

LAND at 50 cent  
quarter cash  
three annual  
interest at six per  
and this land right  
ness of Ontario, at  
year excellent most  
than one day's jou  
surely such land  
ing! We refer to  
farming land in  
to Ontario, and, i  
beginning. The in  
greater Ontario  
two years has been  
do not hear so muc  
migration into north  
ario, as we do abou  
of Canada, but her  
There are upward  
of greater Ontario  
people. The deep  
location near to  
good near-by mar  
paratively short ju  
penetration, and o  
make the fo  
been responsible fo  
most silent, march  
to this great land  
as a matter of  
May 2 is the fo  
of this country find  
a fair idea of the c  
tract of fertile farm  
consideration.

Rich, as it has been  
as estimated ar  
\$10,000 acres. A  
rich black soil lies  
awa, the under soil  
any clay, of great th  
ing from stiff clay  
The clay loam, howe  
out with the lighte  
in evidence.  
Several of the to  
"see" country now  
tions of older Ontar  
and prosperous are  
large measure due to  
of the Tomkinsham  
Ontario Railway, a  
ward to North Bay,  
ward to the junctio  
Trunk Pacific Rail  
eventually go to Hur  
railway is owned by  
vestment, and is a  
equipped one, with  
rolling stock.

MAKE CROPS AN  
The crops that are  
possible very much  
the older and better  
Ontario. Indeed, i  
with the exception  
more tender fruits, a  
in older Ontario may  
this greater Ontario,  
present conditions  
much more valuable  
industry, clover and  
special well, for t  
commonly three tons  
ready cash market is  
these commodities in  
mining camps. Whe  
may all be grown  
growing has not bec  
any large extent th  
remarkably well, as d  
feeding clovers and  
very well in older  
to need special soil

WHERE GARDEN C  
In the matter of g  
new land everywhere  
of the carrots, parsn  
and beets, all grow and  
well.

The best results in  
crops of course are no

## Good Points

about

## "Simplex" Link-Blade Cream Separators



The favorite everywhere it goes. Note its beauty and heavy compact construction, with low-down, handy supply can only 3 1/2 ft. from the floor.

"Simplex" Cream Separators are Easy Running. This is a big point to the man or woman who turns the machine. It makes the "Simplex" the only practical large capacity hand cream separator.

Simplicity is a leading feature of the "Simplex." Because of its simplicity it can scarcely get out of repair, and will last a lifetime.

The Bowl of the "Simplex" is Self-Balancing. It will always run steadily and skim perfectly, even under such handicaps as poor placing and a bowl slightly out of mechanical balance caused by damaging lack of care.

Ease of Cleaning is always to be considered. "Simplex" machines are popular with the women folks because they are so easily cleaned.

The new "Simplex" Separators have an Interchangeable Spindle Point. Should careless handling cause injury to the "Simplex" Spindle Point, a new point, with worn, at a cost of only \$1.25, can be put on in place of damaged point—thus saving great expense necessary for new bowl and spindle as required in other makes of cream separators.

Skims Catalogue Capacity under most adverse conditions. "Simplex" Separators always over-run their rated capacity when given ideal conditions.

Many other points, including the low down supply can, of the "Simplex" are explained in our free illustrated catalogue. WRITE FOR A COPY OF IT.

## D. Derbyshire & Co.

Head Office and Works: BROCKVILLE, ONT.

Branches: PETERBOROUGH, ONT. MONTREAL and QUEBEC, P. Q.

WE WANT AGENTS IN A FEW UNREPRESENTED DISTRICTS

## The Heaviest Purchasing Season of the Whole Year

This time to our farmers is the first two weeks in June when they know how the crops will be.

Crops are expected to be good this year. There will be heavy purchases made of farm machinery during June.

Be wise and get into Farm and Dairy's great Farm Machinery Number, out June 6th. Have our prosperous farmers make these heavy purchases from your line.

