

SIR,—In the December number of the *Advocate* I notice a remark about "Insurance for Farmers." I think it would be interesting to hear the views of some of the fraternity on the subject. I give my opinion, and shall be glad to see the following and other remarks appear in your pages. The idea of insurance—life, fire, live stock, &c.—is very plausible, but when closely investigated is found not to hold water. Want of security is where the leakage occurs, for mankind suspects mankind all the world over. If this were not so, why are bolts and bars, and strongly and skillfully constructed locks and safes made and sold. Moreover, all men are fallible and liable to err, and no body of men, however high their positions or respectable their characters, can offer the public, in the real sense of the term, as some, or rather all insurance companies profess to offer—"undoubted security!" Did not the shareholders and depositors of that most unfortunate concern, the City of Glasgow Bank, imagine and believe that they had "undoubted security" for their money, and that those in charge of it were high in position—which they were—and respectable in character—which they certainly were not. Want of business care, to speak mildly, has for years been undermining their bank, and yet none of the outside public suspected anything till the fearful crash came. In view of the seemingly sudden and the utter overthrow of such an institution as this bank, and the fact that similar failures have before occurred, it is, I think, a fair inference that others may again occur, and that, consequently, the guarantee of such companies cannot be looked upon as "undoubted security." At all events, it is plain that it would not be wise, as is sometimes done, to risk the wellbeing of a family on any such guarantee. Nor would it be wise for a man to imagine his property "undoubtedly secure," as far as pecuniary loss is concerned, because covered by an insurance policy. Of course, my arguments will tell as much against undeniable security of any kind as against the "undoubted security" so freely offered by the insurance companies. The point is, "What is the best plan for a man to guard himself or his dependents from pecuniary loss arising from depreciation or loss of property, or from his own death? Here, of course, opinions will differ. But I have no hesitation in saying that the exercise of due and constant care, and the periodical laying past of a certain portion of one's income to meet any untoward circumstances is the most satisfactory way. Some firms have pursued this course for years, and the result is that they have on hand a sum more than equal to meet any ordinary emergency, and equal to the amount of an insurance policy, to support which he might have paid away their money during all these years. When this course is adopted there is no danger of being told that "in justice to the other policyholders your claim cannot be recognized," &c., or that a "claim" will not meet prompt attention. In some rural parts the idea is that insurance and similar companies are got up by moneyed men in the cities simply to make money and to afford respectable employment to idle and needy sons and nephews, &c., and that, these excusable ends being attained, they are little short of swindlers. This may be an extreme view, but I am sure that were every farmer in the land to pursue the course recommended there would be much less need for such institutions, and that fewer lily-fingered, white-vested "young gentlemen" would find paying employment at the ledger. I am well aware that there are some laborious men at the head of some of these institutions—men who firmly believe in the thing, and who work hard for their companies. But, in view of their four or five thousand a year, they may well be expected to be laborious; and in view, also, of the immense pressure such an annual sum has on the minds of most men, their firm belief in the principle of insurance will not go far in creating a similar belief in the minds of others. Now, where do these four or five thousands, and other four or five thousands necessary to support an institution, come from? Why, from the savings of as hardworking but poorer men. In other words, these companies are mediums through which richer men prey upon poorer. If this be so, and if insurance be wanted, the self-insurance plan recommended will be found to give the greatest amount of security and satisfaction.

R. R.
Parry Sound District, Ont., Jan. 1879.

SIR,—Where is the best place to get a few black Spanish hens' eggs for hatching?
R. L. S.
Rama P. O., Ont.
[Address to G. Simpson, Falkland P. O.; or Wright & Butterfield, Sandwich.]

SIR,—I have lost a valuable young Shorthorn cow, Maggie 3rd (No. 64, vol. 4). When I noticed the cow sick I gave her one pound salts and a little sugar and ginger. After twenty-four hours, when the medicine did not operate, and the cow was, apparently, getting worse, I employed a veterinary surgeon, who said it was inflammation of the bowels. He gave the cow three half pints of linseed oil and some aconite, with instructions to repeat the aconite every six hours, and if this brought no relief in twelve hours to apply hot blankets over the back for half an hour. I did as directed, but the cow got much worse after the hot blankets were applied, and died in two hours' time after. When I first noticed the cow sick she refused to eat or drink anything. Her nose was very dry and cold from the first, and her body was much swollen, but she did not seem to suffer much pain. Please let me know what you think of the treatment given to the cow, or what are the best remedies to apply in such cases. I know of no cause for the cow's sickness. She calved some six weeks before, was let out to grass in the daytime, and stabled at night, fed hay night and morning, with mash of chopped peas and oats. You will oblige if you can give any information on the above.

W. B.
Otherly, Dec. 12, 1878.

[We think the treatment given by your veterinary surgeon was very good, so far as it went; still, in your case, I think there was more necessary than merely following up the physic with doses of aconite. The aconite was quite right if the circulation was impaired and the pulse quickened. You say that she was swollen or bloated, which would generate gas, more or less. I think, in this case, it would have been well for your veterinary surgeon to prescribe some of the carbonates, as carbonate of soda or carbonate of ammonia, to try to relieve the bloating. If this did not succeed, it might have been well to give some of the strong liquid ammonia, with some oil; and, in this case, it was quite necessary to give enemias (or injections) of warm water with a little soap rubbed into it, which would assist greatly in emptying the back part of the bowels, often relieving the bloating.]

