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We guarantee that every solvenizer in this issue is reliable. We are able to de this because the advertising columns of Farm and Daily are as carefully edited as the reading columns, and decause to stretch tiers. Should any advertise need addishensely with you as one of our paid-in-advance advertiers, such transaction accurs within one ment from date of this base, that it is expected to as within a week stated, it is a condition of this contract that is writing a divertiser you state. "It saw your advertise." Roques shall not ply their trade at the expense of the contract that is writing to advertise the contract that is writing to advertise the contract that is writing to advertise the contract that is writing that the contract that is writing the contract that is writing the contract that is writing that the contract that is not that the contract that is not that the contract that is not that the contract that

The Rural Publishing Company, Ltd. PETERBORO, ONT.

"Read not to contradict and to confute, nor to believe and take for granted, but to weigh and con-sider."—Bacon.

The Horse-Hoed Garden

ARDENS are capable of classification into two main divisions, hand-hoed and horse hoed. The former variety grace thousands of city back yards. They afford pleasant diversion to office and factory employees and load city tables in humble homes with good things that would not otherwise be there.

But there is little room for the hand-hoed garden on the farm. Gardening to the farmer is not a diversion, and the garden should be planned so that the horse can do the work. This means a garden of considerable size and laid out in long rows. In it will be found as wide a variety of vegetables as it is possible to collect from a seed catalogue. There will also be small and bush f. aits and, if the value of the product were kept track of, the total sum would be wonderfully satisfactory. A city friend of ours with a garden forty-five by fifty feet kept careful account of the value of its products last year, and the total was between forty and fifty dollars. We with our big, healthy country appetites should find the garden proportionately more valuable. Why not make 1916 a record season in the garden line? There is lots of room for such improvement in farm gardens. We ourselves have not noticed that good gardens were so common as to become m

The Regulation of Fraternal Insurance

HE request of some twenty to thirty fraternal societies to have a bill put through the Ontario Legislature, putting fraternal insurance on an actuarial basis and submitting it to Government inspec tion is a reassuring indication that some of the societies at least are anxious to prevent a recurrence of the difficulties that some such societies have encountered during the last few years. Farmers will welcome any measure by

which the business of life insurance, which so intimately affects so many of them, will be put on the soundest possible business footing. Government regulation has any place in human affairs, it should be in connection with institutions by which men seek to provide for the mem bers of their families, in case they should be taken away from them.

Many of our older farmers, men who have done so much in the opening up and development of Canada, are now suffering from the effects of the unbusinesslike methods of some of our fraternal insurance societies. Only recently a case came to our notice of a farmer who had taken out a thousand dollars of insurance some twenty-five years ago in one of these societies. His payments for some years amounted to sixteen dollars per annum. By the time he had reached 65 years of age, however, it was becoming apparent that all was not well with the company to which he had entrusted so much of his savings. The rates were increased until they amounted to thirty-six dollars a year. He is now an old man, and the payment of such an annual amount is no longer possible, with the result that he has had to comply with a provision by which he can draw out what he has paid in, so that instead of a thousand dollars, which he confidently expected for so many years to leave to his dependents, he will only have some three or four hundred.

Another case of which we have been informed is that of a man and wife, who each insured in a certain company in the other's favor. They owned their little home, and felt that so long as they were spared to each other they would be able, by frugal living, to make ends meet. They realized, however, that as soon as the home was broken up by the death of one, it would not be so easy for the other to get along. By taking out the insurance they felt they had provided for the declining years of the one of them which was spared the longest. For over 30 years they kept their premiums paid up, then the inevitable raise in the rates was made, and they found it absolutely impossible to continue to pay them. The old man has now gone to his reward, and his aged wife has been left dependent on the charity of the neighborhood. Incidents such as these make the actions of some of our fraternal insurance societies look like flagrant breaches of confidence

To prevent the repetition of such occurrences. which amount to little less than a tragedy in the lives of those affected, the whole business of life insurance should be placed upon the soundest possible basis. Recent experience has shown that this important work cannot be left altogether in the hands of the officials of insurance companies. The strictest Government regulations should be enforced, and it should be made impossible for any company to attract members by offering low rates of insurance, when on the evidence of our best insurance experts such rates cannot be maintained. Years later, when such members become old, and their earning powers have decreased, they would not then have to face the payment of increased premiums or be forced to drop their insurance. Nothing is settled until it is settled right, and the agitation for the putting of all insurance business on an actuary basis will keep on until that result is accomplished.

