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TO CORRESPONDENTS.

J. T. Selborne, requests attended to.
 J. M. Bradford, 5th December received.
 T. T. Burford, received. It is impossible to depart from the rule we have laid down, with respect to Local Agents. If we recd. unpaid subscribers from them, we should soon have an edition that would cost £30 or £40 every issue, which we must pay down, and our money would be in the hands of persons whom we do not know, and who may or may not be responsible.
 G. B., Montreal, received, postage being 2s. 3d.
 W. A. S., December 4th and 14th received.
 D. R., Markham, parties you mention are well. Young pork 12s 6d to 15s per cwt. should not be very fat, other matters will be explained hereafter.
 J. B. S. Preston, your name is on our list and we know of no reason why the papers should have missed. The Nos. you mention will be sent.

CANADA FARMER.

December 18, 1847.

CLOSE OF THE VOLUME.

This No. ends Vol. I of the CANADA FARMER. We have at considerable labour made out an Index to the AGRICULTURAL, CIVIL AND SOCIAL, AND LITERARY Departments, and also to the principle subjects on the page devoted to Scientific and Miscellaneous matters. Perhaps about 600 subscribers have taken the Farmer from its commencement and to such of these as have preserved each No the index will be invaluable. Those who have subscribed within the last two or three months will not of course have occasion for it, but as we intend to send to all those who began with No. 22 the whole of the next Volume for their subscription, and to those who began earlier and who will, when their year expires, pay their subscription for Vol. 3, we will send Vol. 2 and Vol. 3 complete for \$2. They will thus have got a part of Vol. 1 into the bargain. We hope this will satisfy those who would otherwise have reason to complain for the deficiency of reading matter in this number.

The Index has given us more trouble than the preparation of twice the usual quantity of matter required for the paper. We have not included the News department in the index, because of the transient and heterogeneous character of its contents, and because the whole of this number would have been taken up with it.

Those who have only received a few numbers of the Farmer, will see by looking over the index, the variety, extent and value of its contents, compared with the usual matter to be found in Newspapers at three and four times the cost. The next Volume will contain more matter than the present, and we think we can promise, that it will be still more valuable. We hope all those who have taken the first Volume, will send forward their subscriptions without delay for the next.

A few persons have not yet sent us their subscriptions for the present Volume, although they promised to do so long ago, and have been receiving what has cost us much time and money. We trust it will not be necessary to remind them again.

CONSOLIDATION OF THE CANADA FARMER, AND BRITISH AMERICAN CULTIVATOR.

We make the announcement of the above to our subscribers and readers in this number, in order that they may not be taken by surprise, when the first number for the year 1848, reaches them. We have nearly completed the arrangement with the Proprietors of the Cultivator, and when we have explained our reasons and our intentions, we think very few of our supporters will be disposed to find fault, or hesitate to acknowledge that the step is the best we could take.

In the first place, there is hardly a field for two papers of the same character, and furnish-

