

Correspondence.

Co-operation.

EDITOR OF GRANGER.

DEAR SIR,—Pursuant to your invitation for articles, I herewith send you a few ideas, which, if not new, at least may be interesting to those who are desirous to know what advantages are to be derived from the Grange.

Hitherto, the farmer has coped singlehanded with the various interests with which he came in contact or rather, he has been preyed upon by other interests, without he himself having the power of resistance. Other classes are strong from combination, whilst the farmer, the most numerous class in the land, are weak from dissension. Is this a credit to our intelligence? Is it not rather a relic of barbarism? Unto fellow farmer, bid the power God has given you! You are the most numerous body in the land; from your ranks spring the most successful business and professional men, you lack no element to insure success. Why, then, longer remain dissented, and endure the grievances of which we may rid ourselves, and of which we might justly complain?

Let us here remark upon a few of the exactions to which we are subjected, most of which are due to a superabundance of middlemen.

First, then, that of the retail dealer. Now, we do not object to retail dealers, but we do object to paying 20 to 40 per cent. to them, simply for dividing a box of goods, a crate of dishes, or a barrel of syrup, into small parcels. We are satisfied that if one dealer had the custom he could attend to, he could afford to sell us goods at an advance of not more than five to ten per cent. upon wholesale rates. Of this we would not complain; but when half a dozen dealers have only the same custom which one might attend to, they must necessarily raise the per centage half a dozen times, or nearly so, in order to make the same profit, and of this we do complain. But any amount of complaining would not induce one merchant to retire from the trade. The only remedy for this disease of the commercial affairs of the country, which might be said to be caused by an overdose of middlemen, is to open co-operative stores of our own, where, by prudent management, we may obtain all the goods that we require, at an advance of only five per cent. upon wholesale rates, which, in the course of one year, would create a saving, to an ordinary farmer, of from \$5 to 100 dollars upon his household expenses alone. I have seen articles in some of the papers stating that farmers could get their goods cheaper at retail stores than through the Grange. Now, this is either a deliberate falsehood, gotten up to frighten farmers from joining the Grange, or, if true, the goods were sold at a sacrifice for the same purpose. It is sheer nonsense to suppose retail dealers will long continue to sell goods for less than what they cost, and that, too, when they cost more than the same goods would have cost the Patrons of Husbandry, for it is well to note that Patrons can purchase from the wholesale dealers cheaper than the retail men; because the former invariably pay cash, whilst the latter generally ask credit, which necessitates an advance upon cash rates to cover losses. In fact, goods might be sold in a co-operative store (and the salary of a superintendent not excessive) at a price no greater than many retail dealers have to give for them. I have heard some raise a faint objection to co-operative stores, on the plea that we would have no place so convenient as the retail grocery to dispose of our butter and eggs. Let me remind these timid-hearted ones that we annually lose immense sums from this convenient method of disposing of our butter. The retail dealer buys butter at from three to five cents below market price, sells what he can immediately at an advance, packs the remainder, and, when the price is up, exports it, realizing no small share of his profits from this business alone. Is there anything to prevent us from disposing of our butter and eggs in exactly the same way through a Grange or co-operative store? So that, in the end, by taking this branch of trade also into our own hands, we will be able to save the profits of the middleman, instead of losing by the change. There seems to be a great deal of anxiety amongst business men, who are opposed to the Grange, lest we cannot find men amongst us capable of transacting the business affairs of a co-operative store in a proper manner. I would have these gentlemen to dispel their fear. Look to our universities, colleges, high schools and business firms all over the country, and note where the most successful masters, students and business men have come from. Three fourths of them were reared upon the farm, and there are still a few left as intelligent and enterprising, who are both willing and able to assist in the emancipation of the farmer from that destructive system of dissension which has laid him at the feet of the unscrupulous and cunning, who are ever ready to despoil them at their mercy.