Have you ordered your farm and garden seeds yet? Get in before the rush.

Avoid constipation in cows at calving time, Plenty of roots and elimination of heating grains from the ration will keep the cow in excellent condition.

The increased tariff on apples, it is said, will increase the price of Ontario's apples. Just how a protected home market can increase the price of a farm product of which there is a large, exportable surplus, passes our comprehension.

Educational Features of Sale

ERY auction sale of pure bred dairy stock is a valuable dairy demonstration. As the animals are led out one by one, as their merits and breeding are announced and subjected to the criticism of the ringside, and as the bidders contend with one another for the possession of the animals, the novice in breeding has a splendid opportunity to become acquainted with the technicalities of the business. By being observant he has an opportunity for training his eye and becoming a better judge. By referring to his catalogue as the animals are sold, he has an opportunity to become familiar with the records, the families and the outstanding individuals of the breed. In watching the bidding and observing the prices that are put on the animals. he becomes familiar with the values of such animals as estimated by those best qualified to judge, and finally by mixing with the breeders, he is sure to absorb some of the enthusiasm that adds so much zest to the work of the dairyman and breeder

At this time of the year, when sales of pure bred stock are being held every week, the opportunity is brought to hundreds of our readers to profit thereby. Such an opportunity should not be wasted, especially by the younger farmers. To the observant one, an auction sale of good stock is in reality a short course in which enough instruction is condensed into one afternoon's work to materially assist any young farmer in becoming more familiar with the best that live stock breeding has to offer.

Progressive Manitoba

HERE is an old proverb which says that "a new broom sweeps clean," and which can be very properly applied to Manitoba's new Legislature. After the rather slovenly house keeping of the late Government, there was considerable cleaning up to be done, but the new Government, backed by the earnest desire of the people of the Province for a large amount of progressive legislation, went to work with a will with the result that Manitoba can now be said to have again restored her house to order. The recent session, lasting from January 6 to March 10, was characterized by the carrying out of a record program of progressive legislation. The Grain Growers' Guide, Winnipeg, sums the work of the session up as follows:

"The women were enfranchised. The Macdonald Temperance Act was passed and endorsed at the referendum on March 13. Direct legislation was incorporated into the statutes. A Compulsory Education Act became law and the bilingual clauses were expunged from the School The Caldwell amendments were repealed. Much labor legislation was enacted, including a new Workmen's Compensation Act, new regulations governing employment in shops and factories and a Fair Wage Act. Authority was given to the Government to sell cattle on easy terms to needy settlers, and a Mother's Pension Act received the royal assent."

The passing of such an amount of progressive legislation in one session shows what rapid strides can be made when the political atmosphere is cleared, and instead of throwing dust in the electors' eyes, the legislators get down to the business of enacting the will of the people. Men of all party affiliations now agree that only a year ago Manitoba was one of the least progressive Provinces. At one bound, however, she has taken a foremost place among the Provinces in this regard.

Production and thrift—these are the factors that have bought and paid for thousands of Canadian farm homes. There is a call for even greater effort in this year of war, and Canadian farmers will do their part.

United Farme Gr

April 20, 1916

O NE of the ings the difference in Limited, have have organized, of the Company and 12. The fine sented showed t months of Febru considerably in e \$37,020 for March to \$55,00 last year. Owing later in opening the sales in Janu not as large as However, the tot three months of t \$107,143, as again the same period an increase for \$19,033. In this are more nearly than they were a as the feed shorts a great demand year the demand comparatively ligh Another report

which cannot be z ments had been co to the Grain Grow of Winnipeg, of a supples here in (amount to at leas sibly twice that 4 alone. This coope East and the Wes one of the great wth the developm

The drectors rec a special committee sident John Pritcha Beck, South Cayuga of Farm and Dairy appointed by the last annual meetin to devise methods work of the compa its usefulness. This in a report which tically in full. The gaged a business consultation with t ager and accountant which will ensure if fice records being i hereafter that will of in use in the most a houses of the count enable the director times practically ev company's business the sales in each conformation has been tofore, but hereafter able in a more conv

It was decided h matters affecting the company will be de executive committee approval of the bout that the details out of these policies the management. The mittee of the compar President Pritchard W. C. Gurney of Pari Barrie, managing dire and Secretary J. J. M

and secretary J. J. M. Replies received by mittee from some 85 the province, showed were well pleased with the plant received T. Some complaints we repard to a few lines are given attention by The directors decide.