ed at so low a price as the two in question.—When we started the Farmer, we made our calculations based upon those of our printer, that with a circulation of 2000, and at 7s. 6d. per copy, we could allow a good percentage to Agents, and pay all expenses. The profits on whatever subscribers we could get above that number would go towards paying us for our time. We published our prospectus and issued our first number. Sent out two or three parties as agents, who appointed about forty local agents. We continued for six months to send a copy of the paper to those agents, and urging upon them to make some exertion in our behalf. We received from them altogether, about ten or twelve subscribers! One of them, a Dr. by the way, sent four names, but the money has not come yet. We found this system would not answer. We should be obliged to give up the paper at the end of the year, and each of the proprietors console himself as he best could for the loss of £100, besides a good share of his time during the year, which in this country is money. Another tack was made. Most of those persons who sent their subscriptions on their own accounts enclosed one dollar only "trusting" as some of them said, that that would pay for the paper, and if not, to send it as long as that sum would pay for. The Cultivator being as it were in opposition, and having the field governed us both in our price and in the allowance to agents. His price was one dollar, and although we published twice as often, it was expected that ours should be sent for a dollar also. He divided the price instead of the profits with his travelling agents: we must do the same or they would not travel for the Farmer.—We were therefore obliged to come down in our price, and go up in our expenses. The agents we sent into the field under the new arrangements have had very good success. Our list has reached nearly 2,000 and would probably before the issue of the January No. go somewhat above that. But we must at the reduced price, get a circulation of at least 5,000 to keep us out of difficulty. And the question was, could we obtain that. We felt satisfied that our plan was a better one than the Cultivator's, and that our paper when it became known would be more popular. But the Cultivator began to see the same thing, and notified the public that he would change his plan, that he would not confine his pages to agriculture, that in fact they would embrace a similar order and variety of subjects to the Canada Farmer. He did not use these words but that was evidently the intention. In such a case we would have been placed in direct rivalry—we would both be striving to occupy the same ground. Our agents were already, in some cases taking unfair means to supplant each other, and we came to the conclusion that if we continued our publications under such circumstances, the results would be to our mutual disadvantage, and to the injury of the noble cause of Agriculture to which each of us believed the other to be sincerely devoted.

We came together, and all parties thought it would be to the interest of all, if we united our efforts. We can publish a Journal between the size of the Farmer and the Cultivator, twice a month, and containing more reading matter in the course of the year than either. We can make a better paper than either would have been while the two existed, because there will be more means at our disposal, and a greater amount of talent (if any of us have it) and experience, expended on the New Journal. The principal Editor of the Farmer will have the general editorial supervision of the new journal, and the principal Editor of the Cultivator will, in addition to his assistance in that capacity, have charge of the business department.

The Farmer has seven pages of reading, the new journal will contain twelve. There will be an outside sheet of advertisements, and as the circulation of the consolidated Journal will at once be very large, say 8000, and before the end of the year may reach 20,000,

We invite our friends who have advertisements of a general nature, and wish them to be seen in all parts of the Province, to send them in as soon as possible, we have only a certain space, which when filled cannot be extended.

In the first No. all necessary explanations will be made, and in the mean time we assure the subscribers of the Farmer that they will get a better paper than if we had not made the change; it will embrace all the best features of the Farmer, contain more matter and come just as often. So long as we are connected with it, it shall, at all events, not be less valuable, and whenever the time comes that we shall not be able to keep up its character, we shall inform the public, and our connection with it, from that moment, will cease.

We hope our Local Agents will continue to solicit subscriptions. The terms with them will remain the same as at present for 1848.

TRAVELLING AGENTS will during the holidays communicate with us. We shall be obliged to modify in some respects the arrangements with them for the New Year.

BACK NUMBERS.

We have on hand a few copies of each No. from 1 to 13 inclusive, and also a few of 18, 19, 20, 21 and 22. Any subscriber who has not received any of these Nos., or may require one or more of them to complete his set, we shall be happy to forward them to him, upon receiving a request to that effect, if by letter postage paid.

FLAXSEED—VANNORMAN'S STOVES—BAULKY HORSES, &c.

Norval, Dec. 15th, 1847.

TO THE EDITORS OF THE CANADA FARMER.
 Dear Sirs,

I read with interest, your articles original and selected, on the culture and growth of flax; and as this subject is now before your readers, I will mention something in reference particularly to the production of flaxseed, arising out of a conversation that I had some few weeks ago, with Mr. Bomberger of Dundas; an intelligent old Pennsylvanian German, who has been in this Province many years.

He introduced the subject, by speaking of the large sums, that are annually sent out of the Province, for the purchase of oil for painting, probably to at least £100,000.—He then observed that by a little attention from the farmers, the whole of this sum might be saved to the country, and simply by the adoption of a system practised (where he lived then) with great success in the State of Pennsylvania.

