

A light loam never gets muddy except at the breaking up of winter. You can go out upon it comfortably all the year beside. You can work it whenever you please, if the frost is out of it. I am not blind to its weaknesses and defects. Theoretically, I believe in clay; practically, I believe in loam.

A high and dry location for the dwelling-house and farm buildings, a bit of bush, some good pasture land, a nice trout creek, pleasant stretches of landscape, a fine smooth public road in front, and proximity to a town, were other prime conditions I sought to fulfill in my farm.

I found all this within two miles of Guelph, in one of the best agricultural districts of Ontario, noted for first-class stock, and a superior style of farming. "Such a place must have been costly," some one is moved to remark. Not very. And hereon hangs a tale with a moral to it. Through sheer neglect and a "penny wise, pound foolish" policy on the part of the former owners, it was bought for much less than its intrinsic value. There are ninety-four acres of land, worth, without "improvements," as we are accustomed to call buildings, fences and orchard, fifty dollars per acre, which went begging for a purchaser several years at \$5,000. The price was reduced to \$4,700, and still the place would not sell. I got the offer of it for \$4,000, and was not long in deciding to accept. It was no sheriff's or forced sale. The last owner was a man in comfortable circumstances, by no means pressed to make disposal of the property, but the place had been rented for several years, and was growing no better very fast.

A CHEAP PURCHASE.

Now for the explanation of its cheapness. What should have been "improvements" to the property were, in reality, detriments. The dwelling-house, an old weather-beaten, two-story, barn-looking structure; barns, out-buildings, front fence, and lane out of order, neglected, and forlorn-looking; an orchard next the public road bearing signs of premature age and decay; a gravel-pit yawning conspicuously at the front, and an old mill-pond full of stumps, not far from the gravel-pit. The average farmer professes to care nothing about "looks," but the unsightliness of this place depreciated its value and killed its sale.

The old house is a far better frame than is ever put up in these days of scarce timber and high-priced lumber. It stands on massive sills built into a stone foundation, and though it was erected forty years ago, is as firm and sound as ever. A new roof projecting two feet all round; new windows throughout, one of them a capacious bay; the outside felted and re-sided; a new kitchen 13 x 18 in the rear, made this dwelling, exteriorly, neat, handsome, and as good as new. Five hundred dollars did all this, including painting the outside, and both painting and papering such of the rooms as needed these improvements.

Then there was a better dwelling than could be built even in these cheap times for \$1,500. There was a large old-style barn to match the house, also on stone foundation, all sound but a single post, which had sunk down a few inches, giving a dilapidated look to the whole structure. Adjoining the barn is a stone basement cattle stable, with room for fourteen head; over it is a hay-loft the whole extent, and at one end a large turnip cellar of stone. There is also a frost-proof potato cellar, roomy enough to contain 2,000 bushels, with an implement house above. A stable with stalls for four horses, sheep-shed, pig-pens, waggon-house, etc., make up the complement of out-buildings. One hundred dollars spent about the barn-yard made a great revolution in its appearance and comfort; it is a low estimate to say that \$3,000 would not furnish the amount of accommodation to be found in these buildings. If the \$600 above mentioned had been spent on the place three or four years ago, and some neatness and taste exercised in laying out and planting the front grounds, there can be little doubt that it would have brought \$6,000 more easily than it brought \$4,000. The late owner has the reputation of being a careful, thrifty man, by no means blind to the value of money, and is, moreover, a person of superior education, such as few farmers can lay claim to. Now, why did he not lay out \$600 three years ago and sell for \$6,000 instead of \$4,000? For the same reason that so many farmers all over the country cheat themselves by a mistaken economy and short-sighted niggardliness about spending money to improve the "looks" of their places. They think more of the useful than the beautiful, and even plume themselves upon this as a meritorious thing. They pinch every cent of interest they can collect, and are afraid to spend capital, though in the end it would increase both principal and interest.

Furthermore, on this place there was an old saw-mill in full-working order, but both logs and water had become scarce, and so the mill was like a certain church concerning which a traveller enquired of a native what church that was. The reply was, "She was built for a Baptist, but they don't run her." The pond that supplied water-power to this old mill covered about three acres of land, and there was another acre, besides a wide lane from the public road appropriated to logs and the passage of teams. The land covered by the mill-pond would make a splendid meadow, with the water run off, and the log-yard a valuable addition to the adjacent field. Here were, say, four acres of the best land on the farm not only wasted, and the pond, almost useless for its original purpose, was a source of annoyance and malaria in the summer, when the water became low. The mill on a stone foundation, 20 x 40 could be transformed into a dairy or some other useful farm institution, and the dell in which it stands made a very pretty piece of pleasure ground. The stream runs through the centre of the farm, supplying nearly every field with water. It is one of