

ing from culpable carelessness, otherwise they say, we would have lowered the cost to you—no doubt applying apparently the only excuse at hand to the members who suffer illegitimately. With a view of ameliorating this evil, agents are instructed to insure buildings and other property whose owner's character is unimpeachable. "Don't insure a person if he is one of disrepute." So far, so good—but take the most lenient view of their injunction how can an agent, no matter how sterling in integrity he may be, ascertain in travelling through the country, the moral standing of its inhabitants, whether this man or that man is of the standard good character? Neighbors are diffident about affording such information, in fact, will not give it; the dishonest from fear of exclusion, the honest from fear of ultimate ill results to themselves. Such a private (?) directory would in time be published more or less by the canvassers. On the other hand, the agent of less scruples forgets that portion of his errand, consequently the result in both instances is the same and the safeguard sought to be provided, one of pasteboard. There is another species of loss for which no cause can be assigned, classed under the general term *unknown*; they form, in ordinary, about a fourth of the total paid. It is presumable that a portion of those, if the truth were known, would swell the incendiary list to double its already fearful magnitude. We agree in common with existant companies that many losses are paid which ought not to be, that those companies exercise all means within their reach to avoid such casualties, and that their preventative efforts are ineffectual.

From the foregoing we advance that if the honest farmer, suffering as he does from the acts of the vile and from the obscurity of proof, which no general company has power to redress, can positively secure select insurance and immunity from those, to him, involuntary evils, he would be flying in the face of the opportunity and willingly and knowingly doing himself an injury. The antidote appears now to be within your own grasp. No method is so eminently fitted, nor would be so simple in its management, nor guarded around by such a moral strength as the Grange system. Secretaries of Lodges need not inquire who is eligible for insurance, the ballot box has selected every member, and says all. Then in the adjustment of losses, such perfect acquaintance with each other would assuredly give some idea as to how the fire occurred and thereafter become a warning and an incentive to prudential care. A very considerable distraining of the Granger's pocket can be easily avoided, and "now is the day and now is the hour." It was intimated in our last issue that the local Secretaries would naturally be the persons through whom all applications would be forwarded. This work would but slightly encroach on their duties at regular meetings, or on an occasional evening at home. In case of a loss occurring within the jurisdiction of a grange, a committee of adjustment might at a small expense investigate and decide upon the same and forward paper of claim to Head Office under the seal, thereby saving hundreds of dollars annually for general agents' salary and travelling expenses, and beyond this, which is of as much moment, securing more satisfactory evidence of facts than any stranger could possibly obtain. The law provides in general terms for the organization of a Mutual Company. The adoption and carrying out of details would belong rightly to the Directors whom you might appoint. The chief expenses beyond that already mentioned would be, perhaps, two salaried officers, rent of office and stationery, with sundries such as fuel, &c.

To recapitulate:—Against these modest requirements you now pay largely for dishonest fires, a large sum for inspection of losses, those included; a fee to the travelling agent amounting to one-third of the rate charged when insured for one thousand dollars and proportionally higher as that amount decreases, and high rentals. One point in addition. If the Grangers will unite in this matter the overvaluation of property would cease and this prolific source of fire swamped. If it were deemed prudent Life insurance might be carried on by the same staff with but little extra expense.

Provision for Grangers at the Centennial.

Four and one-half miles from the Centennial Depot, Elm Station, in front of the Main Entrance to the exhibition, on high grounds, owned by the Pennsylvania Central R.R., wooden buildings are erected for the accommodation of 2,400 Grangers and their friends. Evening lecture rooms are attached, which will serve as places for Divine Worship on Sabbath. Substantial cold lunches will be cheaply provided, and a return ticket can be obtained at ten or fifteen cents each way. There are numerous springs in the vicinity, and abundance of fine timber trees, and in the early flush of the summer, in the first days of the Exhibition, the place will be a paradise. The quarters are peculiar in construction. They consist of long buildings, each containing ninety-two rooms, forty-six on each side of a broad central corridor. The rooms are about twelve feet deep by eight feet broad, and are not particularly high, having sloping pent-house roofs, which overhang the walls for about eighteen inches. The doors all open on the corridor, and the light and air are admitted by a sort of transom above the door. These ranges of buildings are placed north and south, and are thoroughly open at each end, so that they will not be uncomfortably close until the end of July. It is also true that people will be very little in their rooms except at night time.