They sowed their wheat fallows in the spring, with flax-seed, very thin, so as to allow the plant room to branch out, that the largest quantity of seed might be produced. He says, the yield was so abundant, as to pay at least all the expense attending the following wheat crop; and this, without reducing the latter in quantity. They cradled the flax when it was ripe, threshed the seed, and burnt the stalks, which was of course, in the shape of ashes, returned to the soil. Will any who read this, try the above experiment, and let us know the result? The only, or chief difficulty, in the way is, that the flax-seed ripens in the time of wheat harvest, and it will require some extra hands to take it off in time.

I will now say something in reference to Vannorman's cooking-stoves. It is quite common in many parts of the country, when asked how they like these stoves, for individuals to say, I don't like them at all, for they wont bake the bottom of the loaf, there is no way for the fire to get under the oven, and we have to turn the loaf upside-down, and the bread is then often only half baked; and consequently spoiled. And it is frequently said in connection with this, that they baked very well when they were new; but after they were sometime in use, they gradually got worse and worse until they would not bake in the bottom at all. And this, (a small blame to them either,) has caused a great deal of complaining, and sometimes scolding too, from the good housewives of our country.

Amongst the various instances of the above, I may mention the following:—I called the other day upon an old acquaintance in Chinguacousy, Mr. F——t. I observed one of the large size Vannorman's in the kitchen, and I asked if it baked well. He said, that in consequence of its baking so badly, he had been under the necessity of building an outside oven. He observed, that his wife was the mother of 18 children, 17 of whom were

living, and it was a serious affair indeed to have the bread spoiled, especially as in addition to his family, they had sometimes as many as ten extra hands—and these of course all brought mouths with them. But, he added, in continuation, that a short time after he had built the oven, he had occasion to take down the pipe from the stove, and he observed that behind the oven, it was choked up with ashes, he then discovered, that there was a plate in the bottom of the oven, that could be lifted, and there he saw that the interval between it and the bottom of the stove, was also full of ashes. He of course cleared them out, and the result was, that the baking was done admirably, and the outside oven was discarded.

In my own house, we had been troubled in the same way, and sometime before this, had found out the remedy, and I asked him about his stove, merely to give him some information if he had needed it. And I now write this, both on account of those who may be inconvenienced in the same way, and also in justice to Mr. Vannorman, that the prejudice against his stoves may be removed: as I am satisfied, that for service, durability, and cheapness, they are at least equal to any in the Province: and his agents ought to be instructed to give the necessary information, in regard to their construction to all who purchase them. For I believe, that from the above cause the sales have been in many places much more limited, than they would have been.

This much on stoves, and now for something else. A few days ago, I was riding in Erasmus, in company with an old friend, and the conversation happening to turn on that greatest of all traveller's or teamster's pests, baulky horses: I observed, that a horse once stopped with me on a hill before a buggy: knowing the "nature of the beast," that the more I would whip him the more he would not pull, excepting backwards; I loosed him from the shafts, to try if he would go up with the harness alone, to the top of the hill; this he also refused: whereupon I cudgelled him severely about the ears, with the butt-end of a leather-covered whip; and then cutting him about the legs, he started and went rapidly to the top; I then brought him back, hitched him to the buggy, and as he had yielded so far as to go up without it, a cut or two of the whip induced him, to go up with it, and I have since tried the same, with similar success.

After this, my friend mentioned an occurrence that took place one time, I believe, in the Niagara District. A horse balked on the road, and the effect of the driver and whip, was just to make him lie down, and he stubbornly resisted every effort to make him rise: when an Irishman coming along, asked if a large cat could be obtained; one was got, and he grasping him firmly by neck and loins, drew him tail-foremost, with his claws upon the back of the horse. This was repeated a few times, until at last, the horse sprang to his feet, and off with his load and lacerated back. And after this, whenever he shewed any symptoms of baulking, his driver had just to mew like a cat, and he was off at once. And in this case, we find that a cat-with-one-tail, effected what a cat-o-nine-tails could not have done.

