MY EXPERIENCE WITH MUTUAL INSURANCE COMPANIES

By O. D. Schwantes, Clintonville, Wis.

Mr. President: I am not going to take up much of your time because I have not had a great deal of experience. None of the cheese makers have turned me down. All considered it a good thing. There is a standard bureau rate. I do not know what they base it on. I have found frame buildings, cheese factories, partly stone buildings. Both carry the same insurance. One man pays a $1 for a hundred dollars insurance, the other pays $1.50 for one hundred dollars insurance. If there is standard bureau rate then both are not paying alike. I have been in one of the incorporated factories built this year. It is of hollow tile block and the rate is 90c. Agents from town came out there and wanted to insure the farmers for 90c. The farmers would not accept that. A general agent came from the company and he could do better than that what the local agent could do and he made them an offer for 85c per $100. The farmers would not accept that, said that was much too much. So then the general agent went back and a couple of days passed and the local agent insured them for 80c. The cheese maker has got his household goods insured there and is paying a dollar for $100. That means that if his household goods were burned down he would only get 75% of the value of them. The rest of the insurance proposition is pretty well explained here. Any question I will be glad to answer.

THIRTY-FIVE YEARS' EXPERIENCE AS CHEESE-MAKER

By P. H. Kasper, Bear Creek, Wis.

Mr. President, Ladies and Gentlemen: Another year has passed since we last met in Milwaukee as an organization to discuss our momentous questions and to talk over and recount the various experiences of the past season.

Let us further believe that in this way and only by such intercourse can we expect to be up-to-date in our chosen profession, for it is here that the best thoughts and ideas in our line of business are exchanged.

In looking over our program, I find that our ever faithful Professor Sammis, in whose hands the responsibility and success of this Association has rested, has prepared a program that is not only a credit to himself but to the entire Association.

I am not going to dwell at any great length in discussing my experience in cheese making, for there are other subjects on this program that are probably more interesting to you than mine. Thirty-five years ago the rivalry and competition that existed among cheese makers was
just as great as it is today and therefore did not make it all sunshine. For the man that could make the most cheese from one hundred pounds of milk was the man of the hour and was considered one of the best makers. Very seldom would you hear any complaint from patrons that the price for cheese was too low. Their aim was to secure yield, to see how much milk it took to make a pound of cheese.

But the majority of the cheese makers who made the best and the firmest cheese were able to pay as much per hundred of milk as those who practiced incorporating moisture. They had more or less trouble with high acid cheese and even if they were successful, the price was so low, ¼ to ½ pounds more cheese made from 100 pounds of milk would not vary the price per one hundred pounds of milk as much as it does today, when cheese is selling at 30¢ per pound and above.

The cheese was not shipped every week the way we do now. Many times it was kept for several months during the summer in the curing room. Even if some of the curing rooms were upstairs in the factory those cheese did not hurt. I know the majority of the cheese made today would not stand up under such temperature as they were exposed to. Those cheese didn’t have as much acid when they were salted as most of the cheese now manufactured has when you dip the curd.

There was no such a thing as a rennet test, to test the ripeness of the milk, nor curd test, curd mill or curd racks, nor did we know anything about a starter. The only test we had was the hot iron test and I for my part still consider it the most reliable one to test the acid of the curd. Self heating vats were used. Even if the milk arrived at the factory several hours earlier than it does today, it took almost all day to make cheese. Most of the rennet used was home made and varied in strength from day to day. The most of the milk received at the factories those days received better care on the farms, consequently was very sweet and the setting temperature was from 82° to 85° and it generally took from 50 minutes to one hour for the milk to coagulate ready for setting. Most of the factories had only one perpendicular curd knife. Even at that the curd was cut up very fine.

After cutting, it was generally stirred by hand for a few minutes before extra fuel was added to the fire. Then the curd was stirred with a rake until a temperature of 98° to 100° degrees was reached. After that it was only stirred occasionally, just enough to keep it in granular form. As soon as the curd was firm enough, then the water from under the vat was run off to give the curd a chance to cool and to prevent it from matting together. As soon as the curd showed the least sign of acid by the hot iron test the whey was removed. That took from 4 to 5 hours from setting time. The curd was kept in granular form until it began to feel velvety and when tried on the hot iron would show from ¼ to ½ inch acid and would give an odor like fine toasted cheese, then, it was ready for the salt.

In those days we did not hurry the process of making. We let nature do the work while we did the chores.

During the summer of 1890 while I was making cheese in the state of Minnesota, I learned about the Harris rennet test, to test the ripeness of the milk. From that time on I got interested in making fancy cheese. All our cheese was sold direct to the retail dealer. Our competition was New York state cheese, which the merchants of that state considered in those days the best in the world. But we soon convinced them that as good and better cheese could be made in the Gopher state as the
famous Herkimer Co., New York cheese. The demand for our goods was larger than the supply.

For years I followed the system of cheese making by the granular process, but by the aid of the rennet test it enabled me to improve on my system, not only in shortening the time but also in quality. But the time from setting to dipping and from dipping to salting was almost the same. Sometimes we waited in the morning for several hours before the milk reached the required ripeness ready for setting.

