climate and fruitful soil, faith in the future seemed to be well founded. It is the unexpected that usually happens. The first drawback was that farm lands became "real estate." Every available piece of land was either bought up or pre-emptednot for the purpose of farming, but to hold for a rise in prices. All of us, more or less, had the making of from one to a dozen "good" farms. The farmers themselves rapidly grew rich, or, at least, fancied themselves growing rich, and speculation was rife. There was little production, but much activity in buying and selling. Values went up until land that never saw an axe or a plow was held at from \$50 to \$75 an acre, and the more favorably situated, \$100 to \$150, and, in some instances, \$200. Where it had residence prospects (suburban property) it was not unusual to ask \$300, \$500, and even \$1,000 an acre. We lived gloriously

IN A FOOL'S PARADISE.

I speak with due humility, as well as respect for those whe luxuriated in it, because only lack of means, perhaps, prevented me from "plunging" like the rest. It did not occur to us until too late that farm land can only have a value determinable by the earning power of its products, and that no land for ordinary purposes could earn a dividend on such a capital investment for fully improved lands, not to speak of virgin acres that required as much more to put them into cultivation. How-ever, we are all wise after the event. Lands suitable for farming were held unimproved; speculation led to mortgaging; arrears of payment and taxes began to pile up; a world-wide depression set in, accentuated by the crises in Australia and the United States; overproduction in the States of the Pacific Coast (California, Oregon, and Washington) sent down the prices of produce and created serious competition: with cultivation came the pests which are general in the East to worry and hamper the producer; floods came and wasted the fields in the Fraser Valley; several bad seasons followed each other in succession; -these and other things quite unexpected, and most of them unusual, contributed to the disappointment we all feel in not having had our ardent anticipations even partially realized.
I may be wigged well for doing so, but as I see

no good reason for not telling the truth, I have to state that the farmer in British Columbia has struck rock bottom. After a vigorous descent he has reached sure footing and can fearlessly begin to ascend again. He has learned much and has disabused his mind of many fallacies which were current a few years ago. He has found out that there is no royal road to fortune, except by pursuing farming as a business on a business basis. the work of the Fruit-Growers' Association, the influence of the Dominion Experimental Farm, the educative effect of farmers' meetings, and the dissemination of agricultural intelligence by means of the several departments of agriculture and other agencies, considerable development has taken place on right lines and knowledge greatly increased. Farming is really on a better basis than ever it was, because the difficulties in the way of getting along are understood and the necessities of the situation more fully appreciated. It is understood now that better and more improved methods of sowing, reaping, and selling are required, and that eternal vigilance and industry are the price to be

paid for success. SETTLING DOWN TO BUSINESS.

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Present tendencies, therefore, are in the direction of systematic effort rather than the slip-shod and happy-go-lucky ways that prevailed in the past, which have been described by one writer as "playing at farming," and by another as "scratching the earth in places" instead of cultivating it. Tendencies are, to be more definite, in the direction of smaller holdings, proper clearing, and drainage of smaller holdings, proper clearing and drainage of land, better care of orchards, co-operation for dairying purposes, improved methods of marketing and generally an attempt to supply the home market in butter, eggs, poultry, fruit, meats, and the like, and in a way to attract the buyer. For years, for inchance it was someon to see B. O. fruit die for instance, it was common to see B. C. fruit displayed in large, uncouth boxes made out of split cedar, filled in with all sizes, kinds, and varieties. When placed along side of the neatly packed and uniform packages from Oregon and California it had only one effect and that was to make austomers. had only one effect and that was to make customers for the imported article. Latterly, too, much has been done in the way of improved dairying. Three or four creameries, with excellent demands for their products, have been established. There is a decided improved in facility of the control of the cont decided improvement in fruit-growing in every particular, and this promising industry will yet assume large proportions. Much remains to be done; everything, in fact, but a start has been made.

WHAT THE PROVINCE NEEDS.

As to the needs of agriculture in the Province, that opens a wide field which cannot satisfactorily be traversed in one article. Local conditions, too, vary so much that no particular remarks will apply to the whole. On the lower mainland, for instance dyking and draining is a problem for solution; while in the upper mainland irrigation is a prominent need. All along the Coast the cost of clearing and the necessity for fertilizing wooded lands when cleared are worthy of every attention. Everywhere roads giving easy access to railway or steamboat communication are required. Cheaper lands and cheaper money are desirable objects. Railways giving communication with the mining districts are of the greatest importance; and so on. The list is a large one. For easy classification I should enumerate them as follows:—

advocate a form of government, or corporate assistance, whereby settlers would be enabled to buy lands in blocks of 10 to 50 acres in extent at reasonable rates, being permitted to pay for them in twenty-five annual installments, interest at four per cent.; all improvements in the way of drainage fencing, roads, etc., to be chargeable to the land. This is not a Utopian scheme. Its feasibility has been demonstrated in West Prussia, in Great Britain, and in a modified form in New Zealand. It is a perfectly businesslike and practical proposi-tion. The only matter to be looked after is that the settler or farmer shall invest enough of his own money to tie him to the land. When a man has to buy land in British Columbia at its full price for cash, bring it into cultivation, and live on it until his holding becomes reproductive, he must either have a lot of capital or go deeply into debt, which means failure to begin with.