The prices for meals and sleeping apartments will be 50c. each.

We are unable to give rates of railway companies, as such has not yet been made known.

THE MONITOR.—We have received from the author, Rev. A. B. Grosh, first chaplain of the National Grange, U.S., an advance copy of this publication. It gives a complete history of the rise and progress of the Order in the United States, together with the aims and objects of the Society lucidly explained. The Ritual is fully analyzed, and the principles, which underlie the whole Order, made clear. The emblems and symbols of the various degrees are illustrated by a number of beautiful engravings. As the name indicates, it is an instructor for both the Grange room and the family. The style is clear and vigorous. The typographical part is the highest perfection of the art. Altogether, the "Monitor" is a valuable addition to Grange literature.

The Grange.

A Right to their Own Way.

The grangers have put forth a "Declaration of principles," which has been pronounced by those out of our Order as something which would do honor to any organization if lived up to. They have been pronounced an utterance which can be compared to nothing save the "Sermon on the Mount." We are grateful for such expressions of kindness and sympathy, but we hope not to be pulled up thereby. We believe that they are well meant, but overdone. In those "Principles" we have set up a high aim, and we endeavor, in all our teachings and practice, to live as near to them as human frailty will admit.

We have started out to do business "on the square," and we are going to continue in that way. We act upon the principle of "living and let live." We pay the price agreed upon to every man, and we pay as we go.

We help one another; we help our neighbor, too, even though he be without our gates, if he is worthy, honest and industrious. We avoid doing him an injury, even when the reverse is true. Our business transactions are as open and above board as those of any set of men in the world. Our acts are open to the public. We go, when we can, to headquarters, or to the largest buyers, to buy or sell, because we can save money thereby. That is our way. If others choose to go elsewhere, that is their way and no business of ours. We have started out to do business in our own way, because we think it is the right way, and we are going to continue in it until some one can convince us that we are wrong.

The Outward Cries.

It would seem that Patrons ought to learn to pay little or no attention to the falsehoods raised by opponents of the Order. The past ought to have learned us all a lesson. Had farmers been guided by these opponents all the way along, there would now be precious few Granges. But the Patrons who were made members by organization of granges had better judgment. Now, there are a few—and we are thankful they are very few—who are constantly alarmed by outside talk. They prefer the advice of some middleman to a known brother. The jabbering of an entire stranger has more weight, seemingly, than the solid sense of a well informed, reliable neighbor. So long as such people are en-

couraged in the Order, so long we may expect to have ripples, i. e. cause, believing every weather-cock that comes along, they are constantly showing timidity, and discouraging those whose hearts are in the work.

These outward cries, seeing that the timorous believe them, have, as a dodge, circulated the story that the grange is dying out in the West. What a falsehood, unless all the official reports from State Granges are false, or the items of laws we constantly receive from Patrons out West are false. From every State we hear of a solid growth of the Order, not excepting Iowa, which last year was at a stand, by reason of the incompetency of some of its officers. But that hindrance in Iowa is now removed, and the Order, even in that State, is in a most satisfactory condition. True, here and there, a Grange goes down, but for every Grange that dies two to six rise up to take its place, and rise up with better prospects of long life than the formation of any Grange that has gone down. Brethren, before you believe that the Grange is dying out, learn from official sources—which are the most reliable, unless you want to denounce your own class as libelous—whether it is so or not. Then you have something akin to solidity upon which to base your belief.