In the spring of the year 1891 I came to Waupaca county and purchased the factory which I have operated up to the present day, with the exception of a few days while I was sick or attending some dairy convention.

This factory was poorly built and had one small window in the curing room and two in the vat room. Some improvements had to be made before cheese could be successfully manufactured. I could not get any encouragement from any of the surrounding farmers, nor would they promise to haul milk there, as the factory had recently been a failure.

The general belief among the farmers was that good cheese could not be made and advised me not to spend my time or money on that factory. But I didn’t let them discourage me, and I went about making the necessary improvements on the outside and the interior as well as cleaning the utensils. On the 8th of May I was ready for business and 280 pounds of milk was received. The first day the milk was furnished by two patrons. The second day there wasn’t enough milk for one cheese but fortunately the weather was cool. The milk was kept over until the next day and the third day another patron volunteered to haul. That furnished me sufficient milk to make one cheese a day. 780 pounds of cheese was made the first month and during the month of June more patrons were added to the list. By the end of the month I was receiving 2,000 pounds of milk a day. Even with the small supply of milk the factory was kept in operation until some time in November. A little over 17,000 pounds of cheese was manufactured the first season. The second year over 50,000 pounds cheese was made and some twenty years later I made over 300,000 pounds a year in the same factory.

During the winter of 1893, I took the dairy course at the University of Wisconsin and graduated from that institution. The following spring I started to pay for milk by the Babcock Test.

Since the time I exhibited cheese at the World’s Fair at Chicago, I have received the following awards:

Awarded Medal and Diploma, World’s Fair, Chicago, 1893.
Highest award at the Wisconsin State Fair, 1898.
Gold Medal at Convention, Wisconsin Cheese Makers Assn., 1900.
Highest award at Paris, 1900.
Highest award at Pan-American Exposition, Buffalo, 1901.
Highest award at the Wisconsin Dairymen’s Convention, 1904.
Gold Medal at the St. Louis Exposition, 1904.
Highest award at the Wisconsin Dairymen’s Convention, 1905.
Highest award at the Eight Monthly Scoring Contests, 1906.
Highest award at the Eight Monthly Scoring Contests, 1907.
Highest award at the Wisconsin State Fair, 1912.
Highest award at the International Dairy Show, 1912.
Highest award at the National Dairy Show, 1912.
Second highest award, Wisconsin Cheese Makers Assn., 1916.
Highest award, Wisconsin State Fair, 1916.
Second highest award, Wisconsin Cheese Makers’ Assn., 1918.
DISCUSSION

QUESTION: Mr. Kasper, do you see how much moisture you put into the high scoring cheese you exhibit?

ANSWER: There was not more than 35 to 36% moisture at the highest.

QUESTION: Did you know at the time the percentage of moisture?

ANSWER: No. Years ago when I started to make cheese there was no such thing as a moisture test. The cheese we made those days are practically the same that I make for the convention now. You take your curd when it is properly cooked and you will find very little moisture from day to day. If the curd lays in your vat three or four hours it will be constantly evaporating moisture while maturing. We have got to mature the curd.

QUESTION: Is this not a fact that a sweet curd will hold and not show up the moisture that a ripe curd will?

ANSWER: You make a curd. You set your milk a little sweet. You set according to Marschal test about 3 spaces. Your curd is properly cooked up to 100° and you have got to have lots of time to firm up your curd, at least two hours' time. If you run that way at the proper time your curd will expel moisture twice as fast. At the same time the sweet curd as soon as you get it matted, it will expel more acid than one with a quarter of an inch curd.

MR. NOYES: I would like to say a word there. I think there is where a great many of all the cheese makers fall down, the curing of the curd in the vat. You commence with too much acid to start with, you cook it too fast and you are hurrying it. You work too fast. Let the whey settle on that curd and that whey has got more acid than your curd has got and it puts white spots on your curd, and then you salt it right away, and you have a crusty curd. It retains that whitish color and does not show that even, rich color that it ought to have. That is the one way where you fall down, the curing in your vat. Do not put it right in the hoop. You should let it stand 20 minutes and then put on the rest of your salt. It does not hurt your yield. The first half of that salt you put on your curd comes off someway. The second part you put on stays in there throughout your curd evenly. Your salt should have time to dissolve. Above all mature your curd in your vat. It will help your cheese.

MEMBER: I would like to have Mr. Noyes come over and see just how many pinholes there will be in the cheese if we followed his directions in making cheese.

ANSWER: I will come over to your factory some day and fill them up for you. (Laughter and cheers.)

QUESTION: I would like to ask Mr. Kasper whether he makes his prize cheese out of the ordinary milk he gets?

ANSWER: Yes, the ordinary milk received every day. I never select any milk.

QUESTION: I was wondering if you did not select your milk?

ANSWER: No, sir.

QUESTION: How much salt do you use in your cheese making?

MR. KASPER: I use about six pounds in a prize cheese. Some curds will take up more salt than others. The more you mature it the more salt it will take. If you make your curd real sweet, salt it from three to six pounds and it will not salt out. The salt will not hurt the cheese any. It is the moisture in the cheese that makes it dry. Last summer I only used
four pounds of salt. Two years ago I used about six pounds of salt. After fifteen minutes the curd falls off.

