

THE FARM.

A Reply on Insurance and Farm Finance.

Editor "The Farmer's Advocate":

It is not my intention, nor is it your desire, that there shall be a lengthened controversy on the points mentioned in my former letter on the Rural Problem. However, I should like to make a few observations on the letter of "Veritas," which appears in your issue of Nov. 5th. The Latin word veritas means truth. We are always pleased to meet a man who has dipped in "The Spartan Soup of Truth," but our friend reminds me of the story of the skunk. He went for a walk one day and wandered into a woodchuck's den at dinner time. The woodchuck was busy at a dinner of fresh clover plants gathered that morning in a farmer's field. "How-do-you-do, brother woodchuck!" says the skunk. The woodchuck eyed his visitor suspiciously, but said nothing. "Don't you know me?" "Why, I'm your long-lost brother!" "Don't you remember the day we went out for a walk, and a dog chased us? I ran in one direction; you in the other. The dog took after me, and I ran, and ran, and ran, until when nearly exhausted, I found a hole and then fainted. When I came to, I found I had lost a good deal of my round fat form, and some of my hair had turned white. But I'm your brother!" The woodchuck sniffed and sniffed again the air of his den. The skunk meanwhile nibbled at the clover which the woodchuck had collected. Finally the woodchuck said,—"You look something like a woodchuck; you walk like a woodchuck; you talk like one, you eat like one, but I'll be darned if you 'smell' like a woodchuck." So, "Veritas," and truth.

In the first place, we were not discussing the value of Life Insurance as a means of protection for a man's family, but we were considering it as a source of ready cash for emergency needs on the farm, therefore, the diatribe in "Veritas," second paragraph has no bearing whatever on the point under discussion.

The word "endowment" was used in its general meaning and not in a technical sense. The writer has had experience with four life insurance companies, amounting in the aggregate to \$10,000 insurance—not large, but enough to give a person a fair amount of experience. Farmers are a practical people. They find that an ounce of experience is worth a pound of bluff.

The fact that legislation was found necessary to prohibit the "estimate" evil in life insurance is sufficient proof of our statements under this head. Things have usually got to a pretty bad pass in this country when legislators intervene on financial matters.

The gratuitous insult about "his anticipated steal," needs no further comment than this: the thief was the Agent who induced him to take out the policy; and further, the thieving was sanctioned at the Head Office of the Company. The party insured knew no more about Life Insurance than a babe, at the time the policy was taken. No wonder legislation was necessary to prevent this form of highway robbery of innocent persons.

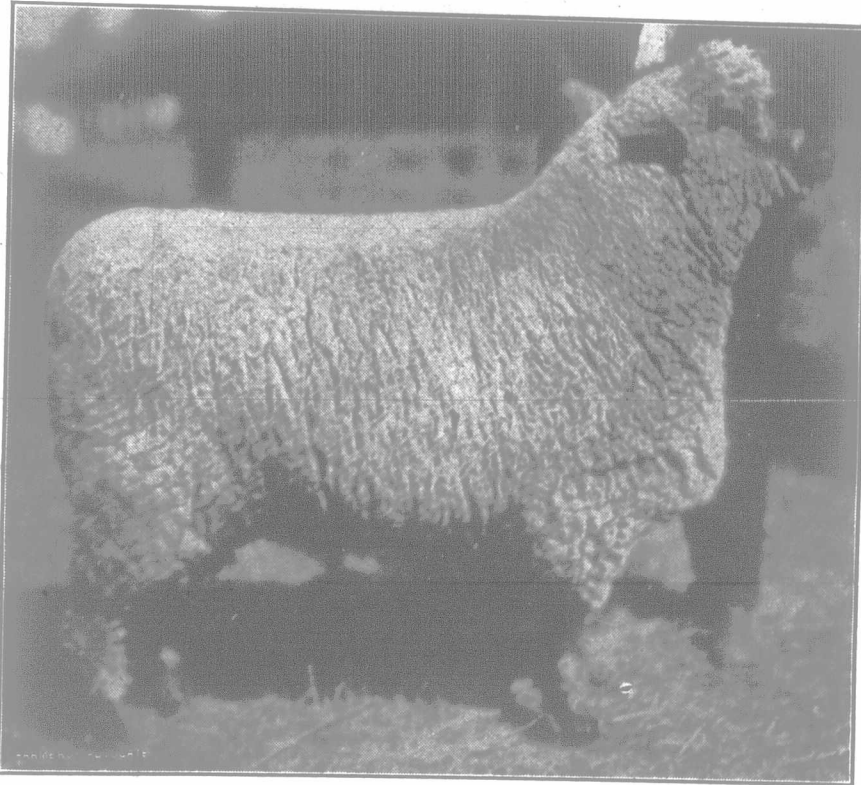
Regarding interest on loans, the paragraph confirms what we said—little or no advantage to the holder of a policy.

We shall conclude this discussion, so far as Life Insurance bears on the subject, by relating one of Lincoln's stories, which illustrates the position of some farmers at the present time: An elderly lady was driving down a very steep hill, when suddenly the horse started to run away, the harness broke, and she was thrown out of the rig. Fortunately she was not seriously hurt. Relating her experience afterwards, she said, "I trusted in the Lord until the bridle broke and then I didn't know what on earth to do."

WOOD B. FARMER.

Precautions Against Foot and Mouth Disease.

From the Acting Veterinary Director General, Dr. George Hilton, "The Farmer's Advocate" recently received the following communication, re the foot and mouth outbreak in the United States and the danger to Canada.



Oxford Yearling Ewe.

