I guess I have talked longer than I ought to, but I wanted to say at least enough to let you know that we at the College of Agriculture have been trying to do something, and that we are willing to do more provided there is interest. You cannot do anything with bookkeeping unless there is interest in the subject that you are trying to work in, and there is no interest unless there is education and people have been educated up to it. I thank you."

Mr. Chaplin: How does he expect to get that man down here to educate him when he is already $38.14 in the hole?

Mr. Juve: Of course, that is the big thing but you will have to work that out through the small local organization. There are some people who will not be perfect. Some people simply complain because they don't make any money. If you can get the majority started, the rest will follow. You can’t get them all at once. Education is a slow process.

DISCUSSION

Mr. Rhode: We ought to ask the University of Wisconsin to work up a system of bookkeeping for cheese makers and publish it.

Mr. Juve: Well, of course, if nobody else does it and providing we can get something that appeals to the practical cheese makers, why, of course, we will do that, but I thought perhaps you cheese makers had a committee on that. But if not, and if the cheese makers want that and if we can get time for it, we will try to do it, if there is any interest in it. If the people are interested in it so that we could say that we have a great number of cheese makers who are interested all well and good.

Mr. Kalt: I think a publishing house right here in Milwaukee publishes a book that shows how to keep books.

Member: The reason we don’t want to keep books is because we have too much on the wrong side of the ledger.

Mr. Juve: Yes, we are just filled up with books for farm bookkeeping. But what is the use giving a set of books to a man who don't understand bookkeeping. That is why I say that if we have a system, we must sacrifice the fine points and make it simple.

SHOULD A YOUNG OR INEXPERIENCED CHEESE MAKER BUY A FACTORY?

By Luther J. Noyes, Muscoda, Wis.

Ladies and Gentlemen: The subject given me by the Secretary "Should a Young or Inexperienced Cheese Maker Buy a Factory?" is a hard subject to discuss because there are so many things to consider. The Secretary, in his letter to me, inferred that he knew of
a great many cheese makers who have had considerable trouble in buying a factory and have met with trouble after the purchase.

Personally, I do not think a young cheese maker should buy a factory: A young man generally learns cheese making by spending a few months as a helper in some factory, and then goes to a dairy school or, he may consider himself fitted to go out making cheese without the dairy school training. These men have no experience in the actual running of a factory, and don't know whether they are qualified to own a factory. In my experience I have seen very few inexperienced cheese makers that have made a success of the business without first finding out for himself whether he is capable of getting along with his patrons or whether he is competent to work with his competitors, both of which are very important. Experience also teaches him to figure the overhead cost and the cost of production, another very important factor.

The problem of being able to meet competition is one greatly to be considered, especially in buying or building a factory. Not only must he be able to compete with his neighbor factory but, there is the condensery problem, and if the factory is situated close to a city the milk is shipped in and sold by the quart.

Oftentimes an inexperienced maker is talked into buying a factory because he can get it cheap but after he has run it awhile he finds out that his competitors are paying higher prices than he can afford to, or they are shipping the milk to the city to be sold; and he finds that instead of a cheap factory he has one with a small run of milk and competition so great that he cannot meet it, and he is generally dissatisfied.

A young man about to buy a factory needs the following requirements:

1. That he be able to make good cheese.
2. That he be familiar with the care of the cows, and sanitary conditions of the barns and surroundings and be able to tell the farmer what he should do to improve his stock and the quality of the milk in such a way that he will not take offense.
3. He must be a man that the farmers in his community have confidence in and his judgment relied upon.
4. He must be able to get along with his neighbor cheese maker and competitors, because in the cheese making it is necessary for the makers to work together.

In my judgment, if a young maker wants to find out if he is one that will make good in the cheese making business he will work by the month for a year or so, and see if he can meet these requirements, if he can, then it will be safe for him to invest.

An ideal way to run a factory and one in which the farmers take a great deal of interest, is for the patrons to own the building and the cheese maker own the machinery. In this way if a farmer owns a share in the 'building, he is more apt to stick to the factory and not become dissatisfied or haul to a neighboring factory if they pay a few cents more.
A friend of mine living a few miles from my home town, saw that I was on the program for a talk and he asked me to give to the convention his experience as an inexperienced cheese maker buying a factory. This man was inexperienced to the extreme, that is not even knowing the trade. I will give his experience in his own words:

"I have been "through the mill" myself and realize the mistake which young cheese makers make in miscalculating the cost of manufacturing cheese and found that it affected me in a most vital spot —my pocketbook.