**Question:** How soon after grinding do you salt?

**Answer:** About two or three hours. If the curd is salted and not too much acid, there is no danger of it spoiling. Many times I do not salt the curd until evening.

**Question:** Mr. Kasper uses three to four pounds of salt to each one thousand pounds of milk?

**Answer:** Yes, sir. It depends upon how long you wish to keep the cheese.

**Question:** Has Mr. Kasper been located in one place most of his dairying history?

**Answer:** Yes, sir.

**Question:** Is it not possible that you were very fortunate in getting located in a very good dairying country, appropriate for the production of good cheese?

**Answer:** As far as that is concerned we have more swampy land near our place than any place in the state of Wisconsin. Most of the farmers have wet, swampy pasture, part of it is wild pasture, too. If it was not for that I would get 40,000 pounds of milk a day.

**Question:** You have your farmers take good care of your milk?

**Answer:** Yes, sir. If they bring poor milk I send them home. It is not accepted.

**Question:** One thing further. What time do you get through manufacturing your cheese?

**Answer:** It takes all day, and sometimes we work after supper, too.

**Question:** How about the brick cheese? The making of brick cheese?

**Pres. Reed:** Mr. Kasper is an old American cheese maker.

**Mr. Wiegle:** The law passed this year on brick cheese is that it should not contain more than 42% moisture.

**Mr. Noyes:** There is one point overlooked a bit. Mr. Kasper, like myself, commenced making cheese when we did not have a rennet test, or a hot iron test and we made good cheese then. Mr. Kasper made cheese then as he does now. It took all day then and it takes all day now. He made good cheese without selected milk, today he uses all modern improvements and is still making cheese all day. You can see that the principle is sound. I do not believe that it takes all day and part of the evening to make cheese. I believe with all of our improved methods we know just how it will come along. If you have a little ripeness in your milk it will take a little less time. I have left my curd in the vat and driven to town and did my trading and had a very fine cheese. I had a good time making cheese and I liked it and I was always very anxious to make fine stuff.

**Member:** Supposing you have a neighboring cheese maker who does not make good cheese, has much moisture and is paying 15 to 20 cents more. The farmers are criticising. They do not care how good a cheese you are making as long as they get the dollars for them.

**Pres. Reed:** That is just the thing that we are trying to thrash out here. That is just what Mr. Noyes says here and Mr. Kasper. ‘‘Make good cheese and to hell with the yield.’’

We have been in the habit for years when one of the old wheel horses have worked for a real long time we have voted him a vote of thanks in the way of a life membership to this association. We have two of those members now. Mr. Noyes and Mr. Aderholt, and Mr. Kasper at this time is entitled to the same thing.
Mr. Noyes: I would heartily fall in line with this idea to make Mr. Kasper a life member in this association. Mr. Kasper has always held a high standard of cheese. Not only that but he has held out good and strong to his patrons to give good milk to him. The farmers did not say to him, 'Put all the moisture in the cheese that you can get in.' They let him make good cheese. He has come to the association and given his time, and his heart has been in the work. He has tried to raise the standard of Wisconsin cheese. He has not lost his patrons and his reputation and I move you that he be made a life member of this association. I wish we could all make this prize cheese, that Mr. Kasper makes.

Mr. Ubbelohde: I second the motion.

The president then put the motion to a vote of the convention and the motion was unanimously carried. Mr. Kasper was declared a life member of the association.

Mr. Kasper: I do not know how to express my thanks for the honor bestowed upon me. I thank you very much.

Mr. Ubbelohde: We have another man in mind that has been a member of this organization a good many years. He is not a cheese maker at the present time. He comes and takes care of our cheese every year. He leaves his business and comes and looks after the cheese. He has done it for a good many years and I think that he should be voted a life membership in this association. He is one of the old original cheese men. He has never failed to be present at the convention, but one year. His name is J. W. Cross.

The motion was seconded by Mr. Moore.

The motion was put by the President and unanimously carried, and Mr. Cross was voted a life membership in this association.

Mr. Aberholt: I have a man in mind who has been a member of this association from the time it started. In a very quiet way he has during the convention and during the rest of the year worked for the good of this association and has stood up for it. And as I say he is a member and has attended the conventions for the last twenty-five years. And it seems to me that he intends to keep up that record for a good many years more. I think that he should be allowed a life membership. His name is J. B. Cannon, one of our judges.

The motion was duly seconded and put by the President. The motion was carried by the unanimous vote and Mr. Cannon was declared a life member of the association.

HOW TO SYSTEMATIZE FACTORY WORK

By H. A. Rindt, Clintonville, Wis.

Mr. President: How I came to select this subject was mainly that I noticed in my travels the great lack of system in factories.

The secret of most of our troubles lies in the intake and the man that is in it. I find this is where so many of our troubles come from. Your raw material is your important factor. A year ago last summer I was called to eighteen factories, having great trouble. I found lack of grading experience, and knowledge as to what good milk and curd should be. I was called by one particular man, just at noon. He was dis-