

EDITORIAL.

Hill Home Flock of Shropshires.

The illustration on our front page represents two typical Shropshires from the flock of D. G. Hanmer & Son, Mt. Vernon, whose stock farm is situated four miles south of Paris, Ont., and five miles west of Brantford. As the name implies, the farm is of an undulating nature, protected on the west by a belt of ancient oaks, and well adapted to sheep-raising. Cheerful, dark-foliaged evergreens surround the buildings, below which extends a lovely valley, richly wooded with cedar and spruce, through which flows one of the tributaries of the Grand River, fed from the hills by numerous small springs, making a scene very pleasing to the eye of the traveller. Sheep-raising, including several different breeds, has been a specialty with these gentlemen the last twenty-five years, but the last few years Shropshires have been handled exclusively, the present flock being established since 1882. The foundation was laid from the flocks of Messrs. Evans, Ward & Barber, fresh blood being added from time to time by selections from the well-known flocks of Bradburne, Bach, Everett, and Nevitt. Extensive sales have been made to the West the past season from this flock, besides some sixty head in the Province of Ontario. Pens from this flock have been shown successfully at Toronto, London, and other leading fairs for a number of years past. The Shropshire shearing ram, Swell (196), at the left in illustration, bred and owned by D. G. Hanmer & Son, was sired by Wool Merchant, one of the best stock rams ever brought over the water, and from an imp. Bradburne ewe. He is a ram full of quality, and was placed first in seven different rings during the fall of 1894. Several tempting offers have been refused for this ram, and judging from the way he is doing at present, he should make his mark the coming season. The typical imp. ewe, Hanmer's 132, at the right in illustration, is probably one of the best ewes of the breed that ever entered a Canadian show-ring, being placed first with her mate at Toronto and London, and also at six other fairs last season. The flock now numbers some fifty head, all richly bred and full of quality. A choice imported Bradburne ram now heads the flock, and something extra good is expected in the lamb crop of 1895.

Independent Testimony to the Efficiency of the O. A. C.

One of the events of the season at the Ontario Agricultural College, Guelph, was the recent visit of a large delegation of members of the Ontario Legislature, including all the Patron members and a strong representation of the two "old line" parties. Some critics have referred to such a visit as a "jaunt," but it seems to us a very proper and necessary procedure. After a thorough inspection of departments, and lunch,

President Mills, in his address of welcome, said that what they had at Guelph was not merely a farm for growing crops and raising live stock, however important that might be,—not a "model farm," nor even an "agricultural farm," as some beardless politicians of our Provincial Capital would call it,—but an educational institution, founded and maintained for the express purpose of instructing and training young men for agricultural pursuits; and, by way of equipment for this important work, they had, in connection with the College, (1) a large farm, suitable farm buildings, a complete set of farm implements, and 23 breeds of thoroughbred animals—9 of cattle, 9 of sheep, and 5 of swine,—kept from year to year, at large expense, for educational work, where only three or four would be necessary on an ordinary farm of the same size; (2) a home dairy department, with a herd of 30 dairy cows for experimental work and instruction in farm dairying; (3) a large dairy school, with the accommodation and all the appliances necessary for most thorough and complete courses of instruction in milk-testing, buttermaking, cheese-making, and the pasteurization of milk; (4) commodious poultry buildings, with the necessary equipment, and 23 varieties (of 15 distinct breeds) of hens, for instruction in this interesting and important branch of farming; (5) large vegetable and fruit gardens, with a complete set of greenhouses and a botanical laboratory for theoretical and practical instruction in botany and horticulture; (6) a good chemical laboratory, for instruction and practical work in chemistry; (7) a large and complete geological cabinet for the illustration of lectures on the origin, formation and character of soils; (8) a carpenter shop, with benches and other necessary appliances, to teach boys the use of tools, and how to make such repairs and alterations as are constantly needed on the farm; (9) such class-rooms as are required for lectures on the different branches of our term of study.

