

What Will You Do With Your Money?

This is a very pleasant question to have to ask. We are very happy to know that of late years farmers generally have been prospering, and that a great many of those who a few years since had to mortgage their farms to raise money, are now prepared themselves to lend money on the same terms; but it is not every farmer who has the money who understands how to lend it carefully and advantageously. It is therefore well that he should know of some institution which will do this work for him—some kind of a company which makes a business of lending money on safe securities, and which is governed by good and reliable business men.

For this reason we think we do our readers no injury, but much benefit by commending an institution with which we ourselves have had many money transactions. We refer to the *Agricultural Investment and Savings Society, of London*.

The standing of the Directors of this institution is excellent, and the mode of conducting the business both economical and safe. Within the few years which it has been in existence, its record is clear and straightforward, and profitable to the shareholders.

Money may be either invested in its stock, which stands high and pays good dividends, or deposited in its Savings Bank, which pays 5 to 6 per cent. Their stock has so far paid 8 per cent., and according to present appearances, will rule much higher; and as the money is all lent on first mortgages, and that, too, at low valuations, it is as safe, if not safer, than any other banking institution in the Dominion.

By placing your money in this manner, you avoid all the trouble and annoyance of taking mortgages, looking after debtors, re-investing your money, &c. All you have to do is to receive your dividend every six months, and the officers of the institution attend to all the details.

J. T. CARLTON.—In reply to your enquiries in regard to Walmsley's Potato Digger, we have used it on our farm for two years, and can safely recommend it as being the best digger we have ever seen at work. It will pay for itself in one season if you have five acres to dig. Mr. R. Dennis, of this city, manufactures them.

FROM THE HANDY HORSE BOOK.

"A saddle should be made to fit the horse for which it is intended, and requires as much variation in shape, especially in the stuffing, as there is variety in the shape of horses' backs. An animal may be fairly shaped in the back, and yet a saddle that fits another horse will always go out on this one's withers. The saddle having been made to fit your horse, let it be placed gently upon him, and shifted till its proper birth be found. When in its right place, the action of the upper part of the shoulder-blade should be quite free from any confinement or what saddlers call the 'gullet' of the saddle under the point when the animal is in motion. It stands to reason that any interference with the action of the shoulder-blade must after a long time, indirectly if not directly, cause a horse to falter in his movements.

"Girths.—When girthing a horse, which is always done upon the near or left hand side, the girth should be first drawn tightly towards you under the belly of the horse, so as to bring the saddle rather to the off side on the back of the beast. This is seldom done by grooms; and though a gentleman is not supposed to girth his horse, information on this as well as other points may happen to be of essential service to him; for the consequence of the attendant's usual method is, that when the girths are tightened up, the saddle instead of being in the centre of the horse's back, is inclined to the near or left-hand side, to which it is still farther drawn by the act of mounting, so that when a man is mounted he fancies that one stirrup is longer than the other—the near side stirrup invariably the longest. To remedy this he forces down his foot in the right stirrup, which brings the saddle of the horses back.

"All this would be obviated by care being taken, in the process of girthing, to place the left hand on the middle of the saddle, drawing the first or under girth with the right hand till the girth-holder reaches the buckle, the left hand being then disengaged to assist in bracing up the girth. The outer girth must go through the same process, being drawn under the belly of the horse from the off side tightly before it is attached to the girth-holder.

"With ladies' saddles most particular attention should be paid to the girthing."

Patrons of Husbandry.

Since our last issue the Grangers have been pushing ahead, notwithstanding its being the busy season with farmers. From the letters we receive we are satisfied that just as soon as the fall and winter arrive, Granges will be organized by the hundred. The manufacturers and dealers are making liberal offers to the members—so liberal that if they were made known every farmer would see the necessity of joining immediately—but all offers from manufacturers, &c., are secrets of the Order and cannot be divulged.

Granges organized since last report:

22.—PLYMPTON WIDE-AWAKE GRANGE.—James Armstrong, Master, Uttroter, P. O.; Thomas Dougherty, Secretary, Uttroter P. O.

23.—PROTECTIVE GRANGE.—William Cole, Master, Sarnia P. O.; S. Mills, Secretary, Sarnia P. O.

24.—LAKESIDE GRANGE.—Thomas Blair, Master, Kincardine P. O.; William Miller, Sen., Secretary, Kincardine P. O.

25.—VICTORIA GRANGE.—Johnson Palmer, Master, Meaford P. O.

26.—GRANGE.—John Waddell, Master, Sarnia P. O.; John McWhorter, Secretary, Sarnia, P. O.

