

**Destruction of Field-mice by Typhus Bacillus.**

Professor Loeffler, the originator of the system of destroying field-mice by typhus bacillus infection, has returned to Germany, from Greece, where he had gone to put his system to a practical test. The professor reports that his mission has been a complete success, and that within eight or nine days the swarms of field-mice which infested the parts of the country visited by him, and destroyed the crops, were absolutely annihilated. The remedy was applied in the following manner:

The peasants in the district to be operated upon were asked to meet at a given point with baskets of odd pieces of bread broken small. This bread was soaked in the solution containing typhus bacilli, and returned to the owners with instructions to spread in the fields. In this manner large areas could be treated every day. Pieces of bread saturated with the bacillus were eaten by Dr. Loeffler and his assistants to demonstrate its harmlessness upon the human system. Horses and other large animals were also experimentally fed with it, and experienced no ill effects whatever.

**Farming in Foreign Lands.**

Fresh outbreaks of swine fever have occurred in Scotland.

Olive trees are being grown in South Africa, in conjunction with vineyards.

Continued drought has caused great anxiety throughout the island of Cyprus.

The soil of Hayti is very fertile. Corn is easily grown, and three crops can be raised annually.

The manufacture of starch from potatoes is attracting attention in the Australian colonies.

The yield of wheat in the Argentine this season is unsatisfactory, in some districts hardly paying threshing expenses.

The National Agricultural Society of Hungary has arranged a trial for reapers and binders, to be held on July 9th and 10th.

Cotton is one of the most important products of Persia, the annual crop amounting to about 35,000 bales, mostly Ispahau cotton.

In the Bahamas there are now planted 4,200 acres with 2,933,000 sisal plants. The fibre is worth \$100 to \$150 per ton, cleaned.

Germany, Holland and Scandinavia have imported such large stocks of maize that their importations of wheat are declining.

Sheep in Cape Colony are looking poor and sickly, especially September lambs, which are infested with parasites internally.

The French Minister of Agriculture has drawn public attention to frauds in manure, especially with regard to the coloring of phosphates.

In New South Wales the dairy season has been a good one, produce plentiful, and prices of both milk and butter high, owing to export trade.

**Albino Animals in Old Mines.**

In connection with the recent resumption of mining along the famous "blue lead," near Bangor, Cal., a most peculiar discovery was made. Among the mines now being worked is the old Potter mine, which has been rechristened the Bishop mine, after its present owner. When this mine was first re-opened, a young man entered a dry slope leading to a second shaft, the existence of which was unknown, owing to a thick growth of brush and trees about it, and had nearly reached the shaft when he noticed a large number of flies buzzing about him in a very troublesome manner. He made several slaps at them, and accidentally caught one. On examining it by the aid of his lantern he was nearly startled into letting it escape by reason of its uncanny appearance. It was absolutely white, with the exception of its eyes, which were red and unusually large and prominent. Scarcely had the explorer recovered from his surprise at the white flies, when he was startled by the whirring sound of a rattlesnake's tail. Looking carefully around, he saw the eyes of the reptile, and threw a rock in the direction of them. The rattling promptly ceased, and a mass of white, listening convolutions writhed into view from behind a protruding boulder. A couple more rocks dispatched the reptile, which proved to be a rattler over four feet in length. One of the rocks thrown had detached a good part of the snake's rattles, so its age could not be ascertained, but it must have been an old individual. The color of the snake was pure white. Prof. Harlow Ballard, of Buffalo, N. Y., who was visiting Bangor in search of mineral specimens, secured the snake and several specimens of the white flies, which he preserved and shipped to the East. The professor is of the opinion that the flies are the offspring of some imprisoned in the slope years ago by the rising of the water in the lower workings. The old and partially filled shaft allowed air but no light to enter the slope, while the stream flowing into the slope may have provided them with food.—Scientific American.

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1. If a building worth \$1200 is insured for say \$1000, the Royal Canadian is obliged to pay \$1000, if a loss occurs. In such a case the London Mutual is obliged to pay only two thirds of the cash value, or \$800.

2. If a horse worth \$90 is killed in the fields by lightning, the Royal Canadian is obliged to pay \$90. The London Mutual pays only \$60.

3. For a cow worth \$30 killed by lightning the Royal Canadian pays \$30. The London Mutual pays only \$20. For other animals the Royal Canadian pays the full value. The London Mutual pays not more than \$5, no matter how valuable the animal may be.

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 \$400,000 capital paid in cash by the shareholders, and a net surplus \$117,607 making in all a total cash surplus of \$517,607 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 \$290,369. 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 \$13,911.

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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