Champion at Toronto and London, 1914. Owned by Peter Arkell & Sons, Teeswater, Ontario.

"Very strict precautions have been taken by this Department in an endeavor to protect Canadian live stock from possible infection from the United States. Additional men have been placed at proper points along the boundary to watch any traffic which may be going on.

The following order from the Agricultural Department at Ottawa prohibits the transit of animals mentioned therein, and also animal products and fodder.

"Under the provisions of The Animal Contagious Diseases Act, for the period of six months from the date hereof, the importation or introduction into Canada of cattle, sheep, swine or goats or of the flesh, hides, hoofs, horns or other parts of such animals, (with the exception of cured meats, lard and tallow), or of hay, straw, fodder or manure, from the United States of America, is prohibited."

There passed away in Winnipeg, on Sunday, Nov. 8th, that well-known and highly successful Shorthorn breeder and exhibitor, James Yule. Mr. Yule had been in failing health for some time but his end was rather sudden. No man was better-known in Western live stock circles, and as a fitter and exhibitor of Shorthorns he was second to none.

the Mains of Sanquhar sale near to Torres. The Messrs. Law hold three farms in that neighborhood, and the four brothers are famous stockmen. They know how to take care of stock. The byre full of two-year-old heifers from the different herds was a sight worth going far to see. Here again it was pedigree and not merit which made the big prices. Some of the cattle of unrecognized tribes were fully as meritorious as those belonging to the fashionable tribes, and two or three of those belonging to these tribes were not in any way distinguished for merit, yet prices went by families and not by merit. Fifty-nine head made an average of £68 apiece; a figure not at all to be despised. The highest price was 320 guineas paid by the Edgcote Shorthorn Co., (Ltd.), Banbury, Oxon, for a two-year-old heifer of the Clipper family. She was finished to perfection. The families in keenest demand are the Clippers, Princess Royal's, Augusta's Orange Blossom's, Missie's, and Goldie's. A fortnight later the Edgcote Company themselves had a sale at Banbury, and the northern men turned out in force. The offering consisted of 39 bull calves from Edgcote, and 26 heifers from Leopold de Rothschild's herd at Ascott, in the same valley, although in a different county. The sale happened most unluckily. On the previous Monday (it was held on Wednesday) the foot and mouth outbreak already referred to had been confirmed. Still there was a good local demand. Thirty-nine bull calves averaging £81 9s. 4d., the highest price being 260 guineas paid by the noted breeder, J. Deane Willis, Bapton Manor, Codford, St. Mary, Wilts. The family strains again told, and determined values. Messrs. Wallace & Gresson, who own the herd, have been extraordinary plucky buyers. On the evening preceding the sale their most recent purchase, the two-year-old Earl of Kingston, which was first at the Royal Shrewsbury, had arrived home. He cost 3,000 guineas, the highest price paid for a Shorthorn bull for many years. His breeder was Earl Manvers, Holeve Pierrepont, Nottingham. This is one of the best bulls seen for many years, and as he is of combined Cruickshank and Bates breeding, much curiosity exists as to his success as a sire. He is one of the most level and sweet, well-colored bulls seen for many years. The Ascott 26 heifers, sold on the same day, made an average of £47 10s. 8d. On the following day at a joint sale held at Darlington in the heart of the native home of the Shorthorn, 115 head of varying ages but chiefly calves of 1914 made an average of £33 5s. 2d. each. The highest price was 155 guineas paid by Messrs. Munro, Moness, Aberfeldy, for a heifer calf of the Princess Royal strain. This sale again demonstrated the value of pedigree, and any prices above the ordinary were made by animals of certain fashionable tribes. Having regard to the collapse of the Bates boom in 1879, it does not seem wise policy for breeders of Shorthorns to run so much on these fashionable lines. Good cattle of sound breeding are being neglected, while fancy prices are being paid, not necessarily for inferior cattle, but certainly for cattle individually less meritorious than the sound, good cattle whose pedigrees are not fashionable. That way lies disaster.

The horse trade of the country is in a very flourishing state. At Lanark a three-days sale was held a fortnight ago, when over 1,000 head of Clydesdales of all ages were sold. On the first day of the three 240 head, including 45 pedigree Clydesdale females, made an average of £54 12s. 8d. apiece. The 45 pedigree females made an average of £97 14s. 5d., the highest figure being 625 guineas for the mare Montrave Vanda 32752—own sister to Montrave Victory—and got by the Cawdor Cup champion Hiawatha 10067 out of the Cawdor Cup champion mare Lady Victoria, and in foal to the £9,500 horse Baron of Buchlyvie 11263. On the second day of the sale 313 head were sold, mainly brood mares and yearlings of both sexes, and the average price of the 313 was £33 5s. 6d. On the third day 459 two-year-old fillies and geldings were disposed of at an average price of £45 10s. 2d. A similar three-days sale was held at Wigton in Cumberland this week when over 800 head were sold. The Cumberland horses are heavy and strong in build, and have long enjoyed a unique reputation as work horses. The colts make splendid geldings, and one of the remarkable things about the Clydesdales of Cumberland and Westmorland is that they owe nothing almost to the fostering influence of horse breeding societies. In no part of the country are there fewer such. Private enterprise has almost wholly secured for Cumberland its pre-eminence as a great breeding area for draft horses. The demand from Liverpool and other Lancashire centres for heavy horses has created the supply. In Cumberland Clydesdales are bred deliberately to supply the demand for horses for street traffic. It is not a common thing to breed many entire horses there; colts are castrated right ahead—the gelding market being highly profitable.

The War notwithstanding, there is some export trade for breeding horses and mares. This week