Grange Column.

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GRANGE INSURANCE COMPANIES.

Perhaps in no more marked manner have farmers proven their ability to ing a farmers' co-operative insurance look after their own business interests through organized effort in the Grange fulfill their obligations in case of neces than in the many successful Grange fire sity, than a city company, the strength insurance companies that have been started and are now running successfully in many of the States of the good standing"-selected risks. And Union. Literally they are saving millions of dollars to farmers every year. And how simply and how plainly it is accomplished. In the old way the companies cannot be broken up in that farmer who insured buildings paid in addition to the amount really required to cover the risk, all these extras, viz. local agents' commissions, general agents' commissions, large salaries of officers, cost of expensive headquarter buildings, amount added to "surplus" of the company (undivided property), dividends (divided profits), greater risks and therefore expense of city fires. Under the Grange plan he only pays for the fires, and the exceedingly small sum required to run the company.

The State Insurance Commissioner of Massachusetts is authority on insurance matters. Two years ago, in his annual report, he said :

The too great cost of insurance challenges the attention of a frugal public. We pay too much for insurance protec-tion. * * * * Plainly it should not, as for a quarter of a century it has, cost the people of this country a hundred million dollars and more to protect themselves by insurance against sixty million dollars loss of property by fire." In his report for 1886 the Commis-

sioner states: "The country suffers itself to be taxed annually an immense sum * * * for the support of a numerous army of insurance brokers and superserviceable agents, who produce nothing and serve no valuable use whatever. I believe that the people of the Massachusetts pay each year for fire insurance a sum beyond its fair cost un-der an economical administration of the business upor correct methods, equal to the annual State tax.'

In his last report (1887) the Commissioner continues: "Two elements make up the cost of insurance, (1) the payment of losses, and (2) the expenses of carrying on the business. which, if conducted on the stock plan, includes profits to the capital engaged in it. These may be termed the lost cost and expense cost. * * * * The expense cost was the larger part of the cost of fire insurance in 1886 to the people of Mass. The same is true of the year before. The popular discontent with the expensiveness of fire insurance protection is manifesting itself in efforts to cheapen it by avoidance of needless expense in the transaction of the business and by expedients to prevent loss. A great influence is exerted by the mutuals, which saves the expense of capital, and escapes the burdensome charges for procuring business in the form of commissions to agents and brokers."

The following report of sixty-one cooperative companies, submitted to the State Grange of New York in 1883, shows what the farmers of that State are saving in the item of fire insurance:

Number of policies in force, 31,143 amount of risks in force, \$61,761,715 average amount of each policy, \$1,983, 16; average cost of \$1,000 three years, \$1,84; cost of insuring, \$61,761,715; three years, at \$1.84; \$113,641,66; cost of insuring same amount three years in stock companies, at \$8 per \$1,000, in-cluding survey and policy, \$494,093,92; difference in cost, \$380,452.16; interest on difference in cost for three years, \$68,481.30; total saving to the policyholders in the co-operative companies for three years, \$448,933.55.

The Patrons' Androscoggin Mutual Fire Insurance Company, of Maine, had risks in force Dec. 31, 1886, to the amount of \$1,011,123. Risks written in 1886, \$321,949. Whole amount of cost of insurance for \$1,000 for five years.

The Husbandman's Fire Insurance Company, of Vermont, commenced to issue policies Feb. 17, 1880. Whole amount of property insured up to Jan. 1, 1887, \$1,116,025. Total expenditures,

gives the following figures in its last an-

nual report: Whole amount insured, \$1,298,550; running expenses one year, \$131.35; increase of business for the y ar. \$150,000.

It is frequently stated that stock companies are much safer than purely mutual insurance companies. It is claimed stock company has its capital to draw cy-holders to make good their loss. This charge that property insured in mutuals fares much worse than that insured in stock companies is, says Commissioner Tarbox, of Massachusetts, "so wild and reckless of the fact that in justice to the system it unfairly assails and in defense of the true history it falsifies, it must be challenged." proceeds to quote the actual results among the companies bankrupted by the Boston fire of 1872, and shows that the superiority of specific capitals over associated mutual liability, as a basis of insurance, is not apparent. "The losers by the Boston fire found the mutual obligations of the mutuals more efficient than the cash capital of the stock com-panies for their protection." When it is remembered that the parties compriscompany would be even more likely to of the system is apparent.

Again Grange insurance companies only insure the buildings of "Patrons in farmers' fires are not great city confla-grations, which starting from one small fire burn up hundreds, perhaps thous-ands, of their risks besides. Farmers way; their risks are isolated, scattered

GRANGE NOTES.