27.—NORTH NORWICH GRANGE.—H. S. Lossee, Master, Norwich P. O.; B. J. Palmer, Secretary, New Durham, P. O.

28.—EAST WILLIAMS GRANGE.—W. J. Anderson, Master, Fern Hill P. O.; Wm. McCallum, Secretary, Fern Hill P. O.

29.—MAPLE LEAF GRANGE.—John McGlashen, Master, North Pelham, P. O.; Peter Wetter, Secretary, North Pelham, P. O.

30.—DARLINGTON GRANGE.—Jesse Trull, Master, Bowmanville; Wm. Wilson, Secretary, Oshawa.

31.—GRANGE.—Wm. S. Campbell, Master, Brantford; F. P. Strickland, Secretary, Brantford.

32.—MUTUAL GRANGE.—John H. Little, Master, Lambeth; Eli L. Davis, Secretary, Tempo.

33.—SMITH GRANGE.—Alex. White, Master, Collinville P. O.; James Alexander, Secretary, Collinville, P. O.

Co-operation appears to be successful in California. The Grangers of that State have chartered fifty vessels, and expect to send all their grain to market on their own account this year. They have also started a bank with a capital of \$5,000,000, which will enable farmers to borrow money on as good terms as merchants or manufacturers.

LONDON DIVISION GRANGE.

Delegates from the various Granges in the vicinity of London and the surrounding districts, met on July 21st, for the purpose of forming a Division Grange.

The Grange was organized by Bro. T. W. Dyas, Secretary of the Dominion Grange.

The officers elected were—Worthy Master, John Little; Worthy Lecturer, Fred. Anderson; Worthy Steward, Geo. Jarvis; Worthy Secretary, W. L. Brown; Worthy Treasurer, Benjamin Payne; Ceres, Mrs. Dyas, Pomona, Mrs. Jarvis; Floa, Mrs. Brown.

Committees were appointed to confer with the different branches of trade, consisting of Bros. Burgess, W. Weld, Jarvis, McDougall, Levi, Elliot, Payne, F. Anderson, Beattie, Bruce, J. W. Anderson (East Williams), S. Weld, James Little, Saml. Hunt and Hector McNeil.

The next meeting of the Division will be held on the 12th of September, in the Forest City Grange Rooms.

DO AWAY WITH LAWYERS.

Do our brother patrons know how easy a matter it is to settle a dispute between them-

selves without going through the soul-harrowing, red-tapey and expensive process of law? Money was never so literally thrown into the fire as when given to fee a lawyer or pay the expenses of a court. At best it is a loss game. Mere chance and musty precedents decide the case, and the contending parties are of the same opinion still.

Every Grange has from one to half a dozen sound men in it—men who are conscientious, wise, and, withal, firm. This man, or these men, are better fitted to settle disputes than any judge before whom they may be brought.

Now the best plan for two Patrons who have difficulties to settle, is to decide upon an umpire, and place it before him (how often I have heard lawyers and judges say that any man who will falsify in telling what should be a candid story, will do the same under oath) and let him decide the rights of the case. If the referee is properly chosen, the case will be decided properly. I have seen this tried, and I believe it to be the correct way of settling questions between honest men. Where there is a rogue in the case, of course that changes the matter.

I know an instance where one Granger sued another for fifty dollars. The two men just met and talked over the matter, and decided to leave it out to a brother Granger. This was done—the quarrel was settled amicably, and no fees paid to lawyers. I am of the opinion that all Patrons will find this the best and wisest manner for difficulties to be settled, thus saving much anxiety and time and cost. PATRON.

HORTICULTURAL ITEMS

THE NORWOOD RASPBERRY.

A new hybrid variety, which is claimed to be better than any of the black caps in quality, and also perfectly hardy.

THE CLARK RASPBERRY.

This variety is pronounced a failure by the *New England Farmer*. It does not stand the winter, and its small quantity of fruit renders it worthless.

THE MANGOSTEEN.

A tree of the Mangosteen, which produces the most delicious fruit known, is thriving at the Royal Gardens at Kew, London; but it is not known whether it will bear fruit or not.

PYRUS MAULEI.

Is the name of a new and very beautiful shrub, that resembles the *Pyrus Japonica*. It has orange flowers, and these flowers bloom out late in the season. This shrub is hardy in England, and considered a valuable acquisition, especially as it bears oblong, yellow, ribbed fruit of good flavor. So says a well known correspondent of the *Gardener's Chronicle*.

WATERING PLANTS.