Grange Summary.

The open Grange meeting, held at Osborn on the 6th inst., was a success, notwithstanding the absence of many of the promised speakers.

The New York World says:—In Canada, or rather in the Province of Ontario, the Grange is making steady and satisfactory progress. New Granges are constantly organized, and those already established are receiving daily accessions of strength. The Dominion has not been affected with that fatal complaint—a rush of Deputy to the head—and, as a natural consequence, there are no over-occupied territories and no weak Granges. The practical features of the Order are almost exclusively cultivated, with the natural result of no extravagances and no reactions. Capital is being steadily invested in co-operative enterprises, as Grange stores, which, being managed economically and prudently, yield favorable returns. There are few officials and they receive small salaries and are charged with limited duties. A Grange scandal, or the participation of a Patron in politics in his official capacity is a thing entirely unknown. Altogether the progress of the Order is most satisfactory, especially when it is taken into consideration that the Canadians are, as a rule, cautious to the extent of timidity about taking up a social invention of American origin.

IN GERMANY.—The following extract concerning the Grange movement in Germany will also be found of interest:

A meeting of land owners and others "in favor of tax reform and opposed to the present mal-administration of public affairs" is to take place in Berlin on the 22nd of February. The call, which is signed by a large number of property owners and many well known members of the German nobility, appears in the *Deutsche Landeszeitung*, and the signers profess to have in view the "formation of an association on the plan of that formed by the farmers of the United States, and known as the Grangers' Union."

A London special states that Mr. Wright, the United States Grange Commissioner, has returned to England after an extensive tour on the Continent. His report is, on the main, gratifying. He met with considerable success in Germany. While there he had interviews with Herr Voltke, Minister of Education, and Herr Fredenthal, Minister of Agriculture, at which he was furnished with much valuable information relating to German Agricultural Associations. In England Wright conferred with the Central Chamber of Agriculture and other societies. He will remain here until after the Industrial Congress on April 15. Mr. Ruskin has written to him, saying he approves of the system of Granges, and hopes that they will take root and prosper in Great Britain. Wright is not sanguine of any such result at present, but thinks that the basis of a union will be soon formed between the British Co-operative Societies and corresponding Grange Associations in America.

They have had a "Granger collapse" in California, too. The Order has saved Patrons in that State only seven million dollars.

London Division Grange held its quarterly meeting on the 6th inst. The greatest interest was taken in the proceedings. Important questions affecting the welfare of the Order and the farming community at large were ably discussed. The protection of insectivorous birds, game and fish, was brought up and committees were recommended in the various Sub. Granges to operate with the various societies organized for the purpose through the Province. A communication from the Select Committee on Agricultural Interests, House of Commons, was submitted, and a lengthy discussion took place on Free Trade and Protection. Afterwards a committee was appointed, with full power, to report to Parliament.

Report of an Important Committee.

MEETING OF OHIO STATE GRANGE.

The Committee on Resolutions made a partial report, as follows, which was unanimously adopted:—

Whereas—Time proves all things, and the lapse of another year has fully demonstrated the fact that the order of Patrons of Husbandry is *new*, and will in the future, be classed with the solid and substantial fraternal orders of our land, tending to produce peace, prosperity, harmony and good will among all engaged in legitimate affairs, and confusion only to those whose labors are neither for the welfare or general good of the community. Therefore

Resolved, 1st—That our sympathy go out to all associations which have for their object, aim and end, the cultivation of the purest morals, the forming of the strongest ties of perfect friendship, and the general elevation of mankind.

Second—That the social future of our order should be made the predominant feature, and by those strong fraternal bonds of faith, hope, charity and fidelity, bind together the hearts of our membership from the coasts of Maine to the golden shores of the Pacific, in one indissoluble band of brotherhood.