"I have often said that I could not understand why every farmer in this broad land should not have a desire to unite with us in the great work which we have been carrying on, one that has ever been productive of good, and in no single instance the cause of wrong to crops would fail. There are many that any one. We have accomplished much require plant food to be supplied very for the good of the farmer, and also the people of our country generally. We have created, influenced and directed public opinion on many subjects of material interest. By our union we have shown that we have strength, and have reached a point where legislators, politi-cians and public officials listen with respect to our just demands. Although they are not entitled to the credit we would gladly accord them, did we not know that much of this respectful consideration arises from a hesitancy to test the strength of the farmers' ballots, which, when thrown singly, are as light as a feather, and of not much greater effect, but by consolidation become as hard as a cannon ball, and will pierce the iron-clad armor of a politician. To the efforts of the Grange is due the fact that the number of farmers, mechanics and business men is increasing in our legislative halls, displacing lawyers who have too long had almost entire control of the making of laws which were so blind in their meaning that it required relative increase in their number to construe them. A class assuming to represent the people, while legislating almost solely themselves, so well have they managed affairs in their own behalf, that they have filled most of the best official positions in the country from their own class. *

In my life I am thrown into association with all classes of society, and I meet no higher grade of natural ability. no men of better judgment, purer principles or man'y honor, no more intelligent or beautiful women than I find in my brothers and sisters of the Grange. Lieut. Gov. E. F. Jones, New York.

There is no better way to interest the boy in the farm than to introduce him to the Grange and make him an interested member there. Give to the young members of your Grange the leading parts in discussions, and all kinds of entertainments. It may be hard for some of the "old stagers" to take a back seat cured while green they make good hay and allow the young element to predominate, but the maxim of young men for it is estimated that seven bushels of peas the Grange.

State Master Boise, of Oregon says :-It is gratifying to know that the Order in this State is in a very healthy condition. Since our last session five new Granges have been organized and two dormant Granges revived, and two new halls have been erected and dedicated."

Physicians Have Found Out.

That a contaminating and foreign element in the blood, developed by indigestion, is the cause of rheumatism. This settles upon the sensitive sub-cutaneous covering of the muscles and ligaments of the joints, causing constant and shifting pain, and aggregating as a calcareous, chalky deposit which produces stiffness and distortion of the joints. No fact which experience has demonstrated in regard to Hostetter's Stomach Bitters has stronger evidence to support than this, namely, that this medicine of comprehensive uses checks the formi fable and atrocious disease, nor is it less positively established that it is issue policies Feb. 17, 1880. Whole amount of property insured up to Jan. 1, 1887, \$1,116,025. Total expenditures, \$8,391.31 for the seven years.

One of the oldest of these Grange mutual fire insurance companies, "The Farmers' Reliance," of New Jersey, gives the following figures in its last an

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Forticultural.

The gardner must all the time be looking ahead. The results of work which like, should be kept in pots all summer. that in case of heavy losses, while the he may be performing at one particular No matter if the pot is undersized and season he will look for months hence. from, those who insure in mutuals must If he plants a house of roses, they are at depend upon the obligation of the poli- first usually small, and no crop is looked for until some time after. The best way in newly planted houses is to keep all the buds pinched off as fast as they appear. The growth then becomes ro-bust at an earlier season, and when ready to flower, there is some vitality in the plant to sustain the crop. In older planted houses, or where the plants have stood longer than one year, they will usually be in a state of rest at this particular season. Of course in very large places, there will be some in season at all times. A rose house is said to be in a state of rest when watering is withdrawn, except enough from wilting, and where all the air possible is given the plants. They are started into growth as follows: Fitst prune back, which is an operation that can not well be described on paper, perhaps as it depends materially upon the condition in which the bushes may be at the time. In roses, add monthlies more especially, there is always a portion of the wood that bears flowers but once, and is generally called in the trade, blind or old wood. This is cut in hard to begin with, it often being taken out entirely. In fact all superfluous wood of any kind is taken off, and the main or strong shoots well shortenrd back. Some grow ers lay the shoots partly horizontal by tying down more particularly when the roses are large and the house small, or there is but little room to grow. Having pruned, the next step is to give new soil and manure.—Prairie.

Why Strawberries Require Such Heauy Fertilizing

Crops very greatly in their capacity for reaching and taking food. Some are rank feeders, like corn and turnips, and "forage" successfully where other largely in success ot any calculated quantity necessary to their wants, such as potatoes, onions, tobacco, barley, strawberries, etc. Strawberries to the amount of five tons (fresh berries) per acre contain less of the food ingredients —nitrogen, phosphoric acid and potash —than a half a ton of hay, and yet the strawberry ranks as an "exhausting crop," because it ordinarily requires high manuring to make it successful. This high manuring is usually necessary, partly because the plants, in order to make their culture renumerative, must grow rapidly at the fruiting season, and must, therefore, be highly fed. Stable manure when used to the extent of twenty loads and upwards per acre. and applied in a thoroughly rotted state to potatoes, has rarely produced larger yields than a few hundred pounds of a momplete mixture made of concentrated and available material, and yet such a quantity of stable manure would supply the required ingtedients, particularly

nitrogen (200 pounds) per acre. Peas as a Field Crop.