Another grand imposition upon the lone-handed farmer is the fabulous price asked for and obtained for agricultural machinery by manufacturers and their agents. The reason for this is similar to that of the large advance upon wholesale rates which we have to pay the retail dealer. There are too many manufacturers, and, in striving to secure a sale in a country overstocked with these articles, or, what amounts to the same thing, with the shops and machinery to build these articles, they incur such heavy losses in the shape of flaming advertisements, long credits, and the consequent insecurity of pay, and an army of agents, &c., that they are obliged to charge a high price for the few machines they sell.

This had reached such a pitch in the Western States, that a reaper and mower which only cost in the shop forty-five dollars was sold for two hundred, an advance of 344 per cent. upon the cost price of the machine—something almost incredible if it were not beyond dispute. I do not know what a combined reaper and mower costs the manufacturer in this country, but should not suppose it cost more than in the Western States, where both labor and material are dearer than here. Allowing, then, a machine to cost \$50, then forty per cent. upon cost ought to be more than ample to cover the interest upon capital and the salary of superintendent, bringing the price of a machine at \$70, which cost \$150 before the Grange was organized. The price of other machinery would be reduced in like proportion.

Of course better machines could be furnished, and more cheaply, from one or two large central factories than from several small ones. The reasons for this are apparent. When a large number of machines are made, one workman can be constantly employed at one kind of work, and thus do his work faster and better than in a small factory;

but, more than all, the capital being turned over so often (Patrons always purchasing for cash), would not necessitate much advance upon cost to pay interest.

The greatest objection to buying machinery at a distance is, that we do not see the machine before purchasing, or, if a casting breaks, it causes considerable delay before we can get a new one. This can all be obviated by having a ware-room attached to the Grange store, or in some other suitable place, where samples of machines, and no parts most liable to be broken, may be constantly kept on hand, making it more convenient in many instances than if we purchased at a small factory. Something will surely be undertaken, and that, I hope, before long, to bring pieces of agricultural machinery to a minimum.

Yours fraternally,
FADER, Acacia Grange No. 120

Grange Insurance.

EDITOR GRANGER.

I had long had a plan matured whereby Grangers might form themselves into a mutual insurance company, when your timely article on the subject at once prompted me to put my views upon paper, and lay them before your readers for their consideration, in case you see fit to publish them. They are simply as follows:—

1st.—It should be imperative for each insurer to subscribe for and take a weekly or monthly newspaper, not to exceed one dollar per annum, said paper to be styled their official paper, the duties and uses of which will be more fully described in another section.

2nd.—The Master and Secretary of each Grange to be the valuers and appraisers, in such subordinate Grange, for each insurer, excepting themselves; the rate at which said Master and Secretary shall insure to be fixed by the executive committee of said Grange.

3rd.—The Secretary of each Subordinate Grange shall keep a proper book, in which shall be inscribed each insurer's name, amount insured, and all other essential data.

4th.—Immediately upon effecting an insurance, the Secretary shall transmit to the editor of the official paper (whose duty it shall be to act as confidential secretary for the whole Order) a correct account of said insurance, to be registered in a book kept for that purpose.

5th.—In case of a fire occurring the Secretary of the Grange, in the district in which the fire takes place, would send an account of the same to the official editor, who would, at the end of every three months, strike an assessment on the whole amount insured sufficient to cover all losses, and publish the same, together with the names of those who sustain losses, and amount of such loss, in the official paper. The Secretary of each subordinate Grange shall then levy and collect the assessment in his own jurisdiction, and forward the same, in the form of a P. O. money order, direct to the party or parties who sustain loss. The envelope, however, containing the order should be addressed in care of the Secretary of the Grange of which the loser is a member, so that he might see that no one was remiss in his duty.

6th.—No one should be entitled to any direct remuneration other than that the Secretaries and Masters of subordinate Granges would feel that they were amply rewarded by knowing that they were aiding in a noble and grand cause, while the official editor would be amply rewarded by an immensely increased circulation of his paper.

7th.—No policies would be issued, and no expenses incurred, other than postage and cost of money orders on P. O., which could easily be made up by fractional gain in collecting the assessments, thus a member's assessment might be 20¢ cents—the Secretary would collect 21 cents, soon gaining enough to pay postage, &c., as stated above.