Third—That the presence of women in our society tends to elevate and ennoble all the highest attributes of man's nature; and that we urgently advise the removal of any and every obstacle that may tend to deprive us of her presence, counsel and assistance in all our deliberations.

Fourth—That while we would disregard everything that would seem niggard, yet we would insist that all our financial affairs be conducted with that economy which the good of our order and the welfare of our country demand.

Fifth—That we earnestly urge upon all true Patrons the great and vital importance of buying and selling for cash, and *cash only*, and to abandon at once and forever the ruinous and deteriorating system of credits.

Sixth—That we strenuously advise Patrons to deal through the channels legitimately opened up through our order, as one means of giving strength within and respectability without the gates.

Seventh—That we fully concur in that resolution, passed by the National Grange at its last session, severely reprimanding all members who, through carelessness or recklessness, divulge to the world the private financial arrangements made with manufacturers and dealers.

Eighth—That, with malice towards none, with charity for all, striving to do the right, as God gives us to see the right, we intend to go forward, truthfully and hopefully, comforting the afflicted, soothing the sorrowing and cheering the hearts of the weary and way-worn; confidently relying on the promise that unto all such shall be meted out an eternal reward.—*Cleveland Leader*

Injuring Trade.

Querulous spirits say: "Well, you Grangers are injuring trade." How are we injuring trade? Don't Grangers buy as much as any other class of people, according to their circumstances? Don't they pay their cash as promptly? Is there any other class of people on God's footstool that run less in debt? But they say again—"You want to buy cheap." Of course we do; and can you find any class of people in the world that don't make reasonable endeavors to do the same thing? Don't you, Mr. Complainer, want to buy your coat and hat, and flour and beef as cheap as possible, and don't you watch and enquire to see who sells cheapest? Of course you do, and so does every other thrifty man. "Yes, but you Grangers combine together to put down prices." If by "combining" you mean such transactions as when you take your neighbor by the arm and go with him to the tailor to get a coat, because he—the tailor—will and can afford to sell two coats, at one time, at a cheaper rate than he can sell one, we plead guilty to the charge; because such transactions are right and fair, and no one can complain of them unless it is the tailor at the next door, who would have sold your neighbor his coat at a higher price if he had not cooperated with you.

"But you Grangers are all the time waging a war with the middlemen, and threaten to exterminate them." We deny that charge out and out. We have no war against anybody engaged in any honest pursuit; on the contrary, we recognize the necessity of the middlemen; we often create them—set them up in business. We of course have our choice of middlemen. We prefer those who are capable and willing to do a large business at a small profit, rather than such as, less enterprising, prefer to do a small business with necessarily increased profits. We simply claim and exercise the privilege which you yourself, or any other man worthy the appellation, would fight for rather than surrender—the privilege of buying and selling where we please. We do that, however, without combining against any man. Are we not right in doing so?

Grange Meeting at Cheapside.

A meeting of the Patrons of Husbandry was held at Cheapside, on Monday, April 3rd, for the purpose of considering the advisability of establishing a Division Grange in the County of Haldmand. There was a fair attendance of delegates and members of Subordinate Granges present. Robert Buckley, Master of Cheapside Grange, took the chair, and Martin Buck, W. S. of Nanticoke Grange, was appointed Secretary. After a friendly and animated discussion relative to the rapid progress and cheering prospects of the order in this county, as well as the necessity of a local centre of operations, in which John Lindsay, Robt. Jepson and other leading members took a prominent part,

It was, on motion of J. W. Meucke, W. C. Nanticoke Grange, seconded by Leonard Yager, Master of Rainham Grange, resolved, that the necessary steps be taken to organize a Division Grange in the County of Haldmand.

On motion of J. W. Meucke, seconded by Samuel Overholt, the Secretary was authorized to notify the various Subordinate Granges not represented at the meeting, requesting them to send the requisite number of delegates to a meeting to be held at Cheapside on Monday, May 15th, at one o'clock p. m., for the above mentioned purpose.