

# THE MARITIME PATRON,

AND ORGAN OF THE

## Maritime Provincial Grange—Patrons of Husbandry.

"In Essentials Unity In Non-essentials Liberty In All Things Charity."

[All communications intended for this column should be sent to the editor of the Maritime Patron, EDWIN S. CREED, M. D., Newport.]

If the Order of the Patrons of Husbandry has not met with very encouraging success in its endeavors to accomplish some of the most important of its specific objects, it has certainly been singularly successful in its co-operative efforts of a business nature; and we would very inadequately and unfairly represent the Order, its work, and its advantages, were we to omit giving an account of the institutions that have been organized under its auspices, and which are expressions of the Grange principle of "working together for mutual protection and advancement." The eldest of these children of the Grange, and apparently the most successful, though all are offspring of whom the Order has good reason to be proud, is the Dominion Grange Mutual Fire Insurance Association. As early as the second session of the Dominion Grange, held at Toronto in October, 1876, the establishment of facilities for Mutual Fire Insurance for Patrons was mooted, and Division Granges were recommended "to organize Mutual Fire Insurance Companies wherever practicable." At the next annual session of the Dominion Grange, the Executive Committee reported that the need for such facility had been forcibly exemplified by applications for assistance received from Patrons who had suffered loss by fire. "While sympathizing strongly with the Brothers who had suffered," the Executive felt obliged to refuse assistance "from the general funds of the Grange," fearing, that by so doing "a dangerous precedent" would be established. This circumstance appears to have furnished convincing proof of "the urgent necessity of a cheap Insurance Company in connection with the Grange, of which all the members could avail themselves," and the matter was referred to a committee, who reported at the same session, that farmers "were paying too much for their protection from loss by fire." That "in their opinion the time had arrived when immediate steps should be taken to establish a Mutual Fire Assurance Association, solely for the benefit of Patrons, which will provide the greatest possible security at its true value; be an institution which will tend to strengthen the bond of Brotherhood and stimulate our neighbors to seek admission to our Order." The committee then recommended the following as being the principles which should control the operations of a Grange Company. 1st. Losses payable on adjustment of claims without the usual three months' delay. 2nd. "Essential Assessments deposited in advance, thus saving the immense labor and cost of collecting a large number of small sums, at the same time enabling the Society to pay losses promptly." 3rd. "Conditions of Policies entirely free from usual technicalities, which may be necessary in protecting a company when doing business with all classes of Society, but which would be unnecessary in an Association such as ours."

At the Fourth Annual Session of the Dominion Grange, the Fire Insurance Committee reported, that with the sanction and approval of the Executive Committee, the Dominion Grange Mutual Fire Insurance Association was organized and incorporated on the 29th March 1877. From the Report of the Directors, also submitted at this session, we learn that 903 Policies had been issued, representing risks to the amount of \$1,146,957; that the assets amounted to \$29,827; the liabilities to \$57,57; and that the percentage of working expenses on cash receipts of the year was 18 per cent. From the Report of the Inspector of Insurance for the year ending 31st Dec., 1885, printed by order of the Legislative Assembly of Ontario, we learn that this Association had 4,712 Policies in force, representing risks to the amount of \$5,896,033.00 (exclusive of 1,577 Policies, and \$1,614,884 at risk in the General Branch), and that the "new business taken during the year," amounted to \$1,911,993.00 (Grange Branch only). The two Branches of this Association have, according to the official report, more than double the amount at risk of any other Mutual Co. in Ontario.

The operations of this association were, until last year, confined to the Province of Ontario; when in compliance with repeated solicitations and numerous signed petitions from Maritime Patrons, addressed to the House of Commons and Senate of Canada, a special act of the Dominion Parliament was obtained, permitting the association to insure Patrons in good standing anywhere in the Dominion from losses by fire. In August of last year agencies were established for each of the Division Grange jurisdictions in the Maritime Provinces, the result of which has been a large increase of the business of the Association, and the securing of cheap and reliable insurance for Maritime Patrons. The features of this company which have gained for it its present enviable position are—able honest management. Prompt payment of all just claims. Low rate of cost of insurance. \$7.50 on the \$1000 (all fees included) for three years. Liberal Blanket Policies covering contents of contiguous buildings. Yearly distribution of profits on unassessed deposits among members. The sum of \$2,612.57 having been applied to the benefit of members in 1885, greatly reducing the cost of insurance mentioned above.

