

of Elgin; Grey, in the county of Huron; Brooke, in the county of Lambton; and Raleigh and East Tilbury in the county of Kent; and there were works at that time in progress in the following townships:—Moore, Sombra and Sarnia, in the county of Lambton; Aldborough, in the county of Elgin; East Williams, in the county of Middlesex; and West Tilbury, in the county of Essex. In three of these townships the works have since been completed, and in three others it was expected they would be completed ere this.

The drainage works throughout all the townships named required a large amount of excavation and other details in their construction, and in some of the townships considerable length of road formation accompanied the draining where the drains were located along the allowances for roads.

The total length of drains was 215 miles; total amount of excavation, 1,680,250 cubic yards; total approximate acres unwatered, 201,000.

The report says:—"There can be no doubt that much benefit has been derived by the localities concerned from the construction of every portion of these works; but, of course, the increase in value as a result will vary in different localities from several causes, such as the natural quality of the soil and the proximity of the particular system of draining for which the lands are assessed. In some of the Western townships, I have known of lands which were previously unsaleable at \$5 per acre, having been readily sold at \$15 after the drains in the vicinity were completed, and in the high level lands on the plains of Raleigh the increase in value was more than double that amount."

We do not think the increase in value has been overstated when we take into account that lands previously paying actually nothing are now among the most luxuriant in Canada.

The Agricultural Mutual Insurance Association of Canada.

This Association held its annual meeting on the third Wednesday of February, in their rooms in this city, that being the fixed day of holding it every year, so that all interested may know when to attend. The room was well filled, many of the attendants coming from a long distance. The accounts were unanimously approved of. The business was in as satisfactory a position as could be wished. The losses by fire had been numerous, but all just claims had been promptly paid except two; these the directors declined the responsibility of paying, but left them for the members to decide whether they should be paid or not at the annual meeting. One was rejected; the other was paid half of the demand.

There have been many insurance companies started in Canada; many have shown fair promises on paper. Farmers have been safely insured until a few fires have occurred; then the money has been found wanting. Grasping, designing, sleek-tongued agents and managers have pocketed the cash, and the poor, unfortunate, deluded farmers might just as well have burnt their money as to have paid it to such designers.

There is no insurance company in existence in Canada that has stood the test of so many years as this, and conducted their business in such an honorable and just manner. The directors are chosen by the farmers; no stock-holders make a cent; the directors only get a small payment for each day they are obliged to meet. The President holds his office much the same as the English members of Parliament do, namely, for honor, not money. The paid officers are efficient men and have to faithfully earn all they get; if even an outside agent is found remiss, his place is quickly filled by a better man. We have advised our readers for the past

ten years to insure in this society for safety and economy. We repeat the same again, and caution you not to be led away or deluded, as thousands were by the Beaver Company, and hundreds by mere bubbles. It is easy enough for you to pay your money out under some false hallucination. We have been insured in this company for fifteen years, and believe insurance cannot be effected at lower rates under any circumstances, where losses are met and paid. It is from the large amount of business done by a few efficient men that they have been enabled to insure at such low rates; in fact, we believe the rates will have to be slightly advanced, as fires have been rather more numerous than usual the past year.

The Hon. A. Mackenzie has done good service to the farmers by causing an investigation. This prevents some imposition. This institution stands unequalled by any Mutual Insurance Company we have heard of in Canada.

One Reason Why Farmers Do Not Prosper.

The great depression that has been heavily felt by farmers, and more especially by those of the United States, has led agricultural writers to enquire why farmers do not prosper. We abridge from the *Western Farm Journal* an article on this subject, offering some remarks as we read it. The writer remarks very truly that English, Scotch and Irish farmers make both ends meet at the end of the year, usually by raising the largest possible crops of grass and grains, and selling none of these off the farm except in the form of meats. He might have added that they not only make both ends meet, but also usually add a little to their bank accounts. This they accomplish not merely from the cash profits from the sale of the animals, but chiefly from keeping their farms in a good state of fertility, and this is effected by stock feeding, instead of exhausting the land by incessant cropping.