8th.—To prevent heavy losses, or rather heavy assessments, before the scheme had gained sufficient strength, it would be necessary that at least one thousand members should cast in their lot before it would be considered legally in operation.

I know that the above is but a rude sketch of a plan for effecting the desired object, but I have full confidence in its practicability, as there is in this vicinity, at this very time, a body of farmers conducting their own insurance upon somewhat similar principles, and with no outlay whatever, other than a small sum for stationary and postage, and no other bond than Christian fellowship. Hoping that the executive committee of the Dominion Grange will take immediate action upon this or some similar plan, I remain, yours fraternally,

E. B. WASHBURN,
Sec. Waterloo Grange, No. 335.

Protection vs. Free Trade.

EDITOR GRANGER.

I see, by a leading article in your last paper, that it appears to have been decided at the late meeting of the Dominion Grange, held in Toronto, to petition Parliament for a retaliatory tariff on the agricultural produce of the United States, as well also as the produce of any other country that might impose similar duties on Canadian products. For some reason, however, it appears that this decision was not carried into effect, and it was certainly better in the "breach than in the observance." In former times, when the benefits of commerce were less understood than they are at present, such retaliatory and hostile tariffs caused great bitterness, and even war, between nations, and as such proceedings never were, and never can be, productive of good to either party. It seems too late to adopt so blind and vindictive a measure. Prohibitory and discriminating tariffs must always be extremely inconvenient, and where they have existed have generally been withdrawn by tacit consent, without overtures from either party concerned. But, when relating to agricultural produce, they are certainly most unnecessary, and never can, under any circumstances, be beneficial to any community. A country cannot, at the same time, import and export agricultural produce, unless it be of different kinds, and then it is equally profitable, as the climate and soils are not usually suitable for the production of both commodities, and the prevention of the imports must necessarily prevent the exports. The fact seems to be overlooked that all imported commodities must be paid for by the export of our commodities more profitable to the producer. No nation can or will give you anything for nothing; you must pay value for value in your own products. It is therefore clear, as far as the nation is concerned,

that protection is a fallacy—a mere tax, or deprivation of profit, by preventing the operation of those natural laws or facilities of production, which are always most profitable to every community. The only apology that can possibly be offered for a tariff on imports and exports is the necessity for a revenue; but the tax should be laid judiciously on luxuries and commodities not produced in the country, never on the necessities of life. A revenue derived in that manner would be least felt by the community.

The movement of the Grangers, as well as all other large associations, is, no doubt, of great importance to society, but whether beneficial or otherwise will depend on the justice and intelligence of the principles on which they are conducted. The association of the Grangers being composed chiefly of farmers, naturally the most independent class of the community, and whose interests can hardly be interfered with, without a certainty of detriment to the interests of the whole community, they ought to stand out boldly for the highest right of property—that is, the right to exchange it freely, without legal hindrance or impediment.

The assumption that it is profitable to curtail production by preventing the natural exchange of commodities, is so truly absurd that it seems difficult to believe that what is called protection can be honestly advocated by any individual of average common sense.

The interests of the farmer, however, in comparison with other interests, is perfectly secure. No law can materially injure him so far as the home consumption of his products is concerned; but he cannot be benefited by protective duties on manufactures.

Assuming that he gets a higher price for his products consumed at home, through an increased circulation of money, caused by the taxation of imports, where is the benefit? Even if the prices of his productions are needed by the home market, he must necessarily lose it again by the purchase of goods, the cost of which had been enhanced by the tax. The assumed benefit would be only to carry and count more money for the exchange of the same quantity of goods. The only favor the Government can vouchsafe to the farmer is to let him alone. His protection is that of his position. The land is the foundation of all capital and all wealth, and must of necessity increase in exchangeable value as wealth and population increase. If trade is prosperous the farmer is prosperous, and, if otherwise, the farmers' and landowners' interest remains intact, because he has the command of the necessities of life, and his products must be had at any price.