Plants set against walls and piazzas frequently suffer from want of water at this season, when even ground near by them is quite wet. Draw away the soil around each plant so as to form a basin; fill in with a bucket full of water, allowing it to soak gradually away, and when the surface has dried a little, draw in loosely the soil over it, and it will do without water for some weeks. This applies to all plants wanting water through the season. If the water is merely poured on the surface, it is made more compact by the weight of water, and the harder the soil becomes, the easier it dries; and the result is, the more water you give the more is wanted. —*Gardener's Monthly*.

PINCHING VINES.

The leaders of squash, melon and cucumber vines, etc., should be pinched when they have acquired a length of from six to twelve inches. Pinch only the extreme tips. They will immediately throw out laterals. Amateur cultivators sometimes pinch the laterals when these have grown say two feet. Others, again, who desire extra fine fruit, pinch the laterals on which the fruit is borne, leaving a bud and leaf beyond the fruit after it is set, continuing the system in extenso. Still another plan is to allow each lateral to bear two or three fruits, stopping all beyond this. By this system the vines will bear stimulating strongly with manure, liquid is best since by this plan the stimulant cannot expend itself in the undue expansions of vine.

HEDGES.

It is one of the essentials of a permanent prosperous hedge, that it must be at least as wide at the base as it is high, and that it must be trimmed with a flat or gently curved surface to a point at the top. The light then has a chance to play directly on every part of the leaf surface, without which it is impossible to have a hedge long in order. For that part which receives the greater share of sunlight, will get stronger, and that which gets the least gradually grows weaker, till a thin, poor base is the final result. This is one great object in pruning to remedy. Another strong point to be gained is to weaken the strong upward tendency which, every one knows, is the weakness of hedge growing. Nothing weakens a plant more than to have its leaves taken off while young, just after they push, and before they are fully mature. If, therefore, the shoots towards the top of the hedge are taken off about the first week in June, while they are yet soft, that part of the hedge will be weakened, and the base, which for some months we leave cut, will be correspondingly benefited thereby. —*Gardener's Monthly*.

SET CABBAGES.

Not long since, I read a recommendation in the agricultural papers to raise cabbages as a fodder crop. It was indicated that thirty-five tons of fodder could be raised from an acre. The *Early Winningstadt* was recommended. I am satisfied that the quantity, weighing stumps, leaves and heads, would not be difficult to raise. I would recommend, however, a better and sweeter kind; not merely as fodder, but for fattening beef.

Two years ago I tried the experiment of feeding a fattening cow on the sweet heads of *Green Globe Savoy* and other cabbages. The success of the experiment, as to the thrift of the animal, the very juicy sweetness of the meat, and the cheapness of the process, was most gratifying. I think twenty tons of sweet cabbage heads per acre would not be difficult. When my cow, spoken of, was before the butcher, he said it was the fattest beef he had seen that year, and when told that it was the result of cabbage feed, with hay, only one bag of meal being given just before killing, he expressed astonishment. —*Ed.*

THE CANKER WORM.

It has been discovered that the canker worm that has been spreading so rapidly throughout the Northwest for the last few years, destroying the foliage of apple trees, and making the orchards look as though fire had swept through them, can be exterminated, and that, too, with very little labor.

The female canker worm rises out of the ground in the spring, as soon as the frost is out, and crawls up the trunk of the tree (as she is wingless) and deposits her eggs under old bark or in rough places which hatch in May or the fore part of June into small loop-hole caterpillars, or so-called measuring worms, which soon spread over the trees, destroying the foliage.

Many plans have been tried to prevent the worm from crawling up the tree and with some success. But to "wipe them out" completely, so that there shall not be one of them left to tell the tale, is by the use of Paris green in water applied with a large syringe—a table spoonful of Paris green to a pint of water.

When the worms are all hatched as near as can be judged, give the trees a good wetting down, and if afterwards it is discovered that they were not all killed put on more, but usually one wetting will answer.

We know orchards that in 1872 were covered with this worm, the foliage and fruit crop completely destroyed, that were treated as above, last year, with perfect success—the worms killed, and the orchards produced fine crops of apples.

This liquid will not only destroy the canker worm but the myriads of insects that are too small to be seen by the naked eye, that are preying upon the foliage of the trees. One party says that after using it last year in his orchard, the foliage made such a luxuriant growth and so dark a green that it was almost black. It can be used just as safely in the flower garden, destroying the insects that infest the shrubbery, as in the orchard.

The canker worm has already made its appearance in some sections of the country, and therefore must be looked after at once. The above is a very simple remedy and very easily applied.