### Successful Mutual Fire Insurance

John N. Chute, Kings Co., N. S. While Mutual Fire Insurance is in limited use in the Dominion of Canada, its true value is not fully appreciated. We farmers as a class are slow to take advantage of any system that is in the general interest. We are isolated and it is difficult to unite in anything for the common good. In living by ourselves, we are too much inclined to live for ourselves, and to forget that we, as farmers, have interests in common. Cooperation is the coming boom for farmers. Let us take advantage of it in all departments of our business.

Fire insurance is an agreement between two parties by which one party agrees to take the risk of fire for a certain time, on a *caveat* property, for a stipulated amount, called the premium. When Joint Stock Companies take the risk, the premium must be large enough to pay all losses and working expenses, and to yield a dividend to the shareholders of the company. In Mutual Companies, losses and working expenses must be paid, but the dividend is saved, to the insurer.

WHERE THE MUTUAL IS BEST Actual experience has proved that both losses and working expenses are much less in Mutual Insurance Companies than in Joint Stock Companies. The losses are less, because the Mutual Company takes its risks over a small territory where the properties and owners are known to the management, and thus they get a better class of risks. The working expenses are less because they are usually able to secure some local man as manager, who is satisfied with a moderate salary; while the office equipment and rents are very moderate in comparison with the expensive equipments of the city offices. Thus, taking a general view of the matter, the insurance by Joint Stock Companies is extravagant and wasteful, as compared with Mutual Insurance.

The usual plan of Mutual Insurance is that each person joining, and insuring in the company gives a note, called a premium note, for an amount, usually about three per cent of the insurance. On this premium note he makes a cash payment of usually three-quarters per cent of the insurance. The premium note stands in place of the capital of the company and is liable to further assessment at any time when the company stands in need of funds in order to pay losses. Thus, a person taking \$1,000 insurance would give a note for \$30 and make a cash payment of \$7.50.

A SUCCESSFUL COMPANY Our company, the Kings Mutual Fire Insurance Company, was organized in 1904. It has taken a cash payment of three-quarters per cent of the insurance, and has, with this amount, paid all losses and working expenses and accumulated a cash sur-

plus of \$9,000. The premium receipts for the last year amounted to \$5,210.25 and interest to \$899.11. The expenditures were: Secretary's salary, \$366.80; directors' fees and mileage, \$92.25; losses, \$4,161.

The Secretary is paid a salary equal to ten per cent of the cash premium receipts. Directors are paid \$2 a day and travelling expenses. The directors meet half-yearly unless important business makes it necessary to call a special meeting. The executive committee consists of three directors, and this committee meets monthly to pass on applications, and consult with the secretary about other business. Books are very carefully reckoned and audited by competent men. The agents give a bond of one surety for \$500.

We do not consider we have had one loss since starting that has not been purely accidental. We now have \$1,255,964 in this Valley, which we believe is the largest amount held by any one company doing business in the Annapolis Valley. This system has proved very satisfactory to all who have been connected with it, and we can commend it with confidence to others.

### Paint Adds to Farm Values

A. Hector Cullen, Colchester Co., N. S. Twenty years ago it was the exception to find painted farm buildings in Nova Scotia, apart from the house. To-day it is the rule, in the more populous and better farmed districts. It is recognized by our best farmers that well-painted buildings are one of the best assets of a farm. It does not pay not to paint the barns and outbuildings.

I was driving through a section of the province not long ago with a man who was looking for a farm. He had not had much experience in farming. We visited several farms that I recommended to him, but they did not seem to catch his eye. We came to a farm where every building was painted, the fences in good repair, the machinery under cover. An air of neatness and prosperity pervaded the whole place. I knew that the land itself was not as good as many of the farms we had inspected. My friend was at once taken with the place and wanted to buy. So I would say to farmers, "Paint your buildings; it will make your farm look better than it really is; and if you wish to sell, there is no better way of effecting a sale."

Horse Breeding is the subject of a series of very interesting and valuable articles in the last annual report of the Secretary for Agriculture for Nova Scotia, just issued. Nova Scotia farmers should secure a copy of this bulletin by writing to the Provincial Department of Agriculture at Halifax.

In the Good Old Days

As We Have It Now

