

Farmers' Insurance Companies.

The Westminster Township Mutual Fire Insurance Co. held their annual meeting at Skelton's Hotel, on Feb. 7th, 1881, and the following statement by the Secretary shows what may be done by farmers wanting to insure their own property.

At the time this company was established in 1858, there were no Mutual Companies doing business in this part of the country, and any one that wanted to insure had to pay one per cent. per annum on the amount insured to some proprietary company. This the farmers of this township thought to be too much, and established this company for themselves, and fixed the annual payment at one fifth of one per cent. on the amount insured, and an experience of twenty-two years has proved that this payment, only one fifth of what we were paying before, has been rather more than double what was required to pay all losses and expenses of management, as we have accumulated upwards of \$12,000 (twelve thousand dollars) of a surplus without ever calling for a special assessment.

So that the actual cost of insurance in this company has been rather less than one tenth of one per cent., or one dollar per annum to insure \$1,000.

The reasons why it has cost so little compared to other companies are: 1st. We have been uncommonly fortunate in escaping heavy losses. 2nd, the expenses of management are but a trifle. It is managed entirely by farmers, and for many years at first the directors and officers did most of the work gratis, and even now the total expenses of management, including salaries, directors, fees, printing, &c., only amounted to \$246, for last year, (1880). 3rd, the company is confined to one township; no agents are employed. The directors, seven in number, elected each year at the annual meeting, are of course acquainted with nearly every person and all the property in the township, so that those who insure with the idea of making a profit out of a fire, generally choose some other company, as they find that it would not be so easy to cheat this one by any false statements, as, besides all the directors being in the same township, all their neighbors as members of the same company are interested in seeing that it is not defrauded.

We feel satisfied that if a company like this was established in each township it would prevent many fires and save a vast amount of money to the Province that is now sent abroad to foreign Insurance Companies, or spent in paying high salaries to officials in towns.

But there is no doubt it is far more difficult to start a Township Insurance Company now than it was at the time this one was established; nearly every one now is already insured in some company, and whatever may be the ultimate advantage, men are naturally timid to leave an old company and join a new one before it has accumulated sufficient capital to inspire confidence and pay any loss that may happen without making extra calls upon the members. Still what has been done may be done again, and if the farmers of any township are inclined to try it, they can find all the necessary information with regard to the formation of these companies in chap. 11 of the Revised Statutes of Ontario.

The Gardeners' Chronicle writes to this effect:—It is clear that the danger to plants from frosts is proportionate to the water they contain. If they are in an unripe, sappy condition the danger is far greater than if they are comparatively dry and at rest. Tubers and seeds, for instance, are specially adapted to resist cold; and how well they do so has been shown in the case of wheat which germinated after having remained throughout the winter in the Arctic region.

Our Correspondence.

We believe we never had a greater amount of correspondence than we have had for this issue. There is much that is highly instructive, and must be of great value to our readers. We particularly thank the contributors of such valuable articles, and hope it may cause any well-wisher to agriculture that heretofore, from bashfulness or other causes, have withheld information which they knew to be of value to their fellow farmers, to contribute. A long series of questions which do not impart information are often asked, but we endeavor to reply to the most important as opportunities occur. Some ask questions that are only of interest to themselves—some of which would occupy too much space or too much time to answer; some ask questions which have already been fully replied to in the ADVOCATE. We do our best to give the most useful information to the general farmer. Many letters have arrived that have not the name or address of the writer; some few would absorb the whole subscription price in postage and paper in replying to them. If any have been neglected that have been deserving space for replies in the ADVOCATE, you must attribute it to error of judgment. Again we thank our contributors. Can there be any higher duty than to impart information?

Obituary.

We regret to chronicle the death of Mr. Alexander Pontey, who died on the 25th February, at his residence, Westminster, Ont. He was one of the best informed nurserymen in Canada. His loss will be felt by many. As a judge on fruit he was considered the highest authority by practical men in his locality. His information was firmly grounded, his grandfather having been an eminent landscape gardener, florist and nurseryman in England. Our readers have received much valuable information from his pen.

Land Plaster.