And now dear sirs, as this is my last correspondence for your first volume,

I remain your obedient servant,
 W. A. STEPHENS.

DOMESTIC ITEMS.

Washing Flannel.—If white, it should be done in as hot water as possible, with hard soap.

Shrinking of Flannel.—Enclose new Flannel in a bag; put it into a boiler with cold water; heat and boil it. It will never shrink any more after the operation, and should then be made up into garments.

Fragments of Bread may all be saved by making them into toast and puddings; and they also make good pancakes, by soaking over night in milk and then adding an egg or two, and a little salt and flour.

Preserves—if fermenting, boil them and add a little powdered saleratus, say size of a pea for a quart or two, but more if much fermented.

Feather Beds should be aired once a week; but do not hang them out of the front windows, unless you wish to add a striking feature in the picturesque expression of your dwelling.

Vials, with medicines, should be kept constantly and very distinctly labelled—it would prevent some fatal accidents.

MENTAL IMPROVEMENT OF FARMERS. Professor Meacham, in his address before the Addison County (Vt.) Ag. Society, observes: "In making provision for your family, you should provide something to read, as well as something to eat. You have little reason for congratulation in improving land and stock, if the mind about you is going to waste. Every farmer has more time in the year for gaining general knowledge than a professional man in the active pursuit of his profession. But it does not depend on time so much as inclination. Webster says that 'even in matters of taste and literature, the advantages of a man of leisure are apt to be over rated. If there exists adequate means of education, and the love of learning be excited, that love will find the way to the object of desire through the crowd and pressure of the most busy society.'"

RUST IN WHEAT.—The Maine Farmer doubts that fungi are the cause of rust in wheat. He thinks the epidermis bursts, the sap runs out, and the seeds of the fungi then lodge in it and grow. The use of a powerful achromatic microscope would convince him that this opinion is error; for by it the clear, distinct, and regularly formed fungus plants are not only seen, but their thickly crowded, rounded heads are most clearly discovered through the transparent coat, while it is swelling upward from the pressure of their growth, and before it has burst open.

TIMOTHY AFTER BARLEY.—A correspondent of the Genesee Farmer sowed timothy seed with spring wheat and with barley, both alike, with the same quality of seed. A fine growth of timothy, unmixed with other grass, followed the barley; while after the wheat it was mixed with small clover and red top. The crop of grass on the former was good—the latter poor—the treatment being precisely alike. Hence it is inferred that barley is less exhausting for timothy, and better adapted to precede it in a good rotation crop.—ib.

CHESS & WHEAT ON THE SAME HEAD.—Much was said and published this season, of a head of wheat, found in Ohio, which had "seven perfect grains of chess growing out of it." M. B. Bateham of the Ohio Cultivator, after some exertion, procured the identical head, when, on very close inspection, the chess spikelet was found to have no connexion with the wheat head, but was merely hooked in by its thread-like stem, between the chaff and the stem of the wheat head—probably caught there accidentally in harvesting. Some of the papers, in their eagerness for facts in favor of transmutation, have published the account of the wonderful head, on friend Bateham's authority, without any allusion to the *denouement*.—ib.

DOCKING LAMBS.—Never hold the lamb by the tail, as is often done, while the operation is performed. For the skin being drawn back, when it recovers its natural place, leaves the bony stump bare. But push the skin towards the rump, and returning it will cover the wound.—ib.

VINEGAR.—A correspondent in the Ohio Cultivator asks how to transform old cider into vinegar? Make it run through a barrel of clean wood shavings by a small stream trickling over a large surface. Cider, or whiskey diluted, can be made into good vinegar in 48 hours.

GOOD BLACK INK.—½ lb. of nut-galls; 3 oz. of gum arabic; 3 oz. copperas. Soak the nut-galls in 3 pints of rain-water; the gum arabic in half a pint of warm rain-water; the copperas in another half-pint; let them stand separately 48 hours, and then mix them, and the ink is made. This is the recipe of Prof. WEBSTER, of Harvard University.—[Albany Cultivator.]

