

proved one of the best investments I could have made.

The great progress the company has made and the strong position it has attained, make it a good company for the policyholders."

After the usual vote of thanks had been passed, the election of directors took place, after which the newly-elected board met and Mr. John L. Blake was unanimously elected president, the Hon. G. W. Allan and Mr. Frank Smith, vice-presidents.

INSURANCE NOTES.

Special life insurance policies to cover the Klondike fever, are now being issued.

A. McT. Campbell, manager at Winnipeg for the Canadian Life Assurance company, left on Wednesday on a trip to British Columbia.

Manitoba Dairy Association.

The twelfth annual meeting of the Manitoba Dairy association began in the city council chamber Tuesday. Mr. R. Waugh, first vice-president, occupied the chair; and the proceedings were opened with prayer by Rev. Chas. W. Gordon. The chairman then briefly stated the object of the convention to be a practical conference of dairymen; and he expressed gratification at the large attendance, and the high character of the representation of dairy interests present. Miss E. Cora Hind read the minutes of the last annual meeting, and the same were adopted, on motion of Mr. Ryan, seconded by Mr. McQuaig.

Mr. E. C. Macdonald gave notice of a motion that the executive be given power to hold the annual meeting at different points outside of Winnipeg.

Mr. James Morrow, of Silver Springs, was appointed to audit the books, in conjunction with Mr. D. Munroe, of St. James, representing the directors.

Mr. Thos. Dickie, M. P. P., of Souris, was called upon to give the first address. He began with a few words respecting the useful career of the late Mr. Hettie, M. P. P., president of the association. He proceeded to speak of the creamery with which he had become connected during the past year. Twenty business men took one share each of \$50. A call of \$25 per share was made, and \$500 borrowed from the provincial government. Some \$750 was expended for machinery, and the total outlay, \$1,240, including expenditure for improving the building. The building was leased for \$130 a year; the creamery not being run on the co-operative plan. The factory was run from May 22 to October 15. The number of patrons for the several months were 58, 46, 15 and 8. A loss was incurred of \$200. Seven causes were assigned. The factory opened too late. The farmers were not prepared to supply cream. The charge for making the butter, 6 cents, was too high. The first sale was delayed, and was too low. The delivery to the factory and the arrangement of routes were not the best. The class of dairy cows was poor. There was a lack of hearty support of patrons. The last cause was the high price of ordinary dairy butter in Souris.

Mr. S. Larcombe gave a statement of the experience of the creamery at Birtle. The cost of the plant, building, ice house, machinery, and wagons, amounted to \$3,000. The creamery was owned by a joint stock com-

pany; the shares were of \$10 each, drawing interest at 6 per cent. They had the best cold storage system out of Winnipeg. An average of 456 lbs. of butter to each patron. One route was 45 miles out and back, the cost was \$2.95 per trip. The average cost of collecting was in the neighborhood of 2 cents per lb. The salaries were \$479.93. The total expenditure was \$1,796.8. The butter sold for an average of 18 1-4 cents per lb. He considered that too many creameries had sprung into existence. Twenty-eight thousand eight hundred and forty-six lbs. had been produced last year. In the course of his remarks supplementing his paper, Mr. Larcombe suggested that dry wells be filled with snow in winter, and that these be used for storage of the cream.

Mr. J. D. Hunt told the experience of the creamery at Carberry, which is managed by a joint stock company. The outfit was worth \$3,000. The product was 36,000 lbs. of butter. They had eight routes. The total cost of making the butter was a fraction under 5 cents; the cost of management, that is, salaries, postage, etc., is 1 1-2 cents per lb. Five hundred lbs. had been sold locally, and the balance shipped. The average price had been 18.10 cents. Mr. Hunt dwelt strongly on the advantages of a one-man management. The lowest price paid to patrons was 10 cents. The farmers were told two weeks beforehand what would be paid; and the cheques were always ready promptly.

Mr. Wm. G. Crassick, of Pilot Mound, gave an account of a creamery having a capital stock of \$2,000 in shares of \$10 each. A loan was obtained from the government of \$500. They had 127 patrons, who owned 1,100 cows; all made butter and sent the balance of the cream to the creamery. The cows were mostly short-horns, and were good cattle. One patron has 16 cows, the majority 5 to 12 cows, and the majority 3 to 5 cows; 49,454 lbs. of butter had been made; \$3,736.72 had been received for butter, and \$80.34 for buttermilk. There had been paid cash to patrons, \$6,316.83. The cost of manufacturing had been 5.01 cents. The building cost \$836.20; the plant, \$1,192.56; total, \$2,028.76.

