system is so perfected as to reduce the risk of all parties as much as possible, and make expeditious sales. The importer keeps track of the responsibility of his customers, the middlemen; and the middlemen, in turn, of the small dealers; and they, in turn, of their customers, the consumers; while the broker receives his commission from first hands. Now, in the establishment of an American house, we should have to contend against the combined influence of many of these men, and unless cheese was sold for cash, there would be great danger of losing, since it would be impossible always to know the responsibility of purchasers.

The more feasible plan, it seems to me, would be for our Dairy Associations to employ some reliable man under a salary, send him to Liverpool or London, and then make shipments direct to the old and established houses. The duty of the agent would be to give advices to factories, to look at the cheese as it comes in, and keep watch upon transac-

tions, in order that no advantage be taken in sales, &c.

Under this arrangement I think better prices could be obtained for our cheese, and at the same time a safe business done, since the shipper handling the cheese advances the money for it and guarantees all The whole work of selling, guaranteeing sales, and advancing money, can be done for a minimum of five per cent. There are London and Liverpool houses, of the highest responsibility, who will advance seven-eighths of the market value of the cheese in New York, as soon as it reaches that city, and then pay over the balance as soon as sales are made. Had the American Dairymen's Association organized a movement of this kind, I am certain better prices could have been realized for cheese than at present. The factories would then have had two sources through which to dispose of cheese. If home prices were not satisfactory, then the cheese could be shipped abroad direct. Now they have but one course to pursue, and they are forced to take what the dealer offers, or see their curing rooms crowded to repletion, with a prospect of no better prices for holding.

These are some of the questions which it seems to me can be pro-

fitably considered at this meeting.

I ought, perhaps, to say, in view of the future prospects of dairying, that the South is poor and has no money to pay for cheese. This

gives us scarcely any trade in that quarter this season.

As the Southern States become reorganized and business again becomes prosperous, they will take large quantities of our dairy produce, and this outlet must have a marked influence on sales and future prospects. I shall hope that this Association may co-operate with and form part of the American Dairymen's Association, and that all may work together for the best interest of American dairying.

The Rev. W. F. CLARKE, editor of the Canada Farmer, was then called on, and spoke at some length, taking occasion to reciprocate some well-timed and happily expressed sentiments of international friendship to which Mr. Willard had given utterance at the commencement of his address, and taking up in detail several important practical matters connected with the development of dairying in

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