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### Richer Cream by Personal Work

In speaking of the advisability of paying a premium of one cent a pound butter fat on cream testing over 25 per cent. in order to induce patrons to send in a richer cream, Mr. Wm. Newman, Lorneville, Ont., Mr. Wm. Newman, Lorneville, Ont., at the recent creamery meeting at Guelph said that he had had no trouble in getting cream of the desired richness. "Our average test last year," said Mr. Newman, "was

personally and asked him to send in a richer cream pointing out why the richer cream pointing out why the richer cream was desirable. If necessary I adjusted the cream screw of his separator to skim a richer cream. "This plan of making two prices dees not meet with my approval. Getting richer cream is a case of individual work among patrons. My patrons who send in a cream testing only 27 per cent. are men I never spoke to personally, and they are doing the best they know."

## A Separator Agent Talks

A. H. Ross, Victoria Co., Ont. When the separator is to be placed in the stable, a separate room should be made for it, the walls being of tonged and grooved lumber, papered on the inside. Such a wall will keep out offensive odors, which would tonged and grooved tumber, papers on the inside. Such a wall will ke out offensive odors, which wor otherwise contaminate the milk. good floor in the separator room

### Safe and Sane Banking

Safe and Sane Banking
Editer, Farm and Dairy,—The recent failure of the Farmers Bank and
the loss some of our factories have
sustained as a result should lead all
dairymen to carefully consider the
banking business as it relates to their
interests. We have been led to believe that factory funds deposited in
a chartered bank were comparatively
safe. We find however that this is
largely a delusion as banks will return those funds just as long as it
is to their interest to do so and can
lock their doors and laugh at departs
tors any time they see fit.

We were led to believe that our gevornment had such supervision over our

ernment had such supervision over banks as would protect depositors. This is largely a farce. Bank officials are called to make returns at stated periods but can so inflate the valuaperiods but can so inflate the valuation of securities held that their returns are entirely misleading. Banks in some cases pay high dividends checked and the stock and make the market value of their stock high by so doing tending to create confidence in the institution where the value is often fictious. Bankers will show you their paid up capital, double liability, reserve funds and other securities but what use are these if the Lank's liabilities far outweigh its rescurees? What chance have we or the public of examining or valuing these securities? The larger the institution the more complicated the task. good floor in the separator room is important. A firm, level floor adds much to the life of the separator. Wash the separator thoroughly every time it is used. It is not only a detriment to the quality of the separator, but a dirty separator wears out more quickly than a clean one. I would also suggest to every agent that in the long run it is best to be honest with purchasers and ad- is so keep look out for the fellow



A Creamery with Surroundings that are Highly Creditable

One of the three creameries owned and operated by Wm. Newman, in Victoria Co., Ont., is here shown. It is the one at Gamebridge, and is in charge of H. F. Newman. The output from this creamery last year was 53,000 pounds of butter.

Use a little oil each time the se-parator is used, and use only a good brand of separator oil. Oiling is a paracor is used, and use only a good brand of separator oil. Oiling is a point on which many err. They will slep in a lot of cheap oil at once, and then let it go for a long time without further oiling. Half of the separator oil sold is not good. Mest of it is thick and gummy, the bear-ings making the machine run hard. In any case the bearings should be flushed out with kerosene oil each week. week.

week.

Keep the speed of the machine
uniform. If it is supposed to be
turned 60 times a minute turn it
60. Turning the machine faster will
give a thicker cream but it gives a
greater centrifugal force that the machine is guaranteed to stand; more cream will be lost in the skim milk and the separator will wear out fas-ter. It is much easier to change

the cream screw.
When washing the separator, first When washing the separator, first flush with luke-warm water, wash thoroughly and finish off with scald-ing hot water. Boiling water will make the parts hot enough to dry themselves. Drying with a cloth is not desirable, and in many cases is a filthy practice.

Have you forgotten to renew subscription to Farm and Dairy?

vise them to wash the separator twice a day.

USE GOOD OIL

Use a little oil each time the separator is used, and use only a good brand of separator oil. Oiling is a brand of separator oil. Oiling is a don't trust teo much to any one institution. None of them are infallible and if one should close up you would be glad if you had a little that you could get at. Many men have trusted their all to one bank they thought seture and when the lock clicked found that they were penniless.—W. Waddell, Middlesex Cc., Ont.

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Talk No. 1

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