TO MEND IRON POTS.—To repair cracks, &c., in iron pots or pans, mix some finely sifted lime with well-beaten whites of eggs, till reduced to a paste; then add some iron file dust, apply the composition to the injured part, and it will soon become hard and fit for use.—[Ex.

TO MAKE GOOD BUTTER IN WINTER.—We often hear the complaint that winter butter is poor. Ours (says a correspondent of the Boston Cultivator) was so for several seasons. It was very slow in coming, and frothy, white, and sometimes bitter; while butter made from the same kind of milk in the warm season was good. I devised many plans for improvement, such as throwing in salt, warm milk, scalding cream, &c.; but to no purpose. At length I scalded my milk when brought from the cow, afterwards setting it either in a cold or warm place as most convenient. I mean I communicated sufficient heat to my milk to destroy the effect which frosty feed in autumn or dry feed in winter had upon it. Since which time we have made (with fifteen minutes churning) butter, sweeter, and more yellow than we ever made in summer—and sometimes from frozen cream gradually warmed. And were it not that the increase of manufactures, the pursuit of fashion, and other causes combined, render helping hands in the dairy room now-a-days very scarce, I should be at the trouble of scalding my milk before setting it, during the summer, as well as in the winter, for surely, butter made in this way possesses a delicate richness and dryness which can not be found in any other.—[Gen. Farmer.]

BROWSE FOR SHEEP.—Browse of various kinds is good for sheep in winter. They are fond of it, as it affords a change, being a green food. The browse of oak, and other powerful astringents should be avoided. The browse of evergreens is used, not only as a wholesome food, but for its medical qualities, particularly pine and hemlock. And in some cases it is used to considerable extent as a substitute for other fodder. Pine and hemlock are best, but spruce and fir are also good.

Some farmers have nearly supported their sheep on browse for months, when hay was scarce. J. Whitman of Turner, Maine, has used pine and hemlock for his sheep for more than forty years and he has known no injury from them, but a benefit and a saving of hay.—He says that hemlock does not injure sheep with lambs. He prefers pine and hemlock houghs to spruce and fir.—[Cole's Veterinarian.]

ANIMAL FOOD FOR SWINE.—There cannot be any doubt but these are highly fattening in their nature and also that swine being somewhat allied to the carnivora, will greedily devour them; but the question is, do they not make the flesh strong and rank, to inflame the blood, to create in the animals a longing for more of such food, and thus lead them to destroy fowls, rabbits, ducks, and even the litters of their companions? Many will give blood, entrails, scraps of refuse meat, horse flesh, and such like to swine, but we should decidedly discourage such practices; the nearest approach to animal food we would admit, should be potato-liquor and dairy refuse. Animal food is bad for every kind of swine, and tends to make them savage and feverish, and often lays the foundation of serious inflammation in the intestines.—[Youatt on the Pig.]

BITE OF A MAD-DOG.—To prevent all danger of this terrible disease, cauterize the wound thoroughly with lunar caustic, introducing it most effectually to every part of the wound, and enlarging the wound if necessary. An eschar is soon formed, which sloughs away, carrying off the poison, which never immediately penetrates the system. A second application ensures more complete safety. The celebrated author of Youatt on the Dog, was many times bitten in his life, but always cured himself in this way.

PREPARING FOR WHEAT.—Recent experiments indicate, that instead of plowing three times for wheat, as is usual with summer fallows, it is much better to plow but once; provided the work is done in the best manner, that is, very deep, and with very narrow slices. The time when this work is done is not essential; the cultivator is used solely for clearing the weeds and covering the seed. The success has been complete; but it may not be so well adapted to clays.—[Albany Cultivator.]

European Agricultural News.

The subject of *tenant right*, is attracting a large share of public attention in England at the present time.

We observe by our English files, that some of the Agricultural Societies in that country are about to cease to exist, from the absence of a sufficient public interest therein. This discouraging feature, however, we are glad to say, marks rather the exception to the general bent of public feeling on the subject than the rule.

