hoof. Lameness from this cause is often hard to diagnose, as there is no visible cause; but the enlargement will soon become apparent, when the diagnosis can be confirmed.

The somewhat common idea that ringbone is due to the presence of some abnormal organ or object called "the feeder," and that the removal of this, by cutting into the fetlock pad and dissecting out a small quantity of fat or other tissue, is, of course, totally without foundation. Ringbone is purely a disease of bone; it originates in bone, and, while it involves and in many cases destroys other tissue, it is essentially a bone disease, and should be treated as such.

The inflammatory action continues, and the exudate thrown out becomes ossified (converted into bone). When the articular cartilage of a joint is involved, it becomes destroyed, and, as the process of ossification continues, the bones of the joint become united (this process is called ankylosis), and, of course, ceases to exist as a joint, the bones being united into one. When ankylosis has become complete, inflammation subsides and lameness ceases. There may be faulty action, owing to the stiff joint, but pain is no longer present, and the animal will go practically sound, notwithstanding the absence of the joint.

Treatment.—In treating a case of ringbone, the practitioner aims at curing the lameness only. He does not attempt to remove the enlargement. The enlargement is a growth of bone; the bone is diseased to its innermost parts, and a little consideration will convince an intelligent man that it is impossible to effect a removal of the enlargement. Treatment should be directed to the hastening on of the process of ankylosis, for, so long as this is not complete lameness will be shown. This is done by counter irritation, in the form of blisters or firing, which sets up a superficial irritation, increases the internal inflammation, and thereby hastens the subsidence of the same. In quite young animals repeated blisterings may effect a cure, but in the majority of cases it is better to fire and blister at once. This should be done by a veterinarian. It is often noticed that the patient will continue to go lame for considerable time, sometimes for eight or ten months, or even longer, after the operation, as the process mentioned is often slow. When a recovery has not taken place in ten to twelve months, it is well to fire again, and if this fails to effect a cure, we may decide that the case is incurable, and the only means of removing the lameness is by the operation of neurotomy, which consists in removing the nerve supply to the foot. This operation can be performed only by a veterinarian. It does not cure the disease, but cures the lameness by removing sensation. As the process of decay and repair goes on in the foot after the operation in just the same manner as before the operation, and the animal will not show any symptoms of pain, and hence is liable to become totally useless, from various causes, it is not considered wise to operate except in cases where the animal is practically useless from severe lameness. "WHIP."

#### CO-OPERATIVE HORSE INSURANCE.

Every season "The Farmer's Advocate" receives numerous requests for the address of a firm who will undertake to insure stallions. While there is an English company with a Canadian agency, which assumes such risks, it is by no means anxious to engage in the business, and declines to push it, in Canada, at least. The lack of any active private enterprise in this direction, suggests the question whether some co-operative scheme for horse insurance might not be devised. In Europe, it is said, associations for the mutual insurance of all kinds of live stock, on co-operative lines, are to be found, organized into federations, thereby strengthening themselves to meet an epidemic of disease in any particular locality. The principles on which such associations are conducted insure great economy, and thereby admit of very low premiums.

In a recent number of the Journal of the Board of Agriculture (British), we were interested to observe a rather full account of a co-operative insurance organization called the Newark Horsekeepers' Insurance Company, Limited, the nineteenth annual report of which had been recently issued. Established about 1840, this undertaking

was successfully carried on as a voluntary association until 1898, when it was reconstructed and incorporated.

The objects are set forth in the prospectus, as follows:

1. To provide veterinary attendance in all cases of illness to animals insured with the company within a radius of eight miles.

2. To pay to the insurers two-thirds of the market value of the animals insured, in case of death by accident or by natural causes.

The rates charged range as follows, according to a definite scale: 2s. 2d. per quarter for an animal valued at £7 10s., £5 payable at death; 5s. 9d. for one valued at £20, £13 6s. 8d. payable at death; 17s. 6d. for one valued at £60, £40 payable at death. For animals of greater value than £60, a special rate is quoted on application. These premiums entitle the insurer to free veterinary attendance and medicine, should such be required, during the period covered, and members are further entitled to the services and advice of the company's veterinary surgeon at a reduced fee of 5s. when purchasing a horse.

The first balance sheet issued, covering the period from 3rd March (the date of incorporation) to 31st December, 1898, shows that the enterprise began well under the new conditions, with a paid-up capital of £410 in £1 shares. The directors were able to write off £32 8s. 6d. from the promotion account, and, after paying over £83 10s. for losses incurred by members, in addition to management expenses, were in a position to declare a dividend of 6 per cent., a rate which has been consistently maintained ever since.

