

# FARMER'S ADVOCATE

AND HOME MAGAZINE

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## Government Hail Insurance.

Periodically, for the past fifteen or sixteen years, the question of Government hail insurance has been agitated, more particularly in seasons following disastrous hailstorms. These agitations invariably come from localities which have been most seriously affected. Several times have bills been introduced into the Local Legislature by men who have given much study to the question. Mr. James Riddell, M. P. P. for Lorne; and Mr. W. F. Seritt, ex-M. P. for Beautiful Plains; and, at the session just closed, Mr. James Johnston, the member for Turtle Mountain, have each introduced Provincial hail insurance bills, but each in turn succumbed in the committee stage. The more the details are looked into, the more insurmountable do the difficulties appear.

It may be literally true that no district is safe from hail, yet there are sections that have never suffered loss from that source since they were settled fifteen or twenty years ago; while other districts have been visited so frequently that insurance of some sort is considered necessary. The same condition exists as to frosts, windstorms, etc., and in such locations settlers adapting themselves to conditions have become prosperous in other lines of agriculture apart from exclusive grain-growing.

While the prosperity of every business man in this Province is dependent upon the prosperity of the farmer, yet, when no direct benefit is to be derived by a general hail tax except by the farmer, it is certainly not just to ask others to contribute to the fund. Not only would the residents of the towns and cities object to such a tax, but there is a large proportion of the farming community who would also resist such a proposition, for there are extensive areas in the Province where comparatively little attention is given to wheat-growing; stock-raising and dairying, and the growing of feed grains, having proved the safest and surest means of success. Other large districts are devoted almost exclusively to stock-raising and ranching; and, by the way, the settlers in these districts are equally as prosperous as those in the more exclusively grain-growing districts. In this connection there is another point worthy of consideration: In what are termed the wheat sections there is much difference in the methods employed by different farmers. The careless and improvident crop a very large proportion of their land year after year, to the extent of even seventy-five or eighty per cent. of the total area under cultivation; while the more prudent and intelligent, in order to maintain the fertility and productiveness of the soil, adopt a system of rotation of crops, including summer fallow and seeding down to grass, which reduces the crop area to about fifty per cent. of the cultivated lands. Thus the hazard or risk is very much greater on the farm of the careless and shortsighted than on that of the thrifty and up-to-date farmer.

The farmer who, from his location or past experience, has no reason to fear hail would, under Provincial insurance, be compelled to contribute to the hail fund for the benefit of his neighbors, yet it might happen that his own losses would be far greater from frost, wind, drought, grasshoppers, or disease among his stock, for which he would be entitled to no compensation.

The statement is repeatedly made that the existing hail insurance companies are "no good"; that "their premium rates are too high." Now, we are in no way interested in advocating the cause of any hail insurance company, but it is only proper to give credit where credit is due.

We understand that the Provincial Mutual Companies, during the ten years of its existence, paid all claims every year, and many farmers can testify that they have, by the insurance obtained from this company, been saved from what appeared certain ruin. This company has a maximum premium rate of twenty-five cents per acre, but in

years when the damage was light, the rates charged have been as low as 12½ to 18 and 20 cents per acre. In some years, as in 1896, 1898, and 1900, the 25 cent per acre assessment was not sufficient to pay more than \$3, \$1.50, and \$3, respectively, for these years. In other years, \$6 per acre for total losses has been paid. During the ten years the company has been doing business, the average assessment has been 22 cents, and an average of \$5.80 has been paid for total losses. In the case of another company, the Western Canadian Hail Insurance Company of Wawanessa, a joint-stock company which has been in operation only a little over a year, all claims have been promptly paid in full, and, as far as we can learn, to the satisfaction of the policy-holders. This company, being a joint-stock concern, pays its losses at the rate of \$5 per acre for total loss, irrespective of the collection of premiums, and has adopted a graduated scale of premium rates based on the actual hail experience of the land insured, on the same principle that fire insurance companies charge graduated rates according to the hazard of the business involved. The rates are as follows: 17½ cents per acre on the quarter-section upon which no destructive hail has fallen during the past ten years, 20 cents where once visited by destructive hail in the ten-year period, 25 where there have been two visitations, 35 where three times visited, and 50 cents for four times.

We do not here propose going into the respective merits of the mutual and joint-stock systems of insurance, but have cited these cases merely to show that all hail insurance companies are not failures.

The cost of insurance is, of course, regulated to a large extent by the volume of business done and by the amount of risk carried. If a larger proportion of insurance could be secured in districts little subject to hail, then the hazard would be correspondingly reduced and the premium rates could be lowered.