SIR,—I am not a farmer, but I am a subscriber to the *Advocate* for two reasons; the first is I like the paper, and the second that I am seeking information.

I want to know if there is any place in Upper Canada where an opening presents itself for a first-class set of steam threshing machinery, to work for hire—to thresh by the bushel. The engine would be the best of its kind, and the machine similar to the one which took the first prize of £40 at the Royal Show, at Cardiff, England.

I am a threshing machine maker. I came to Canada on purpose to start one of these machines, which cannot be excelled for quantity or quality of work, and shall be glad to open a correspondence with any of your clients on the above subject. I would build the machine and straw elevator myself near where I proposed to make a start, and would run it myself. Would traction engines be allowed to run on public roads in this country.

G. W. M.
Sherbrooke, P. Q.

[There is no doubt but the implement you speak of is an excellent one, but you would find it difficult to introduce, as our implement manufacturers in Western Ontario immediately adopt every improvement, and construct such as are most suitable for our country. In some localities a traction engine might be used in summer, but many bridges are not strong enough for them. I would suggest that you should take a trip into the counties of Huron and Kent. Both the traction engine and thrasher might be as quickly introduced in these counties as any, large wheat crops being raised in both.]

SIR,—Two years ago I received four pounds of Champion Amber wheat from Pennsylvania, from which, last fall, I got 120 lbs., but should have had about half a bushel more, but the cattle and hogs got at it and damaged a quantity. No wheat turned out so well in this part of the country. I have sown the two bushels, and will report results again after harvest.

W. P., Hill's Green.

A. Galloway, Bensfort, would be happy to correspond with "Enquirer," in the *FARMERS' ADVOCATE* for December, concerning the transmission of hogs from Canada to Britain.

SIR,—Can you inform me through your December issue what are the principles for managing a creamery, and about what capital would be required to start one on a moderate scale? Can you direct me to any one now in operation, in order that I may correspond with them? I am a new subscriber to the *Advocate*, and, judging from the manner of answering correspondents, have reason to expect the desired information through its columns. A kind compliance will greatly oblige

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[In managing a creamery, the leading points are to secure pure air and to control its temperature as desired, to maintain perfect cleanliness, and to arrange for doing the work with the least possible labor. To this end the milk should be set in large vessels (vats like those for cheese making are best), which should be placed in a separate room and elevated enough to admit of operating the milk from them to the make vats. A large supply of cold, running water is a *sine qua non*. Creameries generally close about the 1st of November, and, of course, are not open now. The cost of fitting up and running a creamery is about twenty-five per cent. greater than a cheese factory of corresponding size. There is one in operation in Teeswater, in the County of Huron.]

N. P.—This got overlooked last month, for which please excuse.—L. B. A.

SIR,—Will you be kind enough to let me know through your paper what remedy I am to take to relieve a bull that is bloated. His appetite is good, drinks a good deal of water, chews his cud, tungs all right. I have made a band of hay with tar on it and put it into his mouth, but with no effect; and in feeding, I have tried wet feed with chop and bran, sometimes dry, cut turnips and hay. It does not make any difference what he gets. The bull is four years old, thoroughbred. I would like to fatten him, but I cannot the way he is now.

D. R., Waterloo, Ont.

[According to your description of the case, your bull may either be troubled with indigestion or with tumors on some part of the bowels.

It might be well to treat for indigestion. Give a dose of Epsom salts, $\frac{1}{2}$ lb.; caraway seeds, a tablespoonful, and a tablespoonful of ginger dissolved in a quart of warm water, once a week. Give a tablespoonful of salt in his feed every night. Feed him light for a week or two; give him bran and hay, but not roots.

If tumors are found on the bowels they are incurable.]

SIR,—I have a piece of rather sandy loam, gravel subsoil, in Clawson wheat. I wish to seed it down with clover and some other grass in spring (not timothy). What clover and grass will I sow? How to sow it? I wish to top-dress the wheat with artificial manure, what is the best? Nitrate of soda, I think, for wheat.

Have, also, a damp piece of pretty good lowland, not fit to cultivate till the middle or end of May. Last year's crop was part oats and part Hungarian. I wish to seed it permanently with redtop and Kentucky blue, but, as I should lose the crop this year, I should like to seed down with something, Query, what with? and what artificial to use, as my barnyard manure is needed for other purposes. What dealer in artificials do you recommend in Toronto? An answer in January number will oblige.

A. J. W., Lakefield, P. O.

[1. The grass seed to be sown with clover—Orchard grass (*Dactylus glomera*) and Kentucky blue grass, from three to six pounds of each grass per acre. Orchard grass, if sown alone, about 30 pounds would be needed.

2. As a top-dressing for the wheat you have sown, use nitrate of soda and superphosphate of lime, of each equal parts—say 100 pounds of each. For the lowland to be sown in May, would recommend oats. For lowland so wet that it cannot be thoroughly prepared early in the season, would not recommend barley. Artificial manures as above.

Dealers in artificial manures in Toronto, Peter Lamb & Co.]

SIR,—I have taken the *Advocate* for thirteen years. It was a very small thing at that time. It has increased in size and usefulness every year. I could not do without it now. It should be taken by every farmer.

R. Y.

Mayfield P. O., County of Peel.