These costs are based on a factory running nine months of the year, with a very little run in the spring and fall with a run of about seven thousand pounds in the flush.

The investment valued at $4,000 and we manufacture about 100,000 pounds of cheese a year. We have taken interest on the investment at 6% and have taken $200 for the wear and tear of the machinery and equipment such as boiler, engine, pump, well, vats, press, scales, hoops, tinware, glassware, and the upkeep of the buildings and surroundings and the experienced man knows well that $200 is not too much.

We have taken one cent a pound for cheese maker's wages, which on 100,000 pounds would leave us $1000 out of which we had to hire a helper for four months at $50 per month thus leaving us $800 for making cheese nine months or $88 per month which is not as much as cheese makers get, working for wages.

These are the costs of making 100 pounds of daisy cheese at the present price of supplies:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boxes @ 16½</td>
<td>$0.82½</td>
</tr>
<tr>
<td>Bandages @ $38.00 per M.</td>
<td>.19</td>
</tr>
<tr>
<td>Scale-boards @ $4.00 per bale</td>
<td>.02</td>
</tr>
<tr>
<td>Rennet @ $5.40 per gal.</td>
<td>.14</td>
</tr>
<tr>
<td>Color @ $1.65 per gal.</td>
<td>.01½</td>
</tr>
<tr>
<td>Salt @ $1.25 per sack</td>
<td>.03¾</td>
</tr>
<tr>
<td>Wood @ $6.00 per cord</td>
<td>.27</td>
</tr>
<tr>
<td>Interest on investment @ 6%</td>
<td>.24</td>
</tr>
<tr>
<td>Upkeep of equipment</td>
<td>.20</td>
</tr>
<tr>
<td>Insurance</td>
<td>.04</td>
</tr>
<tr>
<td>Taxes</td>
<td>.03</td>
</tr>
<tr>
<td>Wages</td>
<td>1.00</td>
</tr>
</tbody>
</table>

$3.008

In totaling the costs we find that it costs $3.00 to make up 100 pounds of daisy cheese, but the factory owner should get more, for one cent a pound as wages is not enough; cheese makers working for wages are getting more.

I wish to say in conclusion that the farmer should not object to paying the factory owner what is justly due him, for he is getting twice as much for his cheese, butter, live stock and grain as he did a few years ago. He says that he needs it and we admit that he needs it for he is paying twice as much for his land, machinery labor and other expenses as he did a few years ago but we must get
Mr. Farmer to understand that we also face expenses that are twice as great as they were a few years ago. These figures may vary a trifle both up and down according to the location and size of the factory but in a general way I can vouch for their correctness.

I think too much cannot be said at present about the costs of making cheese for too many factories throughout the State are getting paid so low that they eventually will have to get more for making or face ruin.

The young cheese maker is apt to overlook some of the various items that are in the cost and only consider such as boxes, bandages and a few other of the main expenses and thus seriously miscalculate.

DISCUSSION

Mr. Damrow: How can a young cheese maker be stopped from buying a factory? You cannot stop him. Up our way a boy worked in a factory four or five months and bought a cheese factory. What is the ruling? Is it not that they should be employed in a cheese factory for one year? I think that every one that wishes to buy a factory should be investigated. They only figure how much they can make out of a factory. But usually they have a little more experience and less in the pocketbook a little later on. There should be a law passed that cheese makers should have several years' experience and come up for final examination before being granted a license.

FAIR DEALING BETWEEN DEALERS AND MAKERS

By Wm. J. Winder, Richland Center, Wis.

The topic "Fair Dealing between Makers and Dealers" is a broad and complicated question subject to trade customs, local conditions and the diversified opinions of those engaged in the cheese industry.

In any line of business difference of opinions, misunderstandings, and dissatisfaction are certain to arise due in most instances to carelessness and ignorance of the fundamental principles of cooperation, necessary to successful business.

The business relations between makers and dealers are very close and both are mutually interested in the many details of manufacture and marketing.

We have factory men today that from carelessness, ignorance or pure cussedness or a combination of all three, send in to the dealers' warehouses cheese that if a studied effort had been made could not result in a greater amount of unnecessary labor and expense to the dealer. Cheese of inferior quality and workmanship, pinholes, soft mushy body, high acid, sour, cracked rinds, dirty, unsightly finish, short weights, cheese too large for boxes, mouldy, cheese cemented