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Monetary Affairs.

Farmers should avoid debt as much as possible. Purchase for cash, and pay at the time of receipt of goods. There is a loss to both the purchaser and seller by the credit system. But sometimes farmers and others are not able to pay cash—thus the credit system.

Reverses, accidents or failures may cause trouble, and money must be had. The note shaver is exacting and often extortionate; the banks cannot lend on landed security. The loan societies are a better means for farmers to obtain money, if they are punctual in payments; if not, they are also expensive and ruinous to farmers. We by no means advise farmers to borrow as a general thing, especially at such rates as are now being paid for money in Canada. But sometimes it is found necessary. The Agricultural Investment Society of this city we believe to be as good an institution as any in Canada for farmers to procure money at or to deposit surplus money in. The securities are good. For both borrower and lender we consider this a safe and sure institution for loaning and depositing money.

We do not advise farmers to hoard up their cash and leave their land undrained, unplanted or uncultivated. See that your farms are made as fertile as possible by drainage, by planting belts of trees and by proper cultivation, before you invest much cash in any society. Should you after this have a surplus, and wish for higher rates of interest than the banks can give, or wish for money on better terms than you can get it from the banks, then you can apply to this society or perhaps some

other similar society.

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At the present time the demand for cash at all monetary places in Canada is greater than usual. We again advise you to avoid debt as much as possible. A society can refuse bad loans when perhaps an individual might not; in fact, it is generally better to do your business through some good agent, and avoid loss.

The Agricultural Investment Society of this city has now moved to their new and handsome offices near the market square, and have made such a good purchase of the block as to enable them to be rent free, thus giving them a decided Canada, nearly all of which are good.

The Weather and the Crops.

Since last issue the crop prospects for '75 have not improved. The fall wheat was badly killed by late spring frosts, and some more has been injured by the June frost, which damaged it as it began to shoot out.

In this section of country, at least, we shall not have over half a crop, in some parts even less. Hay will not be over half a crop. This has been the coldest and driest spring we have yet experienced. Not only is the grass and fall wheat shortened, but spring wheat, oats and barley have suffered very materially for the lack of moisture, and in some sections by frost; thus this portion of the farm productions must be very much shortened in some sections.

The June production of cheese and butter will be less than usual in June. During this month we may reasonably expect an unusually rapid blank spaces in the turnip field. growth; also during midsummer and the fall. In those sections where the winter wheat is bad and cabbage plants, may be got through very expedi- Perhaps some Granges admit members too easily.

hay short, it behooves each farmer to prepare for a coming deficiency of coarse feed, which he can do by sowing corn and millet; both of these will answer to sow as late as the 20th of July; we have heard of their answering even later. White turnips and rape will also make feed rapidly.

We hear the crops in the northern parts of Ontario are better than in the southern and western portions of it. In Manitoba toe prospects are not good, the grasshoppers being very destructive; the farmers had ceased sowing, as they saw no prospect of a return until the grasshoppers should leave them. They expect to raise some late crops after the grasshoppers leave.

Root Crops-Filling up Vacant Places.

June is the principal time for sowing turnips, mangolds and ruta bagas. Some farmers prefer sowing them early in the month, but the last fortnight of the month is considered by most farmers as the best for sowing turnip seed. "From the 15th to the 28th we sow our turnips, if circumstances permit," is the remark of a very successful farmer. Some even defer the sowing to the first days of July. Even though they have been sowed in June, there are few who have not some sowing still to be done, be it much or little. There will often be partial failures-blank places to be filled up. Sometimes there may have been seed either old or badly saved, hence a failure; or the turnip fly may have laid waste a portion of your turnip field; or a drouth during the sowing, and continuing week after week, may have prevented all vegetation. Whatever may be the cause of the failure, a remedy must be applied. It will never do to let the land lie partially waste, giving little returns for manure and labor expended on it. The vacant places should be filled up-sown again.

Transplanting turnips is of little use in so dry a climate as that of Canada. If too late to sow Swedes, sow the Yellow Aberdeen, a very good turnip variety, though for stock feeding inferior to Swedes. Dale's Hybrid we found a very good variety for such a purpose, better for keeping than the Aberdeens. Later still you may sow the Red Norfolk and White Globe, both good producers, but only suitable for fall or early winter feed. advantage. There are other similar institutions in White Stone turnips may be sown still later than the Norfolk or Globe, and though smaller than either, they will be found of no little value when you house your stock, to add to their dry fodder. Besides late turnips, you may fill up vacant places with cabbage if you can procure the plants. Than cabbage there is no better food in the fall and winter for milch cows. It promotes their health and causes them to give more milk than any other feed. at a time when such feed is greatly needed. The thousand-headed cabbage and the large varieties, such as Flat Dutch and Drumhead, I have had a greater quantity of feed from, of the best quality, than from any other crop.

Turnip plants do not bear transplanting well, even if they take root and grow; they will never be a good crop. Not so, however, with mangolds. Any vacancies in this crop can be well filled by transplanting from rows that have more plants than are needed, and if you have mangold plants to spare, you may with them fill up some of the

The work of transplanting, whether mangolds or

tiously, but it is well to have the ground for them in good tilth, though this may take more time than the transplanting. If the failures are in detached spots, a digging fork is a good implement to loosen the soil, and a good workman can prepare the waste places in a very short time.

Patrons of Husbandry.

Since the introduction of this Order in the western part of Canada, it has rapidly increased in membership. The principles laid down in the constitution and the objects aimed at by the Order are commendable, and, if properly carried out, must tend to the advancement of knowledge, the acquisition of wealth, and the promotion of happiness amongst its members.

A combination of farmers for the protection of their rights and interests is but proper, as all other classes have their societies, clubs or directors. The independence of the Order is also right, as we do not deem it proper to send our funds to the States; but the greatest good to be derived from the Order will be the diffusion of knowledge among its members. We do not expect that any great or permanent advantages are to be derived from dealing in small store goods, especially in the vicinities' of towns or cities; on this point some of the members differ with us, and others think we are opposed to the Order for holding these views. We know temporary advantages may be gained, but it is doubtful if combinations for such purposes have been found successful; there will be losses as well as profits. The cash system is to be commended; farmers lose much by the credit system, and should confine themselves to cash transactions as much as possible.

In purchasing implements, trees and seeds, a saving may be made, but reliable men must be dealt with and orders must be sent in early. Many of the Granges, we understand, are already purchasing some necessaries largely, and appear well satisfied with what they are doing.

We have received some communications from members of the Order, writing strongly on its constitution and principles, but as we published the constitution, it would only be a repetition to pub-We have published any good reports or essays that we have received, which have been given through the Grange, and should be pleased to have any really good suggestions on subjects and plans of advancing the profits of our farms, or special improvements. The principles of the Order are introduced; good results are what we wish to publish, whether they may come from the Master of the Dominion Order, a patron, or any other person.

No subject that we have had to treat on since we commenced publishing this journal has given us so much anxiety and care as the Grange movement. We feel somewhat responsible for its introduction and for its success. We feel it a duty in expressing our mind freely, though we have been highly condemned and censured by advocates of the cause. Good can be achieved and honor gained by this Order, if moderation and a proper course be pursued.

For the good of the Order it might, perhaps, be well not to urge its spread too rapidly. Care must be taken to avoid such steps as have been found injurious in the States. Each Grange should have its funds properly secured from danger of loss.