The interests of the farmer, except so far as they are affected by the variations of the season or other natural causes, depend on himself alone. If he be industrious and economical, he need ask no favors of any class of the community, nor of the Government. All the farmer need ask is a clear field and no favor. They are interested only in the free and, consequently, the cheap protection of all commodities; theirs can never be produced too fast, unless they go too far from civilization, and then there is no fear of starvation, they can live on their products and wait till population or the necessary conveniences to market overtakes them. This is the true position of the agricultural interest, protection to manufacturers can by no means benefit them, but it will, and may, injure them if they are exporters of produce, as the cost of the tax, so far as it prevents importation, must be paid for out of the price of the exports. It is, therefore, the interest of the farmer to support free trade, as he has nothing to gain but something to lose by protection.

Hoping that the movement of the Grangers may always be carried out upon just and judicious principles,
I remain, sir,

A WELL-WISHER AND FREE TRADER.

Granges and Business.

EDITOR GRANGER.

The apparent ill feeling amongst village merchants towards members of the Order is much to be regretted. They ought to consider that this is a free country, in which people are permitted to think and act for themselves, so long as they do not violate the laws of the land or infringe upon the rights and privileges of others. I had always supposed it was not only the right, but a privilege that every one enjoyed, of being permitted to do their own business in their own way, but in this, perhaps, I have been mistaken, as in doing this we are to be acting ungratefully towards those who are our benefactors—that we are going to ruin not only society, but ourselves, if we persist in such an ungrateful course as we are now pursuing. What do we ask but simply to do our own business in our own way? Do we think of dictating to merchants as to how, where or when they shall buy their goods? Then why should they attempt to dictate to us? It is argued that they afforded accommodation when the country was new: if they did, we compensated them well by dealing with them and elevating them to positions of independence, and some of the more shrewd and less scrupulous of them are to-day rolling in wealth and luxury obtained from the farmers who had to dig it out of the ground, under the most unfavorable circumstances.

Ought the farmers of this country to be kept with their noses down to the grindstone to build up another race of merchant princes, or ought they to be permitted in this day and age to think and act for themselves? The farmer has been the victim of the spoiler so long that for him to dare to think and act for himself is regarded as a piece of impertinence by those who have lorded it over him so long. He is not now the fine fellow he used to be, compliments are not now lavished upon him, and those who exercise the right of private judgment in their business affairs are denounced as fools and fanatics. If any have the right to complain it is the innocent and laborious farmer, at the treatment he is now receiving from those who owe their all to him.

It is to be hoped that those merchants and others who are now blinded by passion as the spread of the Order, will see the folly of the course they are pursuing, and accommodate themselves to the altered circumstances of their position. They should never lose sight of the fact that they are not producers, and consequently occupy a dependent position. I have no desire in this article to wound their feelings, but the hostile attitude assumed by some of them through the press and otherwise rendered a little plain speaking necessary at the present time. But it is to be hoped these little jars between master and servant

will speedily pass away, and end in each and all the better understanding their respective positions. I now take leave of this subject, and refer to a very important duty to which all good Patrons should give earnest attention. It requires no prophetic to foretell that before a complete victory can be obtained, it requires a generation more cultivated and morally better prepared for the conflict than those now engaged. To succeed permanently requires a reform of the farmer himself, as well as of the other classes. He must become the equal, in an educational point of view, with those against whom he is contending, and must by his superior morality be above suspicion of a desire to over-reach and defraud others. The first duty of all who desire to witness the final triumph of our Order is to educate their children not only to read, write, cipher, and so on, but to inculcate into their minds principles of honor and virtue; and let them learn these valuable lessons from our every day actions in life. They will then grow up virtuous men and women, and place before the world an example worthy of imitation, and will be a standing advertisement of the value of becoming members of the Order. Armed with these weapons, they will be proof against the assault of all those who attempt to crush the Order by hurrying at us the shafts of immorality and inconsistency. There is much left to be done in this day and age to make homes attractive and pleasant, and make them such as our families delight to dwell in.—There is the valuable lesson of unselfishness to learn with many, and a due regard for the rights and privileges of others, especially to those with whom we are more immediately connected. There is a great necessity of teaching the art of true politeness in the home circle, and inculcating the valuable lesson of doing unto others as you would they should do unto you.