As a rule, at prices that have ruled for farm products for a few years past, the making of money upon the farm is a proposition hardly worth while to entertain. But it is worth while to consider seriously how we may use our acres with least damage to their fertility, at the same time growing no crop which will entail loss, or be chargeable with the appearance of this. We have, in these columns, often advocated seeding down to grass. Grass saves the land, and at the same time, when fed to stock upon the farm, the integrity of the land is preserved, and stock properly bred, fed, and reasonably well cared for, will, in any kind of times, pay better than wheat.

The low prices that have ruled for products for a few years past are but the immediate reason that farming has not been profitable. It is rather to be attributed to the system of farming pursued in previous years. Lands in the older sections of the country had borne crop after crop of exhausting grain crops. Had the farmers fed more stock the land would now be in better condition, the grain field would produce heavier crops, and then no enquiry for the "reason why farmers do not prosper."

W. F. J. argues that the cost of wheat growing is so great as to forbid any expectation of profit with low prices and light yield. When you harvest twelve bushels to the acre it has cost you but little, if any, less than \$1 per bushel—twelve bushels is the estimate for the United States.

We submit the following, and ask our readers to see if they can place the estimates lower and still have the figures represent the facts:—

Plowing per acre.....	\$ 2 00
Two bushels seed wheat.....	2 50
Sowing, and harrowing twice.....	75
Harvesting and stacking.....	3 00

Threshing, all expenses.....	1 75
Cleaning and hauling to market.....	1 00
Interest on land—taxes.....	2 50

When we consider that the cost of working the farm is about the same whether the crop be light or heavy, (and light crops of wheat are more frequent than heavy,) it will readily be seen that the chances are not in favor of the crop being a paying one, taking the season altogether.

Wheat is doing for western what it has done for eastern soils, and what tobacco and cotton have done for southern soils. Though we can say for tobacco and cotton what we cannot say for wheat, they have paid a profit to the grower.

All farmers will admit the good policy of the advice given to leave the farm to your children in better condition than when you took possession yourself. This can be done in a country, where a farmer may be said to have made his farm from the wilderness as is often the case here.

Before seeding down to grass, as advised, the land must be well prepared for seeding by thorough tillage and enriching. Without this grass land cannot be expected to pay much profit. It is owing to the proper preparation of the soil before seeding, even more than to the difference of the climate, that the land of the British Isles feeds so much more stock than the same area does in America.

Hints to Dairymen, No. 13.

Written for the *Farmers' Advocate*, by J. Seabury.

Mr. Ballantyne, in his address before the American Dairymen's Convention, held at Ingersoll, last month, spoke on the "Manufacture of cheese and proper handling of milk," and among other things referred to four important agencies which took a very prominent part in the manufacture of cheese. These were *heat, rennet, acid and salt*. Any cheese maker who has good milk and understands how to manage and control these four agencies should not fail to make a really nice, fine cheese.

Heat plays a prominent and most important part in the manufacture of cheese, and it is something which cannot be too carefully managed and controlled. In the first place the proper temperature for setting the milk and cooking the curd has to be studied, and is varied very much by all good cheese makers according to the state of the weather as well as the milk. Every cheese maker knows that there is scarcely two days in the hot weather that his milk will work alike. Hence the importance of the manufacturer knowing how and when to manage the temperature of his milk and curd. There might be quite an essay written on these points alone. Suffice it to say that every cheese maker must watch the state of his milk closely, and taking the weather into account, manage accordingly. Then the temperature of the making and curing rooms plays no small part in the turnout of fine cheese, and I am sorry to say that it is almost entirely lost sight of in a great many factories. I have no hesitation in saying that many of them would turn out a very much better article if they were well and properly furnished with better curing rooms. Every making room should be made as tight and warm as the curing room, and when making is carried on early and late should have a stove in it. If cheese are allowed to get chilled while in the presses, even if ever so well made, they are never the same. Another thing which cheese makers would find a great benefit to their curds is covering the vat during setting and after heating up until ready to dip. Take a piece of 12½ or 15 cent cotton, double it, and make about one foot longer than the vat and about 15 inches wider into each edge of this lengthwise sew a half-inch strip of some heavy wood. This will keep it down tight all around the top of