

Losses Occasioned by Insects.

A recent number of the *Insect Life* says: No very recent estimates of the loss arising from insect ravages have been made, but some of the older estimates are here given. Twenty five years ago B. D. Walsh, the entomologist of Illinois, estimated the loss from this source at from \$200,000,000 to \$300,000,000 per annum. The great increase in acreage of crops and orchards since that date has been attended, of course, with a corresponding increase in destructiveness; but methods of prevention and remedies have so multiplied and improved that the ratio of loss has greatly decreased. Fitch, then New York State entomologist, estimated the damage to the wheat crop of that State in the year 1854 by the wheat midge at \$15,000,000. The loss to wheat and corn on account of the ravages of the chinch bug in the State of Illinois alone in 1867 was estimated at \$73,000,000. The loss occasioned in 1874 to corn, vegetables, and other crops by the rocky mountain locust in the States of Kansas, Nebraska, Iowa, and Missouri was estimated by Riley, from carefully collected data, at \$100,000,000, to say nothing of the indirect loss by stoppage of business and other enterprises, which would probably increase the total loss to the neighborhood of about \$200,000,000. The ravages in the principal cotton States of the cotton worm have amounted to a loss of about \$30,000,000 in years of great abundance, while for many years the average annual loss was not less than 15 millions. A more recent estimate than those given may be mentioned. The damage occasioned by the chinch bug in the year 1887 was estimated in the annual report of the Agricultural Department for that year at not less than \$60,000,000. Dr. Riley has in fact repeatedly published the general estimate that the average annual loss to the United States from injurious insects exceeds \$300,000,000.

The investigations of the United States Entomological Commission and of the Division of Entomology, Department of Agriculture, and also of State Experiment station entomologists and private workers, have led to the discovery of remedies and preventives which, properly and thoroughly applied, result in saving a large percentage of the loss occasioned by insects, and the statement that these investigations have paid for themselves many thousandfold is indubitably true. We may add that if the general government and the State governments were to spend fifty times more money than is now granted for investigations respecting the habits of insects and the modes of destroying those that are noxious, it would, doubtless, be of great advantage to the country.

The disruption in the Hamilton stove combine will reduce the price of stoves from 5 to 10 per cent. next season. Dressed frogs caught in Canada and exported to the United States must pay a duty of 10 per cent. ad valorem. Forty Indians and one white woman were killed by a landslide on the banks of the Skena River in British Columbia the other day. At the Erinville cattle fair last week over \$5,000 worth of cattle were bought for the English market at from \$60 to \$18 per head. A Cincinnati lady has a rat's nest valued at \$25. The nest was composed of bank bills to that amount, which the rodents had torn into small fragments. She was advised to make an affidavit to that effect and forward it, together with her very valuable rat domicile, to the Treasury Department at Washington. Jack H. Benner, a Scotch dog belonging to Henry Benner, of Macon, has been all along noted for his prowess at rat killing, but he surpassed all former records Saturday. He killed just twenty-one rats within fifteen minutes, and fainted away as soon as he had disposed of the last one. The rats were monster ones, some being almost as large as an ordinary squirrel.

The well-known freaks of English justice are illustrated by the case of a man at Arundel, charged with having injured some turnip tops. The foreman of the prosecutor testified that some turnip tops found in the pocket of the prisoner fitted the turnips in his master's field, and on this evidence the accused was sentenced to pay a fine of \$7.50 or go to prison for 14 days.

A company of New York and Southern capitalists has just been organized in New York with a capital of \$1,000,000 for cultivating a farm of 112,000 acres in Florida. This will be the largest farm in the world, and upon it enough could be raised to supply the city of New York with food. The farm lies between the Indian, San Sebastian and St. John's rivers, and has a muck soil similar to that in the valley of the Nile. The company does not propose to raise cereals or garden stuff, but sugar cane and coconuts, especially coconuts. This will be in the nature of an experiment, as coconuts are not indigenous to Florida.

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4. In the Royal Canadian animals are insured against lightning while at pasture anywhere. In the London Mutual they are insured while pasturing on the premises of the insured only.
5. When articles are insured specifically, such as musical instruments, the Royal Canadian is obliged to pay the full amount insured up to the cash value of the article. The London Mutual pays only two-thirds of the cash value, no matter what the insurance may be.
6. When "ordinary contents" of out buildings are insured by the Royal Canadian all implements are included. In the London Mutual only one reaper and one mower are included, no matter how good others may be.
7. When the outbuildings are not joined to each other the Royal Canadian insures under one sum the "ordinary contents" of all building not cut off by a distance greater than 40 ft., the same as if the contents were all under one roof. The London Mutual requires a separate sum on the contents of each building, if the distance is more than 12 ft. This is a very important difference in many cases.
8. In the Royal Canadian it is a part of the contract that standard STEAM THRESHERS may be used without a special permit and without any restriction as to the distance from stacks or buildings, caretakers, piles of water, kind of fuel or direction of the wind. Many of the policy holders in the London Mutual were obliged to run their own risk while threshing last season, because it was found to be impossible to comply with the conditions of their permit. When a farmer pays for insurance he should secure a policy which will hold him safe when it is most required.
9. The Royal Canadian is obliged to pay its losses within sixty days and usually takes much less. The London Mutual need not pay for ninety days, and since it has become so hard up as to be obliged to borrow money largely, it usually takes about the full time allowed.
10. The Royal Canadian policy is subject to the statutory conditions only. It has none of the numerous variations against the policy-holder printed in red ink on the back of the London Mutual policy.
11. As to security, the inspector of insurance reports that the Royal Canadian has \$202,758, the amount he estimates to be necessary to enable the company to carry out all its engagements with its policy holders. Besides this he reports that it has to the good the \$100,030 capital paid in cash by the shareholders, and a net surplus of \$117,697 making in all a total cash surplus of \$517,697 to protect its policy-holders against unexpected contingencies. In addition to these cash items it has a subscribed capital of \$100,000 not called up. Regarding the security of the London Mutual the inspector reports that the amount of unearned premium it should have on hand is \$290,309. To make up this amount in cash a second call would have to be made on the premium notes for a large amount, leaving a surplus of only \$74,218, even if there were no bad debts, and this surplus is made up wholly of the unpaid balance of premium notes already heavily assessed. The company reports the losses adjusted but unpaid at the close of the year at \$6,387, but the Inspector of Insurance finds that the liability for unpaid losses at the end of the year was \$20,286. The cash on hand to pay these losses only amounted to \$13,941.

In view of the foregoing facts farmers will have no difficulty in deciding as to the company in which they should be insured. For insurance apply to

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 - \$2,800. 65 acres, all cleared, good buildings, near large town.
 - \$3,400. 100 acres, 85 cleared, 15 bush, brick house and bank barn, market town with railway 5 miles, village near.
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