In 1900, a portion of the available balance and the reserve fund was credited to members in a further allotment of shares. In the following year the directors determined to make a final allotment of shares out of the balance of profit, in proportion to the amounts paid in by members, when, all members having a fractional part of £1

horses insured, £1 5s. from entrance and transfer fees, £4 7s. 6d. from sale of carcasses, and £19 19s. 5d. interest from deposit account. In addition to the sums distributed as interest on capital, and in payment of bonuses, £21 was paid in directors' fees, £22 12s. went to the secretary and collector, £2 2s. to the auditor, and £60 11s. 10d. to the veterinary surgeon.

Since the formation of the Association as a company, £41 19s. has been paid as income tax, which would have remained to augment profits had the members in 1898 registered under the Industrial and Provident Societies Act. An association so registered could have continued to increase its capital to any extent, and strengthened its position by placing the sums paid out as bonus to increase the members' share capital. The number of members now stands at 121, the market value of the horses insured at £3,505, and the claimable value at £2,336 15s. 4d.

## LIVE STOCK.

### NATIONAL LIVE-STOCK ASSOCIATION.

A meeting of the executive committee of the National Live-stock Association of Canada was called for November 7th, to make arrangements for another general meeting of the main organization, to be held in Ottawa, probably during February next. It was mainly through the instrumentality of this body that the present National Record system of Canada was promoted, and, while its control is not vested in this Association, but under a Board directly representing the various breed-record associations, there will doubtless be some review of or allusion made to the workings of the new system. The convention, which will be composed of representatives of the live-stock and other organizations in all the

different Provinces of Canada, will have to deal chiefly with other problems affecting the importation, export, transportation, inspection and quarantining of pure-bred and other stock.

Grievances from time to time crop up in connection with the administration of regulations for the preservation of the health of live stock, transportation charges, and the care of animals in transit over the railways. There is also the pressing need for a more rigid and uniform regulation regarding the registration certificates of breeding stock coming into the country duty-free, and for the general adoption by exhibition associations of the rule requiring all pure-bred stock competing for prizes to present certificates of registration in the National Records of Canada. It is, therefore, advisable that careful preparation should be made in all the Provinces, not only for the selection of clear-headed and representative delegates, but by careful collation of the facts bearing upon cases to the problems dealt with. A thorough consideration of some of these in advance will facilitate their adjustment upon a more satisfactory basis than when hastily improvised on the eve of a great gathering like the one to be called. If "The Farmer's Advocate" can be of assistance in the ventilation and solution of substantial grievances, our columns are open for that purpose.



Farm Pets.

Photo by R. R. Sallows.

to their credit, after allotment of share or shares, were entitled to either pay the difference to make up a full share, or have such fractional sum paid over to them. The paid-up capital thus rose to £647, at which it remains.

In 1902 the directors were able to pay a bonus of 10 per cent. to policy-holders, as a rebate on their premiums. This was repeated for 1903, and was increased to 20 per cent. for 1904 and 1905. At the close of last year, however, owing to the losses being the heaviest so far experienced, the bonus was reduced to 5 per cent.

The losses from year to year have been as follows:

	Average	
	Payments Made.	
	£	s. d.
1898.....Six .....	13	4 0
1899.....One .....	15	6 0
1900.....Five .....	10	0 0
1901.....Six .....	9	6 0
1902.....Six .....	10	3 0
1903.....Five .....	13	0 0
1904.....Four .....	9	5 0
1905.....Two .....	9	2 8
1906.....Seven .....	9	10 0

The balance sheet just issued shows: Assets—£697, cash on deposit in local bank; ditto, on current account, £121 6s. 1d. Liabilities—Capital, £647; reserve fund, £115. Profit and loss account, £56 6s. 1d. During the year £208 5s. 7d. was received in premiums on account of 183

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### A SATISFACTORY SHEEP-RACK.

Editor "The Farmer's Advocate":

I herewith send a sketch of a sheep-rack which I have used for years, and never found a better. Take two inch boards, 12 in. by 12 ft. long; nail them together to form a half square. Take two blocks, one for each end of rack. Put the boards on the blocks open side down, then lay a board 10 or 12 inches wide alongside the others, with a narrow strip nailed on the outside edges; then you have the bottom. Take a piece of board, put on a cross-piece in the form of a T. Cut a notch near the ends of cross-piece, about 1/4 inch deep and four inches wide, to keep the racks from sliding off. Then cut two notches five or six