"Buying together and selling together" being one of the prominent purposes of the Grange organization as well as one of the principal inducements to membership, as might naturally be expected, efforts in this direction were made as soon as the organization of the Dominion Grange rendered efficient cooperation possible. Manufacturers and wholesalers have promptly responded to the solicitations or demands of Grange committees and vied

with each other in offering their goods to Patrons at special cut rates. This irregular method of conducting the commercial relations of the order, did not prove satisfactorily, and a Dominion Grange agent was appointed to effect cooperation in buying and selling. Brother W. N. Harris made the first report to the Dominion Grange in this capacity at its session held in 1877. At the session of the Dominion Grange held the following year the formation of a joint stock trading company was suggested, and in 1879 Brother Harris presented the prospectus and charter of the Grange Wholesale Supply Co., which has since transacted a very large amount of business in supplying the wants and disposing of the surplus products of Patrons. In January 1885 a branch of the Grange Wholesale Supply Co. was established at Halifax, which has been doing a flourishing business with Patrons of the Maritime Provinces, selling for them free of commission, every variety of farm produce, and supplying all wants in any quantity at wholesale rates.

We can but briefly mention the Canadian Mutual Aid Association, organized by Patrons under the auspices of the Dominion Grange for the purpose of affording what is termed life insurance at something like actual cost. This association is also in a flourishing condition, has agencies throughout this Province, but has now no connection with the order of Patrons of Husbandry.

The Grange Trust, a purely cooperative loaning Co., of which our energetic brother R. J. Doyle is the manager, is a grange association in origin and management, and in as much as the whole stock of the company is held by members of the Grange. Lastly the Ontario People's Salt Manufacturing Company's stock is held by Patrons, and supplies salt holders with salt of the finest quality from their works at Kincardine at low and charges. Our worthy brother E. H. Hilboin, Past Master of the Dominion Grange, is Secretary of this company.

These cooperative organizations have saved to Patrons far more than the whole cost of the Order, and have fully proved what it is in the power of farmers to do by associated effort.

## MINING.

### WESTWARD HO!

THE GOLD MINES OF YARMOUTH COUNTY.

(Special from the Staff Correspondent of THE CRITIC).

Saturday morning at 6 a. m. Mr. Eakins drove up to the America House, and we started for Kemptville, the distance being twenty six miles. The weather was all that could be desired, and our horse was a fast one, so we rapidly left the mines behind us while Mr. Eakins made the time pass pleasantly by pointing out the objects of interest on our way. Eighteen miles out we reached Carleton where we met Mr. Ryerson, who owns a fine farm in the neighborhood.

### THE CARLETON LEADS.

Messrs. Ryerson, Wyman, Miller, and Crosby, have opened up prospects at Carleton. The Ryerson property has two leads opened, one of 8 inches showing gold, and one of two feet which does not show gold at present. A shaft has been sunk twelve feet on the eight inch lead, but the two footed has not yet been thoroughly tested. Capt. Halo is reported as trying to negotiate a purchase of this property. The other properties are on the extension of the leads to the eastward, and the work so far done gives owners the belief that the properties are very valuable. Carleton is situated in a fine fertile valley through which winds a quiet river. It is a little hamlet and a favorite summer resort for the people of Yarmouth. Some years ago a number of wealthy men built a club house on a high bank overlooking the valley and surrounding country. The building is substantial, and the steep slope leading down to the river's edge is laid out in handsome terraces. Mr. Ryerson has since purchased the place and spends all the time he can spare from his hotel in Yarmouth in enjoying the country air.

A drive of an hour from Carleton brought us to Kemptville. The road lay through a fine farming country, and the large farm houses and well-kept barns that lined the way, proved the prosperity of the people.

At Kemptville, the Tusket River widens into a beautiful lake, covered with water lilies, and inviting the canoeist to a paddle on its placid waters. High banks, rising in places to precipitous bluffs, surround the lake and afford fine views over lake and woodland, smiling farms and quiet valleys. It is a charming country, and a month's camping in its vicinity would repay one in search of the beautiful in nature. The hardy prospector, however, invaded its secluded precincts, and the sullen boom of the blast from the snort of the steam engine, and the stir and life of mining camps, now add interest to the locality. A well built road leads to the property of the Kemptville Mining Co., where operations are now being vigorously pushed. The company own some sixty acres, only a small portion of which has been prospected. Work is now being done on several leads close to a lake which will always furnish an unlimited water supply. A powerful hoisting engine, protected by a large and well built house, hoists the ore from the deep shafts, and a capacious boiler furnishes steam sufficient to drive the engine and pumps. A crusher has not yet been built, and the ore is now treated in the Cowan mill, which is close by. A wise management has decided not to spend money on expensive buildings above ground, but to devote it to the underground. Numbers of properties in this Province are now lying idle, because the capital has been expended on expensive surface works and buildings. These funds of dollars have been squandered in building before there was any ore to crush, and sometimes, before it was certain