The land should be rich, says the Practical Farmer, but they will grow on almost any soil. No green manure should be used. Plow the land to a moderate depth and thoroughly pulverize the surface. If sown broadcast, sow at the rate of from two to three bushels per acre and cover with a cultivator. After that roll the land. If wanted for green feeding, sow in April or May at the North, and then along at intervals of three weeks. The morrowfat is usually sown at the North. In Canada they use the small yellow peas. The marrowfat requiree strong land, while the yellow pea does well on light land. Peas are an excellent food for stock, and the time will come when they will be grown more extensively than they now are. They may be fed from the time when they are half grown until they are full ripe. When cut and action and old men for council can be are equal to ten bushels of corn. In applied to no better advantage than in feeding peas they may be soaked in milk or water until soft and fed by themselves or they may be ground and fed with other foods. The crop is not considered very exhausting to the soil.

> The crop of rye in the Unitee States east of the Rocky mountains is said to be the lightest in quantity of any in the last ten years, and the price in Chicago is also the lowest of any time within the decade. The rye crop of the Pacific slope is also reported to be almost a failure. The persistence in low prices can perhaps be explained by the fact that other cereals are away at the bottom, but t may also depend upon the fact that the distilleries have learned how to get dong with small quantities of rye, and that its consumption in the shape of bread in this country is slowly decreasing.

syrup of Figs.

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Plants for the Window.

Of the commoner-grown kinds, will need some attention, say in August. As we have often said before, good window plants for winter, of such kinds as Geraniums, Fuchsias, Heliotrobes, and the the growths stinted, such plants will be in proper condition to place in a larger sized pot and be ready to flower all winter. The common practice is to take the plants out of the ground and pot up. Under the very best of care it takes them half the winter to establish themselves and furnish flowers. It is something of a help when the supply has come from this source, to run a spade down six inches from the plant at the side, three weeks before taken up then the other side in a couple of weeks. This causes a check, and a fresh lot of young roots spring up. With fine mat-ted-root plants there is not much trouble -only those whice have spreading, deep-growing roots. Some writers rec ommend, as in the following, the lifting as early as July. Substitute August, and it would be better fit the case for this country.

Time to Cut Timber.

"Old Observer," Montgomery Co. Kansas, writes: Timber and poles cut in July and August and left with leaves and branches on for three weeks or longer, will be better seasoned than if left six months or a year when cut in winter, and will last twice or three times as long. Nor will worms work on the timber so badly. It will be light and tough. Timber cut in August will not sprout from the stump so much as when cut in winter; also timber deadened in the summer will not sprout from base to roots. With beech or Jackoak, cut in winter or spring and left until autumn, the branches are found to be brittle or partly rotten. When cut in July and August, and the foliage left on, the tintest branch will be as hard as a "husking peg," and will remain so for several years.

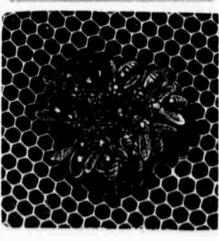
Carnations

Of course, are one of the most im portant plants for winter flowering. These are now causing some trouble, as they often give out before half of the winter is over. They have been closely propogated, and kept growing at an unusual temperature all winter, with a view of afforning an abundance of flowers. If propogation proceeds from such plants, partly enfeebled by continnous growth, there can be no doubt but they will easily succomb to enemies. The better way is to propagate from a stock that has been kept cool all winter, such, for example, as have withered without flowering.

Most Excellent.

J. J. Atkins, Chief of Police, Kroxville Tenn., writes: "My family and I are bene iciaries of your most excellent medicine, De King's New Discovery for consumption; hav-ing found it to be all that you claim for it, desire to testify to its virtue. My friends to whom I have recommended it, praise it at every opportunity." Dr. King's New Dis-covery for Consumption is guaranteed to cure Coughs, Colds, Bronchitis, Asthms, Croup and every affection of the Throat, Chest and

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27 We also keep on hand for alle Clark smokers, A B C books of Bee culture, her veils, etc. Are a so just in recent of an Unling Queen just in proper from Italy, and during the rest of the season young queens brel and -flored for sale will be her progeny; all will be said at moderate prices, quality considered it is our alm and desire to make a further reduction in prices next season as our facilities for production increase.

(jyn17tf)

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