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EDITORIAL.

Life Insurance for Farmers.

The usefulness to a farmer or his family of the life insurance method of saving money was brought to the writer's notice a short time since by an executor of a farmer's estate. The estate was incumbered to a considerable extent, but as a result of the insurance the executor was enabled to remove that incumbrance, so that the widow and family have the farm, the stock and the implements clear. The advantages derived from a quick settlement and the consequent lessening of anxiety to those left is sufficient reason for bringing up such an important subject.

The clerk or city man without real estate or plant cannot do without life insurance. The salary he earns represents interest on so much capital, consequently, life insurance means protection to his family against loss of what is practically so much capital, and can also be considered as an investment or savings account, depending largely on the kind of policy taken. An advantage of the old line or level premium company policy, compared with the assessment system, is that after three years it is worth a sum in actual cash, or loan value, which is now endorsed on the policy, and which with many companies is automatically applied to keep the policy in force. With these companies there is no increase of rates once a person is insured.

The farmer has not the need for as much life insurance as the city man, yet any farmer whose farm is mortgaged will do well to carry life insurance sufficient to wipe off at least half of that mortgage, and if as a farmer he is sufficiently up-to-date that his books show a balance annually on the profit side of the ledger, some form of endowment policy will suit him, and such will mean an investment as well as protection. One advantage of life insurance to the farmer and to his heirs, would be the rendering more easy the settlement of his estate. It is well known to our readers that in many cases the farmers' daughters come off very badly as compared with the sons in the settlement, yet the daughters have done as much to help build up the home and farm by their work as the sons. While such is an injustice, and is a sign that in many a farmer's mind there is yet the lingering idea, a relic of the barbarism from which we have evolved, viz., that one sex is more valuable than the other; yet we believe in some cases the injustice is perpetrated, and the land left to the sons with only a slight incumbrance on it in favor of the daughters, because the farmer realizes that the sons can probably work off the bequests, and knowing from experience how hard in some cases it is to make a certain amount in a given time, he makes the bequests light in order to enable the son to hang on to the farm; the father not liking the idea of the old place being disposed of and going to strangers to settle the estate. All such trouble, worry and injustice would be avoided if there was a fair sized and permanently safe life insurance policy to divide among the daughters. The balance of their share of the estate entailed upon the land would be much smaller, and could be allowed to mature slowly, thus rendering the payment of it easier for the sons, enabling them to meet it by their own efforts from the land. Life is uncertain at the best, and the future should be provided for by all right-thinking men!

The Old Orchard.

There is something lamentable about many of the orchards of this country. Everywhere one goes he sees orchards of matured trees in every stage of neglect; land in a close, tight timothy sod; the bark of the trees rough and mossy, and in many places covered with oyster-shell bark-louse and other scales; the head of the tree thick or irregular, and every other indication that the owner considers fruit production a "go-as-you-please" pursuit.

One of these old orchards not long since came into the possession of one of our staff, who determined to improve its productiveness and appearance. Radical methods were not adopted, but a rational treatment such as any farmer can follow was practiced. The orchard was thick and in sod, and, consequently, difficult to plow, so the hogs were allowed to do the cultivating, and they soon converted the tough sod into a protecting mulch. The tops of the trees were thinned out, and worthless varieties grafted. Then the question of spraying arose. The first year only four sprayings with the standard solution—four pounds bluestone, four ounces Paris green, and forty gallons of water—were applied, but the improvement in the fruit was almost incredible. For the sake of comparison, every fifth row of trees was left untreated, which made the effect of spraying on the treated trees much more marked. The result was the same as we have often reported in these columns before. The bark and fruit was cleaned of fungous growths, the leaves were a rich green, and remained a longer time on the tree, and the sprayed fruit was seventy-five per cent. free from the maggot and scab, as compared with at best twenty-five per cent. sound fruit on the untreated trees.

Following up the first year's treatment with more thorough measures, by way of soap washes, careful pruning, and regular spraying, one of the most productive and profitable orchards in the district was soon evolved from a neglected and untidy grove of trees. This example is cited here merely by way of point. Hundreds of other orchards have received similar treatment, and have responded similarly. But there are hundreds more that are neglected year after year, and every year becoming more unprofitable and increasing in their harmfulness to other healthy trees, by harboring and so assisting to propagate injurious insects and diseases. A neglected orchard in a fruit-growing community stands in the same relation to the fruit-growing industry as a smallpox patient stands in relation to the health of other members of society, and should be treated accordingly.

The fruit-growing industry is harassed on all sides by these infected trees. Oyster-shell bark-louse, apple maggot, black-knot, apple scab, etc., are rampant and unchecked in these neglected orchards, from which they spread and infest other trees. Before the discovery of practical methods of spraying, washing and dissecting, the presence of these insects and diseases may have been excusable, but assuredly with present-day knowledge and modern appliances there is no apology to be offered for the toleration of the presence of such powerful enemies of the fruit industry.

Right now we should like to see steps taken to improve conditions. This month the trees might be well pruned, the bark scraped, and where the orchard is too thick trees removed. Next month the orchard should be sprayed, cultivated if possible, and grafted. The work in many orchards would require considerable time the first season,

but the longer it is postponed the more unprofitable the trees become, and the more dangerous to other orchards. This means patient and intelligent work, but it will pay. There are no quick and easy short-cuts to the profitable production of fine fruit. In after years a little attention where before all was neglect will mean the difference between a clean, healthy and profitable orchard, and a dirty, delicate, unkempt and expensive plantation.

Rubber Plantations.

A reader in Quebec has received a letter from a firm in California, asking him to invest money in a rubber tree plantation. It is said the country is flooded with literature setting forth the profits of this enterprise. The plantation is to be situated in the State of Chiapas, Mexico, and in seven years an investment of ten shares in the company is expected to return \$2,400 a year. Our correspondent asks what we think of such a proposition, and what has been the history of rubber orchards.

No doubt there is an increasing demand for rubber, and a decreasing supply of the raw product, and if the growing of rubber trees were conducted intelligently and economically, there might be something made out of the venture; but with the little light available about this particular proposition, or rubber plantations as a demonstrated success, it would be folly to take such a leap in the dark. All such enterprises must first pass through an initial experimental stage, during which considerable sums are invariably exchanged for non-negotiable experience. As to whether a person should cast into this sum for experimental work and a chance of securing a dividend, we would not like to say. The chances are one hundred to one against success, but there is always the possibility of the one. Stock speculators and others who make money in such ways might plunge and find fortunes in rubber orchards, but farmers should not be speculators, and, as a matter of fact, wage-earners seldom make good plungers.

As a general rule, investment schemes of the nature outlined in the circular of this prospective company do not commend themselves to business men. If money is invested in this company, for example, it is locked up for an indefinite period. The company's stock is not listed, and investors would have no access to their cash, should they find themselves in need of it. Neither would they have any voice in the management of the business of the company. Besides, there is the disadvantage attached to the great distance between the investor and his money. If the plantation were within visiting distance, so that one could keep informed of the progress of the industry, much worry would be avoided.

It is singular that in those warm States, where vegetation is so luxuriant and other natural resources abundant, so little industrial progress is made. Neither has the history of investments in such countries been particularly cheerful reading. The climate appears to be destructive of energy and detrimental to enterprise.

By way of investments, ample opportunity is afforded for the employment of capital right here in Canada, much better and safer than in Mexico.

The "Lake Manitoba" is on her way to Canada with over 1,000 emigrants from Great Britain and Europe. One hundred are young men who have emigrated under the auspices of the Canadian Farmers' Help Association.