RICE AND TURNIPS.—A SCOTCH DISH.—Use Swedish in preference to garden turnips, cut into pieces the size of potatoes, boiled two or three hours, the water well pressed out, then mixed with an equal quantity of rice, which has been thoroughly boiled in the mean time. Add a little butter, gravy dripping, or lard, salt and pepper to taste. "We have tried the above, it has been partaken of by many friends, and a unanimous verdict pronounces it a most agreeable substitute for potatoes, than which it is far cheaper, and far more nutritious and wholesome. It is proposed to name the dish 'rice-turnip,' to indicate the union of which it consists. The usual turnip of the kitchen garden, with its vulgar butter taste, is not to be compared with the Swedish, or field turnip for this dish.

RICE TO BREAKFAST.—With cold meat, chop, ham, bacon, or fish, &c. For each individual allow one small dessert spoonful of rice washed in cold water; boil in a second water, cold at first till fifteen minutes; strain it, and serve it in a covered dish. This will be found to be a treat, and at the cost of less than a penny for a dozen people.—[From the pamphlet entitled "Rice, as a cheap and wholesome food for all classes."

TO DESTROY COCKROACHS.—The thin outside mud of encumbers scattered about the floors of apartments infested with cockroaches will exterminate them. The remedy is simple, and worth a trial.

LATE SALE OF SHORT-HORNS AT RIEV.—The high prices at which the six young bulls, the only short-horned stock offered, were disposed of, affords a convincing proof of the high estimation in which Mr. Torr's herd is held among breeders of eminence. It must be highly gratifying to the numerous friends of that gentleman to learn, that his indefatigable efforts as an improver of that deservedly popular breed of animals have been appreciated and acknowledged in a manner so unequivocal as was need by the following list of purchasers and prices:—

Lot.	Name.	Months old.	Purchaser.	Price.
1	Davies	10	Mr. Lister	26 gs.
2	Coleman	9	Lord Saltmore	15 gs.
3	Royal Tat	9	Marquis of Downshire	35 gs.
4	Lotist	8	Mr. Row	31 gs.
5	P. Chubb	8	Bought in	29 gs.
6	Duke Chubb	8	Mr. Mason	29 gs.

CONSUMPTION OF BREAD.—Estimating that there are twenty-four millions of bread consumers in Great Britain and Ireland (leaving out the four millions of potato eaters), and allowing each person one and a half loaves per week, it is thirty-six millions of loaves. Admitting that each quarter of wheat makes 136 loaves of bread it requires 268,656 quarters of wheat per week. To this add 10 per cent. for flour used in other articles, and it gives 295,521 qrs. as the weekly consumption of wheat, or 15,367,092 qrs. annually. London and its suburbs, with its two millions of population, consume three million of loaves weekly, and with flour require 24,626 qrs. of wheat. A quarter of wheat will give 50 lb. of flour per bushel; the quality which makes best second bread, yields 40 lb. of flour, and that quantity of flour will make 134 quarter loaves. A quarter of wheat ground into flour, and taking out only the rough bran—say about 5 lb. to the bushel, will yield 55 lb. per bushel of such flour, and that will make 141 loaves the quarter. A quarter of wheat, ground down into rough meal, without taking any bran, will give 62 lb. or 63 lb. of meal, and that will make about 166 loaves of healthy good brown bread.

ECONOMY OF MANURES IN TOWNS.—A great deal of manure is now collected in Manchester in tanks, and made applicable to the cultivation of land in the neighbourhood of that place. The meadows on the banks of the navigable rivers, the Irwell and the Mersey, have been materially improved by the application of this liquid, instead of its being suffered to flow from the sewers, manufactories, and dwelling-houses of the town into the river and defile its streams.

APPLES IN FRANCE.—From Normandy and Picardy, the great apple countries, the intelligence is that the crops of apples are extraordinary great; so much so, that there are not sufficient people to gather them, whilst in a great number of cases the trees have broken down beneath their weight.