The President next spoke of the experimental work in testing varieties of grain, roots, Indian corn, and potatoes; different dates of seeding, and methods of cultivation, etc.; of experiments in cattle-feeding and dairying; and of other important lines of investigation. He also referred to the courses of instruction and apprenticeship at the College, the former embracing just the subjects which are required by those who intend to be farmers, and the latter being insisted upon especially to prevent the students from acquiring a distaste to farm work and farm life while they are being educated.

In answer to the question, "Does the farm pay?" the President said yes and no. Yes, when considered by itself; and no, while interlaced with and working for all the other departments of the Institution. "Who," President Mills asked, "could run a farm in this country, even a large one, so as to pay the expenses of a university, a college, a high school, or even a public school?"

Mr. O. A. Howland declared that the necessity of the College was not a party question, and endorsed Dr. Mills' statement of objects. He spoke in high terms of the dignity of the art of agriculture and of its importance in Canada, and referred in flattering terms to the young men who were attending the Institution.

Mr. Haycock, the Patron leader, followed, saying that he was pleased with what he had seen of this educational institution. The lack of unnecessary ornamentation in the farm premises he commended. All was plain and practical, and nothing indicated a useless expenditure of the public money. He would like to go there in the summer, as the snow was on the ground now, and the old politicians, they were told, were good at covering up their tracks; they could not tell what was under the snow. Mr. Haycock alluded to a recent visit paid by him to the Royal Military College, Kingston, which cost far more than this College, and expressed his opinion that the relative expenditures should be reversed. He spoke in strong terms in support of providing this sort of education for the farmers, who are 70 per cent. of the population and own 75 per cent. of the wealth of the land, and went on to say that last summer he had gone to see the Experimental Farm, Ottawa. There was only one way in which he could account for the difference between the two institutions. He said, somewhat facetiously, that at the head of the department managing the one in Guelph was a practical farmer; at the head of the department managing the other was a practical lawyer, who could not speak in English, or hoe potatoes in French. (Laughter.)

Mr. E. J. Davis, Mr. Caven; Hon. Jas. Young, of Galt; Dr. Willoughby, Mr. McPherson, and Mr. Daly, also spoke, Mr. Caven speaking in high terms of Mr. Dryden, and Dr. Willoughby stating that the Conservative party was not hostile to the College. Hon. John Dryden concluded with a few words. The College, he said, was not managed for political purposes. They had both Conservatives and Liberals on the staff, their object being fitness for office, not conformity in politics. All the heads of departments worked in harmony and paid strict attention to their own lines of work, he said. He made special mention of the last added department—that of poultry, where excellent work was being done. Mr. Dryden then spoke of the work in the dairy department, and of the need for improvement in this field, and concluded by expressing the hope that all in the House would assist in the development of the College.

The proceedings closed with three cheers for the students, proposed by Mr. Haycock, and the party then inspected the horticultural department, the greenhouse, museum, chemical laboratory, gymnasium, and other departments.

A Seasonable Opportunity.

We take pleasure in directing the prompt attention of readers, young and old, to our attractive premium announcement on another page. What we offer is not only of intrinsic value, but seasonable. A little energetic effort put forth at once in securing new subscribers to the ADVOCATE will earn one or more of these premiums. The seeds will help to make beautiful the flower-beds, and fill the vegetable garden.

The securing of three new subscribers will earn both the flower and vegetable collections, and a choice from the bulb and rose list.

The eggs offered are from the famous poultry-yards of C. J. Daniels, Toronto, some of whose birds were illustrated and described in the March 1st ADVOCATE. Poultry-keeping is one of the best-paying branches of farming.

The Siberian oats offered stand ahead of all White varieties sent out in connection with the Ontario Experimental Union for the last six years. See our seed grain report.