Mr. E. Downton told of the first two years' operations of the creamery at McGregor. The cost of building complete was \$2,300 or \$2,400; \$500 was borrowed from the government. The shares of the company were \$5 each, no shareholder to take more than 20 shares. The cost the first year to manufacture was 6 1-4 cents. Average cost of collecting had been 2 1-4 cents. The patrons had been paid every two weeks by cheque; 80,000 lbs. of butter had been made in three years; 9 cents was the least and 14 or 15 cents the highest that had been paid to patrons. The speaker was strongly in favor of management by one man. The factory had not been in operation more than five months during the year. The municipality had 800 to 1,000 cows, but not more than 500 cows supported the creamery.

Mr. W. D. McQuaig gave facts about the Macdonald creamery, which is situated 10 miles from Portage la Prairie, on the Manitoba and North-western railway; 3,000 to 5,000 lbs. were sold in Portage la Prairie at prices obtained for the article when shipped. In 1896, 22,000 lbs. had been sold; the cost of manufacturing was 4 3-4 cents; the cost of collecting was 1 1-2 cents; 18,077 lbs. had been made last season and sold at 18 cents; cost of manufacturing 5 1-4 cents.

Mr. A. R. Fanning of Newdale was the next speaker. He told of the results of operating the creamery at Newdale, 56,226 lbs. of butter having been made, for which \$9,391.75 had been received, being an average of 16.70 cents per lb; \$7,312.41 had been paid to patrons, or an average of 13 cents per lb. The cost of making had been \$1419.37. The cost of making had been 2.52 cents per lb.

Mr. W. J. Helliwell of Oak Lake stated that the creamery there had been in operation for three years. A brick creamery 20x30 feet, with 10 feet walls, had been built. A joint stock company had been formed, chiefly of farmers; the shares were \$10 each. It cost about 7 cents to make, the first year, and some 20,000 lbs. were made. The next year, the factory was leased at 5 cents per pound of butter; 25,000 pounds were made. This year the quantity had dropped to 18,000 lbs. The price obtained had been \$2,725, about 15 1-2 cents per lb. They shipped every week. There were 60 patrons, and they were paid every two weeks.

Mr. Angus McKay, of Indian Head, manager of the Dominion government experimental farm, related the history of the factory, which was built two years ago and taken charge of by the government. He spoke chiefly of the question of routes. He stated that a good deal of money had been lost by the long hauling. The route had been turned into a cream route; and they had been drawing cream since. Last year they paid a man \$75 per month, nearly \$3 per trip; one trip being of 45 to 50 miles and another 38 to 40 miles. This year two of the patrons had undertaken to draw, each over his own route; the one receiving \$2.50 per trip, and the other \$2 per trip until the season was fairly opened, and then \$3. A man was hired in the village for the third route, at \$3 per trip. Thirty-two thousand pounds had been made last year and 22,000 pounds this year. Mr. McKay advised the starting of the creameries early in the season, and the growing of bromo grass in order that the milk might be obtained earlier.

The directors' report was read by the secretary. It began with a reference to the death of the esteemed president, John Hettie, M. P. P., in these words: "When we met a year ago none thought that it was the last time many of us would see his familiar figure, hear his kindly greeting and feel the warm clasp of his hand." A very handsome wreath was purchased and sent in charge of Mr. Macdonald, with card from the Dairy association attached for the funeral. At the first meeting of the executive a resolution of sympathy was passed. In dairying matters generally, the report went on to say, the year has been a quiet one, but prosperous, and with good outlook for the future of this industry in the province. The total make of butter for the year, including both dairy and creamery, is given as 2,397,464 pounds. There is some little dispute as to the average price obtained for creamery, but all are willing to admit that butter making has been a paying business through the past year. Cheese has been even more profitable perhaps than butter, the total sale being \$97,007 pounds, at an average price of 8 1-2 cents. The market in the province has been somewhat peculiar, being, throughout the season, largely speculative. In fact the market in Manitoba, so far from being fixed by the Montreal market,