Roads and Railway Communication.-This includes direct communication by rail with the mining districts of British Columbia — Yale and Kootenay, and with Northern B. C., too, when that is opened up. A railway by way of Hope, with a direct line through Westminster district south of the Fraser, and the ranching district of Yale through to Crow's Nest Pass, would make the whole of the farming regions tributary to the mines and afford a profitable market. This road, however built, should be so safeguarded as to rates that our farmers could ship their products cheaply to the interior and send their fruits to the Northwest, which is their natural and ought to be their most profitable outlet.

Protecting the Fraser Valley.—Another need is the conservancy of the Fraser Valley from floods. That is essentially an engineering problem, and belongs largely to the Dominion Government. However it is attempted it should be on a comprehensive plan, and in my opinion should be undertaken as part of the railway scheme referred to in taken as part of the railway scheme referred to the the foregoing. From 150,000 to 200,000 acres of the best land in America is affected by the periodic overflow and high water, which might be convertible. ed into a valley as famous for its fruits as the

Annapolis. Irrigation.—Of even greater importance is the problem of irrigation in the interior, where millions of acres could be made to blossom like the rose. Reference has been made to Utah. There the Mormon colony was planted by the master mind of Brigham Young, right in the breast of arid America. Whatever we may think of the system of theology he established, he certainly promoted the greatest and most successful colonizing enterpoise the world has even known. There a colony prise the world has ever known. There a colony of 120,000 persons expended, without borrowing a cent or going into debt for a dollar, over \$500,000,000 in developing works of public utility. They own all their lands, are absolutely without debt, live largely by their own industry, are peaceable and prosperous, and have never, in half a century, experienced the reverses of what are known as "hard times." What irrigation and industry have done in Utah can be done in the interior of British Columbia. The three great principles which con done in Utah can be done in the interior of British Columbia. The three great principles which governed the Utah colony were that no man should own more land than he could cultivate, that he should not speculate, and that he should not go into debt. They were part of his religion, and no doubt the conscience clauses have accounted for the phenomenal success of Brigham Young's experiment. ment.

Co-operation in dairying, fruit marketing, road-making, and in other directions in which a farmer's isolation is his weakness. I do not mean to say that farmers should become Grangers or Patrons, for in the present state of society the fewer societies the better, but that they should co-operate for business purposes. This is especially a need of British Columbia at the present time.

British Communa at the present time.

Fertilizing.—As I have already intimated, our farmers all along the Coast districts especially require a knowledge and appreciation of the economy of fertilization. A cheap and readily available manure is one of the great requisites to available manure is one of the great requisites to available manure is one of the great requisites to available manure is one of the great requisites to available manure is one of the great requisites to available manure is one of the great requisites to available manure is one of the great requisites. success. I do not now refer to the bottom or prairie lands, which are abundantly fertile, by careful cropping, for some time, but to that characteristic and predominant brownish gravelly soil of which our wooded land is composed. It is largely destitute of potash and lime—two essential elements. I have advocated strongly the utilization of the fish offal, some 6,000 tons of which is annually dumped into the waters out of which the salmon are taken, to the detriment of the fishing industry. There are millions of tons of kelp and other sea weed on our coast for the gathering. This, mixed with the offal and composted with lime, would with the onal and composted with lime, would furnish a "dirt cheap" and invaluable fertilizer, available to all. The late Minister of Agriculture, Dr. Montague, promised to experiment on this line, but no steps that I know of have been taken by his expresser. by his successor.

Banking.—Lastly, I shall refer to the desirability of cheap money. I mean a low rate of interest. Interest charges are eating our farmers up. The Government can borrow money at three per cent.; the farmers in British Columbia are paying from the farmers in British Columbia are paying from eight to twelve per cent., and nearly every farm has a mortgage. The disproportion is too great. It is simply ruinous. The system of agricultural credit banks is what is needed. They are growing rapidly on the Continent, and in Great Britain have had remarkable expansion. Those who want to know all about them should read Wolff's "Peoples' than in any other way for so small an outlay.