## Syndicating Stallions.

The question of horse-breeding is a live one in the West at the present time, numbers of farmers being anxious to breed their mares the coming season. First-class stallions are very scarce, and therefore high in price, with the result that individual investments in such horses are likely to be few. The prospective stallion-owner has several reasons which tend to hold him back from an investment in a stud horse. The high price, ranging from at least one to two thousand dollars; the risk of losing all by an attack of colic, the difficulty of collecting stud fees, the expense of advertising and handling, together with ten months' idleness of the horse, render such an investment one of great risk. For horse-breeding to be remunerative, only the best sires may be used, so that it behooves the intending breeders to cast about for some scheme which will insure them the use of a good horse. The syndicate system, in some form or other by which the costs and risks enumerated above are divided among several, affords about the only solution to the difficulty. Right here is where an agricultural society can do good work, by offering liberal premiums to first-class horses to stand in a district guaranteeing a certain number of mares at a stated price. It may not be generally known that the Clydesdale Association of Canada appropriated five hundred dollars (\$500), to be given in \$50 bonuses, to assist agricultural societies to engage first-class registered stallions, guaranteeing them a certain number of mares. A system similar to this obtains in Scotland at the present time. A syndicate could be formed of five or more first-class farmers, who would select a first-class stallion and stand him in their district. Each man might have three good mares bred to the horse, and thus would recoup himself the interest on his investment and probably part of the sum invested. Patronage by the neighbors would mean increased returns and

the lessening of the risk of loss by the shareholders. A stallion thus syndicated is bound to be well advertised, by the very fact of several being interested in him. To be successful in its operations, such a syndicate must be made up of *business* men (farmers we mean), some of whom must be good judges of a horse; the horse selected must be a good one, and sound, and the stud fee must not be excessive. Stallions can now be insured under a system of live-stock insurance, so that any probable loss may be minimized. An association of men as indicated, who will stay together and by their agreements, will be a power for good in the matter of horse-breeding. Syndicates for such purposes have been wrecked by crooked dealing, gross ignorance, etc., heretofore, but that is no reason why others can not and should not be successful.

## Arbor Day.

Friday, May 10th, has been fixed upon for the observance of Arbor Day in Manitoba. Prepare to observe it as it should be, by planting trees or preparing the ground for planting next year.

## Farm Siftings.

The poet says that "in the spring the young man's fancy lightly turn to thoughts of love," but he does not tell us the direction in which the thoughts of the farmer turn. However, from practical experience, we know that several matters call for attention from his think-box at this time, not the least of which is *hired help*. Good help is hard to get—a statement no one will be prepared to refute. That product of our present farming system, the winter loafer, whose vocabulary of oaths is as extensive as is his love for poor tobacco and spirituous liquors, is at no time a desirable inmate for the ordinary farm home. The farm is the place in which, fortunately for the future of the country, children are being reared free from city viciousness, yet this advantage may be completely nullified by the bringing to the farm hired help of the class above described. In order to obtain good workmen, in any line of work, employment must be permanent. Parsimony in hired labor is as deadly a mistake as can be made by any farmer. The evil effect of the man of low character soon shows itself on the horses and other live stock of the farm, the implements, and the buildings. You hire your help (of either sex) in the spring, and let them go in the fall, or perhaps offer the board for the winter's work, the latter a very poor equivalent for the attentions of a good man to the stock. So-called remedies are easy to prescribe, but not so easy to administer or so certain in their effects. I suggest as follows: Hire at a good fair wage by the year, and also on the profit-sharing basis, a man whose mind is above the fallacy that it is his duty to leave, on every visit to town, as is so aptly expressed a little for the hotel-keeper!

We hear occasionally of a person doing a nice little dairy business. A few good cows, a clean churn, butter worker, dairy thermometer, good salt, printed parchment paper, and a level-headed man or woman, make a combination hard to beat when it comes to the making of that delectable article—clean, nutty-flavored butter. The above combination is, unfortunately, not as common as it might be, sometimes for lack of suitable cows. Speaking of cows, *do not spoil* what you now have, if they are, say, Shorthorn grades, by the use of dairy sires. The dairy-bred animal is for the specialist, with good barns, and the best of feed, *only*. The stocker trade will not stand tampering with by the use of dairy bulls on the common cattle of the country.

*Fat cattle* are rarities this spring, thin ones are very common. Where one finds the cutting box and grain crusher, there the cattle are in fair condition. Did the close relation between live-stock thriftiness and the implements mentioned ever strike you?

*Forestry* is a new thing to be taken up seriously by Westerners. The arguments advanced, such as regulating the rainfall or minimizing the chances of drought by means of trees, the beautifying of the landscape, together with the advantage to a country of plenty of wind breaks, are all good. Another, judging from the reports of European forests under Government control, should also be mentioned,