The members of the Order should never lose sight of the fact that the pecuniary benefits arising, great as they are, are only one of the considerations aimed at, and by no means the most important. I fear there are too many who join the Order who give too much weight to this part of the benefits arising from their connection with the Order. More weight, I think, should be given to the social aspect of the Order than is generally done, for what can be more pleasing than to meet your neighbors and friends in a tastefully fitted-up hall, and meeting for the accomplishment of a common object; and as you extend to your brothers and sisters the right hand of fellowship, and bid them a hearty welcome, your heart glows with pleasure at lingering a while in the society of those whom it is a pleasure for you to meet.

The proceedings at Grange meetings should be so arranged so as much as possible to suit the tastes of all, or otherwise a lack of interest will be the result, and the attendance will be small. It affords me a pleasure to state that in our Division the importance of giving information to farmers in regard to the objects and aims of the Order in a general way, has been acted upon by the appointment of two additional deputies. The result is that since their appointment there has been ten Subordinate Granges organized belonging to this Division. It is a matter of great importance to hold meetings and give some information in regard to the movement.

JOHN T. GOULD.

Meeting of Durham Division Grange.

EDITOR GRANGER.

This Grange met at Bowmanville in March, and there were representatives from 18 of the Subordinate Granges in the Division, and 54 delegates and 20 fourth degree members in attendance. A large amount of important business connected with the welfare of the order was transacted. The business arm of the order in this Division is making steady progress; their dealing through the order is assuming large proportions, and has so far given good satisfaction. The order, for salt, plaster, implements, and so on, are coming in largely from Subordinate Granges to this Division Grange, and are purchased directly from manufacturers and producers, upon satisfactory terms. Some manufacturers who were our most bitter enemies when the movement started have lately written me, asking advice as to how to secure the business of the order. I called and gave them instructions as to the way to place their business before the order, and one of them, the next time I saw him, and he had things in working order, said he was delighted with the prospect before him. Of course he has special facilities for manufacturing and is a thorough, pushing, energetic man, and has put the price of his articles down to the lowest living profit, and made his prices as such, he himself says, no purchaser can pass him. From what I have seen of his goods they are first class. His dealings now amount to \$200 per day, exclusively with the order. There are other manufacturers who are negotiating with, but they are tough customers, but we are enabled to report considerable progress since we opened communications with them. There is a great deal of allowance to be made with large manufacturing establishments in their slowness in opening trade relations with the order. There are a number of important points to be considered; the most important is the agency system, through which they have hitherto done their business. I have met some manufacturers who say there is no necessity for them to make special terms to Grangers as they will buy through their agents. No good Patron will do this. If he did, every time he did so would be giving a stab at the business arm of the order, which would speedily work its ruin. There is another matter to which I desire to draw special attention, it is the necessity of immediately establishing the boundary lines of Division Granges, and establishing the jurisdiction of each, as at present things are likely to get mixed and difficulties arise between Division Granges very detrimental to the order. This matter should receive the immediate attention of the Executive Committee, who have been derelict in their duty in regard to this matter in the past; they being the custodians of the interests of the order during the recess of the Dominion Grange, must expect to be held responsible for the failure to properly discharge the very important duties committed to their care. I would like to see a little more vigor and energy infused into the Executive Committee of the Dominion Grange. A little plain speaking in regard to those matters is at times a necessity. I do not desire to find fault, but to stir them up and to prompt them to a little more vigorous action in the future. I am aware of the value of caution, and proceeding slowly, but the order is assuming large proportions and is attracting the attention of the outside world, and it is required that those at its head should be vigorous and energetic as well as cautious. Your paper is highly relied on in our Grange, where it has 24