Cheaper Lands and Smaller Holdings.—I should Banks." The principle is that any number of reputable persons may organize as a credit bank, the capital of which is the joint credit of the members, each person being jointly liable with his fellows for all the debts of the bank. It then borrows a small capital at say four per cent. and lends out at say five per cent., and also invites deposits, paying the same rate of interest. The borrower has to furnish two sureties and the object for which he wants the money has to be approved by the directors. Both they and the sureties watch the borrower to see that the money is used for the purpose specified, and call it in if it is being improperly used. If the money is spent for anything insurable, insurance is effected to further secure the loan. It is designed especially for those who need only modest sums \$25 to \$50 or \$80. Farmers and others who borrow large amounts can usually arrange for the same by mortgage or through established banks of discount. The agricultural credit bank does a business that ordinary banks do not usually touch. As it succeeds in a small way its operations can be extended. It also offers all the advantages of a savings bank or a co-operative bank to those who wish to invest their small savings from time to time in a way to earn four or five per cent. interest without

POSSIBILITIES.

I have always been sanguine of the future of farming in British Columbia, and never more than at the present time, notwithstanding the reverses of the past few years. The conditions are not less favorable than ever. The opening up of the mines of themselves will afford an outlet for all kinds of farm produce at paying prices. Our farmers will not have a monopoly of this, but will work under healthy competition. When the lands revert from the hands of speculators into the hands of users; when the terms of payment and the rate of interest will enable a settler to pay and yet live; when the farmers have easy communication to markets, and the lands now lying idle are brought into cultivation by means of clearing of land by machinery; when mixed farming becomes general and special atten-tion is devoted to the growing of fruits best adapted to the market and for industrial purposes, to the growing of hops, flax, sugar beets, tobacco, and other special products for which the Province is adapted; when the surplus of products (especially fruits) becomes so great as to force the farmer to seek a market in other lands; when industrial products can be manufactured cheaply enough to compete with those of England in the markets of compete with those of England in the markets of China and India and Australia; when, in short, the Province becomes fully developed and its resources are utilized to their greatest extent, the position of agriculture among other industries will be preminent, and what now occupies a very secondary place in the Provincial economy will be established as the basis of our wealth and possess a permanency which cannot be shared by any of the other natural resources of the future of which we now speak so hopefully. hopefully.

## Gold Medal Buttermaking. BY MRS. MARVIN BURK, DURHAM CO., ONT.

Any dairyman can make butter, but very few can make the finest quality. To do so the greatest care must be given to all the details—good healthy cows, feed that will not taint the butter, and pure

The stable in which the milking is done should be whitewashed and frequently cleansed by a free sprinkling of lime. Great care should be taken in milking that no impurities from the hands or udder get into the milk. The milk should get into the milk. The limit sheet carried to the immediately after milking, and when carried to the creamer strained again.

The deep-setting system I consider the best. Let the milk stand twelve hours in summer and Let the milk stand twelve hours in summer and twenty-four in winter. Keep the cream in a large covered can, with the cover put on loosely. Every time fresh cream is added the whole should be thoroughly stirred with a stick that will reach to the bottom of the can. Be sure to wash the stick every time, that it may be clean and ready for use. The cream should be kept in a temperature of 60°, at which, if there is milk from thirty cows, it will take three days to ripen or look like thin batter. take three days to ripen or look like thin batter.

It is then ready to be churned.

It is then ready to be churned.

In summer the churning temperature should be 60°; in winter, 68°. When the butter has come like very small peas it should be rinsed down, the buttermilk drawn off, a pailful of cold water thrown in and drawn off, then several more pailfuls of water and a handful of salt should be added water and a handful of salt should be added. After allowing it to stand a few minutes the butter must be taken up, put on a butter board, and the finest dairy salt sprinkled over it (I use Windsor). Then work till you think the grain is right. At this point practice is the only guide.

The careful observance of these instructions will always incure the highest price for the butter.

always insure the highest price for the butter.

[Note.—It cannot be called "telling tales out of school," though Mrs. Burk, with characteristic reserve, gives our readers not the faintest inkling of her achievements for us to say that the product of her achievements, for us to say that the product of "Spring Creek Butter Farm" in 1895, at leading exhibitions, was awarded twenty-six first prize and a gold medal, and in 1896 a similar record, besides other awards "too numerous to mention, as the local reporter says about the minor list of presents at the village wedding.—EDITOR.]

The practical agricultural news of the day you'll find in the FARMER'S ADVOCATE — and more of it