REARING OF POULTRY.—At the St. Alban's Agricultural Society, Mr. Bailey, who went from London to act as judge of poultry, said he believed that in farming as well as in other businesses, success was made up out of a variety of small items, and he did not see why poultry should not be made one of those items. (Hear.) A man had a bet that he would make a hen produce more than a ewe, and he won the wager. The same had been tried since in Hampshire, and the bet won by the hen. In Aylesbury they took every year £15,000 for young ducks, and in many parts of Norfolk and Cambridge the farmers came up with their turkeys to London; they looked to them to pay their rent. He himself took £21,000 for poultry during the last nine years, and his father and himself had taken no less than £200,000. He might also mention that he had paid £300 for wages during the last nine years for rearing poultry, which fully realised the money expended on them.

Civil and Social Department

BUILDING SOCIETIES.

We have often thought of noticing these institutions, and of going into an explanation of the principles on which they profess to be established. But we first wished to understand them ourselves, and in the next place, we were anxious to see what countenance they received from the public; and whether they were likely to last. From the success which has attended their operations in other countries, and from the fact that an Act of Parliament has been passed to regulate and legalize their proceedings here, there is no doubt that while from 40 to 43 per cent. premium or bonus is readily given for their loans, these societies offer a perfectly safe and a very profitable mode of investment. Any one who has a small income above his necessary expenditure, can hardly do better than lay it out in the monthly payment of shares in the Building Society. At the end of about eight years, with the present rate of premiums, they will receive nearly double the amount of money which they have paid in, and thus with little annoyance or trouble, and without, comparatively, any risk. But as to the borrower we cannot say the advantages they hold out to him are very attractive. If a man went to a friend to borrow £100, and was told he should have it, if he would agree to accept £60, instead of £100, and would give a mortgage upon his farm for £100, to be paid in monthly payments, extending over the period of eight years, but paying interest upon the sum of £100, during the whole period, he would not consider that he was receiving a great favor. By taking shares in the Building Society he, in some measure, compensates the enormous loss he would otherwise sustain. Still, under the most favourable view he will have paid nearly £100 in shares and interest, for £60, which £60 he has not the use and benefit of for the 8 years, because he immediately begins to pay it back. At the end of six years he has none of the £60 in his possession, for he will have paid more than that amount to the Treasurer of the Building Society. Many persons have been unable to see how these Societies could yield so much profit to the share-holder, and still not oppress the borrower. As if money could be increased by changing it from one pocket to another, or by mere financial operations. The secret of the thing lies here: every borrower as soon as he takes out his money begins to pay it back, but he pays interest on the whole sum borrowed up to the last moment, i. e. the society is receiving interest upon a sum of money which it has in its own coffers. In this way the £ which was paid for the first share may, after the society has been in operation 4 or 5 years, have been loaned to fifty different persons, and be drawing interest from them all, and continue to do so till the society expires, at which time there may be a hundred persons paying interest in respect of it. Add to this the premiums, fines &c. and there is no cause for wonder that the society should find itself able at the end of 8 years or so to pay the holder of each share £100, he (if not a borrower) having paid to the society not more than £52 or £53.

If there were no usury laws there would be little need of such institutions. We shall on a future occasion go more fully into this subject, comparing the arguments we adduced in Nos. 4 and 5 of this journal, in proof of the absurdity injustice, and unmitigated evil of these restrictive laws, which drive the poor man into every snare and complication of finance that money dealers can invent to evade their operation, and finally leave him after a life of anxiety and toil stuck fast in such a Slough of Despond as no poor Christian can ever in a christian manner escape from.

HOW DISTRICT BUILDING SOCIETY.—This Society is progressing, and the success which has attended its operations, is marked by an announcement of a meeting on the 12th inst., for a sale of funds. There are now three Building Societies in this city, in active operation, lending funds monthly, by public competition among their members, and conferring corresponding benefits