For additional information we refer you to this announcement. Begin work at once. Send post card for free sample copy of the ADVOCATE, which will help you. It presents its own merits. Readers everywhere pronounce it the handsomest and most valuable agricultural paper in America to-day. You will benefit your neighbors and yourself, and help us, by sending in a good list of new subscribers. Do not miss the opportunity.

Can Farmers Successfully Manage Fire Insurance Business?

BY WM. SIMPSON, KENT CO., ONT.

The cost of fire insurance is a matter that has agitated the minds of the farming community for the last twenty years; and although it has been talked and discussed in this western part of Ontario for years, there were really no definite steps taken until about four years ago, when the Essex and Kent Insurance Company was organized; and as the management was situated principally in the County of Essex, except in one or two townships, very little of it was known in this county (Kent). But for all that, east and north of us the farmers were well organized in respect to fire insurance, and it may surprise some to know that there are some fifty-four chartered farmers' companies in Ontario, all working well and satisfactorily.

I think the best thing I can do is to give a short history of the Howard Farmers' Mutual Fire Insurance Company, in which I have taken an active part. I think, in November, 1891, there was a meeting held in Botany school-house to see what we could do to get a farmers' company organized in the Township of Howard. We went to work according to The Ontario Insurance Act of 1887, and got successfully organized, and commenced writing business on the 4th of April, 1892, and in May, 1893, the Townships of Orford and Harwich were added. The following figures refer to business done up to December 31st, 1893: Policies issued, 478, amounting in risks to \$586,000; loss, \$295.77. The expenses, all told, in 1892 were less than \$170, which included organizing expenses, books and salary; expenses for 1893, about \$250, leaving a cash surplus of over \$900; assets nearly \$16,000.

For 1894 we have this statement to make:

Cash on hand and in the bank	\$ 1,740 89
Assessments overdue	91 55
Unassessed premium notes	23,136 79
Total assets	\$24,969 23
Receipts for 1894, cash	\$ 1,761 12
New premium notes	11,027 25
Total receipts, ending Dec. 31st, 1894	\$12,788 37
Total expenditures for 1894	\$ 175 56
Losses	717 99
Total expenses for 1894	\$ 893 54
Cash and unassessed premium notes	\$25,000 00
Over 700 policies issued, covering a risk of \$900,000 00	
No liabilities.	

The total expenses and losses for the three years ending January 31st, 1894, have cost the members of this Company \$3.02 on the thousand risk for the three years.

I think this will show what a few farmers can do if they will unite and work to save money, which is money made honestly.

Once you are assured of a company's soundness, the next question to consider is the cost of insurance; and to men who have their buildings insured for thirty or forty, or even fifty years, the question of cost is no trifling one. The cost of insurance runs all the way from \$2 per \$1,000 of risk per annum to \$3, and in some cases even more. Our rate is \$2 per \$1,000, or 20 cents per \$100 annually. Now, the report of the Ontario Insurance Inspector shows that the local farmers' companies are, as a whole, doing a safe business, while at the same time they are carrying the risks at as low a rate as possible consistent with safety to the patrons of these societies. This may be accounted for on the ground that these companies are not run for the benefit of a greedy, grasping lot of shareholders, whose desires are only bounded by what they can grasp from a long-suffering public, but are managed at as small an expense as possible in the interests of the insured.

I would say, for the information of any one who wants to organize a company, go according to the Revised Act for Insurance in Ontario of 1887. If you have not got one, write to Toronto, Ont., to the Inspector of Insurance, J. Howard Hunter, Esq., and he will supply you.

When you are organized, get two good men, one for agent and one for secretary-treasurer; and when you commence to pass applications, look out for the moral risk; do not insure any one who will want more insurance on his properties than they are worth.

Pleased with Premiums.

"I received the Columbian Victors, and must say it was a very pleasant surprise to me, for which I send my sincere thanks. Am also pleased with the 'Veterinary Adviser.'" M. R. DUNLOP.
February 11th.

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