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FALL the losses owners are liable to, none can be less prevented or modified in any manner whatsoever than loss by foaling. Notwithstanding the best care and attention, although a mare may have foaled many times successfully, she is always a cause of worry and anxiety to the owner through the fear of losing by death the often very high cash value of the Beast, not to mention service fee, care and expenses incurred for no avail. Why risk such loss when a payment of a few dollars in premiums would cover you should it happen. Reduce the amount of the RISK by insuring, only risking thereby the loss of the Premium if the mare foals allright. We issue 30 days, 6 months and 12 months policies with or without cover on foal.

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As I am feeding no steers this winter I have filled my stables with imported filles, selected personally in Scotland; many in foal to such sires as Hiawatha, Sir Huss, King's Champion, Sir Rudolph, etc. Fourteen have been soud, eighteen of the best as still on hand—the selections being made more on account of price than superiority. The buying elsewhere. Inspection invited.

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They have arrived—my third importation for 1912, stallions and filles. I have now the biggest selection in Canada, and a few toppers in stallions. High-class breeding and high-class quality and low prices.

Percheron, Belgian and Shire Stallions—Imported and home-bred. Three to four years old, maturing 1,800 to 2,400 lbs. No finer lot in America. Prices and terms reasonable. Barns in city. LEW W. COCHRAN, Office, 205 Ben Hur Bldg., Crawfordsville, Ind.

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G.T.R. and C.P.R., Electric cars. J. M. GARDHOUSE, Weston, Ont. Mount Victoria Clydes & Hackneys When in want of a high-class Clydes dale stallion or filly, or something that has won and can win again in Hackney stallions or fillies, visit our barns at Hudson Heights, Que. T. B. MACAULAY, Proprietor. E. WATSON, Manager, Hudson Heights, Que.

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Stallions and fillies of either breed. Over forty head to select from. Draft horses in Come and see them. Terms and prices. and prices T. D. ELLIOTT & SON, BOLTON, ONTARIO.

IMP. CLYDESDALE STALLIONS AND FILLIES just landed. Size and quality and breeding unsurpassed. Come and see them. Prices away down. Terms to suit buyer. W. B. ANNETT, ALVINSTON, ONT. Farm situated five miles from Watford, Ont., G. T. R. station, and four miles from Alvinsron. G. T. R. and M. C. R

For sale. Regal Grand Duke [13946], foaled June 2nd. 1911; color, bay; face and feet, with right quality and action. Sire King's Friendship, Imp. (14724), Dam May Anderson [5261]. Will be sold right.

QUALITY AND SIZE IN For the best the breed produces in the combination of size, character, quality, breeding and action, see my 1912 importation of Clyde Stallions and Fillies. Prices and terms unequaled.

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Locust Hill, C. P. R.

L. D. 'Phone

#### Questions and Answers. Miscellaneous.

A Farm Crossing.

A has a piece of land to which he crosses B's farm to save a long walk

- 1. Can A claim a right-of-way after a certain number of years?
- 2. If so, in how many years? 3. How can B prevent him? Ontario.

Ans.-1. It is possible.

2. Twenty years.

3. By treating him as a trespasser and forbidding his further crossing-following it up by prosecution if necessary. Or by having an agreement with him in writing, making it clear that his privilege of using the way across the farm is not to ripen into an easement. An acknowledgment from him in writing that he is a mere licensee in respect of such way, would be effectual, and probably the most suitable thing. It ought also to provide that he will desist from crossing A's farm upon being notified by B to do so.

#### Litigation Over Land.

I have lived on an acre of land for over twenty-three years. It was given to me, but I never got any writings. I built a house and barn on it, drained it, and planted out an orchard and small fruit. Seven years after I came on the place, the parties who gave me the land went to law to put me off, without paying me for what I had done. The case was thrown out of court, with costs on plaintiffs. The lawyers fixed the case up to suit themselves, and claimed that was appealed and sent down to Toronto, and the costs divided. My lawyer's bill was seventy-five dollars, and the plaintiffs had three hundred and sixty-five dollars to pay, and they made out a judgment against me restraining me from doing any more improvements on the place. My lawyers made me believe that the place was mine, and got me to give them a mortgage on it for seventy-five dollars, to be paid in three yearly payments. That was in the year 1897, and I have paid the taxes since I have been here. I paid interest on the mortgage one or one and a half years, and quit paying to see if they would anything, or to see if it was any good. They have not done anything yet. My lawyer

thinks the mortgage is outlawed.

1. Can I get a quit-claim deed?

- 2. Where would I have to send to get
- 3. Do you think that the mortgage is 4. What would I have to do to get
- the deed of this acre? SUBSCRIBER.

Ans.-1 and 2. Probably not.

3. No.

4. It is highly improbable that you are in a position to obtain a deed. You might by an action in the proper court in that behalf secure a declaration of title; but such proceeding would be very costly, and, perhaps, on other accounts, inadvisable. It may be that the judgment that appears to have been rendered in the litigation you refer to, and is likely on record, in respect of the land is practically sufficient for your pur-

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