A writer in the *Country Gentleman* says there is a great benefit to be derived from the sowing of Nova Scotia plaster broadcast over the meadows and pastures. The free use of plaster may not be noticed in any appearance of the growing crop other than a brighter or darker coloring. Other fertilizers may promote a rank succulent grass that may increase the flow of milk, but of a poor quality, yielding little butter. Cows fed on pasture which receives a fresh sprinkling of plaster in the spring will remain in good flesh through the milking season, and give large quantities of milk that contains more butter than when fed on pasture that has never been given this dressing. The juices of the grass are richer and healthier. This is something new to us. Have any of our readers noted like results?

A Number of Horses Die from Eating Smut of Corn.

Thos. Frank, of Westminster, Ont., has been feeding corn and cornstalks to his young horses, and recently had occasion to throw out a quantity of smut and refuse which had collected on the barn floor. A number of colts eat it—five of the animals have since died. We have heard of a number of similar cases in this vicinity. The most striking symptoms are a peculiar dullness, almost amounting to a torpor; an unsteady gait; the head and ears are drooping; the animal has difficulty in swallowing. After a time the power of swallowing ceases; breathing becomes labored; the limbs become paralyzed, and death soon follows. Rudd & Tennant, V. S., of this city, have been very successful in the treatment of animals thus affected.

Pleuro-Pneumonia.

For a long time a very serious disease in the U. S. is now, according to the *Ky. Live Stock Record*, assuming a still more serious aspect, the following is an extract which appeared in the issue of Feb. 12th of the above paper. The *Prairie Farmer* receives credit for being the first to bring this before the people. Both of these papers we believe to be reliable publications:—

PLEURO-PNEUMONIA IN IOWA.

There is hardly any room to doubt that contagious pleuro-pneumonia has at last gained a foothold in one Western State at least, if not in more. Information comes from Bedford, Taylor County, Iowa, that a number of cases of this disease have occurred there. We hope it may prove to be a mistake, but unfortunately the probabilities are that the report is true. During the past summer and fall about 20,000 of the calves brought from the East—there were over 50,000 distributed in various Western States—were scattered in Iowa. It was represented these calves came from Michigan, but it is well known that nearly all of them were purchased in Ohio. The idea that Michigan furnished that number, or anything approaching it, is absurd. We should be very glad if we could credit the story, for in that case there would be no ground for alarm in this instance about pleuro-pneumonia; unfortunately it is not the case. Another item which has reached us is to the effect that cattle taken from Iowa to a point in Nebraska, proved to have been infected with this disease, but we trust that this is a mistake. If the disease has actually broken out in Iowa, the farmers and stock-raisers of the Western and central Western States are face to face with a foe the like of which they have never encountered. The situation is exceedingly grave, and demands immediate and effective action. It is not for the purpose of creating unnecessary alarm that we record these reports.

As many of our readers are aware there is unrestricted traffic between the infected States of the American Union and those supposed not to be so, as above stated, thousands of calves are yearly sent from the east or infected regions to the west; under such circumstances, how can the Western breeder hope to escape this disease? That this disease does not exist in Canada is certain, and so long as our Government enforces the rigid restrictions which now exist it can not effect a foothold. But these restrictions must not be relaxed, but rather made more severe than otherwise. With these restrictions our cattle are allowed to land alive in England and be sold as freely as English stock, and from this cause alone, we receive from \$20 to \$25 per head more for our stock than the Americans do for theirs. Last year we exported about 50,000 cattle, for which the Canadian farmers received \$1,000,000 more than they would have received had our country been effected with pleuro-pneumonia or other infectious diseases.

The United States House Committee on Agriculture discussed the subject of pleuro-pneumonia. Assistant-Secretary French, of the Treasury Department, gave some interesting information. He stated that Italy, Spain and Portugal have absolutely prohibited the importation of hogs or pork from the United States because of the prevalence here of the hog cholera; that the value of this article of export reached \$80,000,000 per annum. He believed the existence of pleuro-pneumonia and hog cholera had been thoroughly authenticated.

We are in receipt of the *Illustrated Stock-Dealer and Live-Stock Encyclopedia* from the World Publishing Co., Guelph. The work contains over 1,000 pages; it is very differently got up from the trashy, stuff generally offered in the present day, being bound in plain, strong calf, that gives it an appearance of solidity and worth. The contents are useful and practical, and furnish farmers a lot of information that is very valuable to them. By referring to the index of the different diseases, a farmer may, in an emergency, save the life of an animal. Every farmer should be in possession of such a work, and we think it the best of the kind we have seen. It is a Canadian publication, and should be in the hands of every farmer.