

The Grange.

IN MEMORIAM.

"Forget not the Dead, who have loved, who have left us."
 DIED, at his father's residence, on Nov. 23rd, Bro. Robert Thompson, member of Beaver Grange No. 38, aged 82 years. The funeral was largely attended, and the ceremonies of the Order were performed at the grave.

Prospectus of the Dominion Grange Mutual Fire Insurance Association.

PROVISIONAL DIRECTORS:—R. J. DOYLE, ESQ., (REEVE OF SARAWAK) CHAIRMAN, OWEN SOUND, P. O.; B. PAYNE, ESQ., DELAWARE P. O.; J. T. GOULD, ESQ., KEALY P. O.; J. W. FERGUSON, ESQ., BIRK P. O.; HENRY IVEY, ESQ., JARVIS P. O.

This Association is designed to supply to the "Patrons of Husbandry" in the Dominion of Canada, an Institution for the protection of their property against loss by Fire and Lightning, on an entirely New System, which is peculiarly adapted to the Grand Principles of the Order, namely: To secure the best possible protection at its true value, paying for the risk in cash, thus enabling sufferers to be paid promptly on adjustment of claims, avoiding the tedious delays often occurring, peculiar to the credit system on which insurance business is generally conducted.

This Association will only insure the real property of "Patrons of Husbandry," situated on farming lands and used solely for agricultural and horticultural purposes, and their ordinary contents; Grange Halls, and their ordinary contents; Churches and School Houses, and their ordinary contents, when recommended by the local officers of the Order.

Persons insuring in this Association will be required to sign an undertaking of liability to the Association, proportionate to the amount of his insurance and the character of the risk, thus—Insurers of first class property, undertaking 2 per cent.; Insurers of second class property, undertaking 2½ per cent.; Insurers of third class property, undertaking 3 per cent. for four years.

1st CLASS PROPERTY—Isolated brick and stone buildings, covered with metal, slate, or shingles laid in mortar, and ordinary contents thereof.

2nd CLASS PROPERTY—Isolated brick and stone buildings, covered with wood, and rough-cast buildings, and their ordinary contents.

3rd CLASS PROPERTY—Isolated buildings of wood, and their ordinary contents.

Eighty feet from all other buildings shall be considered isolated. A small additional rate charged for property not so isolated.

PLAN NO. 1.

The cash deposit will in all cases be 25 per cent. on the amount of the undertaking of liability, which payment will be considered as the premium for a four years' risk in the Association, and will be endorsed on the undertaking of liability as paid on such undertaking. The above deposits will be placed in some chartered Bank of the Dominion of Canada, to the credit of the Association, bearing interest, which will be credited to the assured in all cases.

EXAMPLE NO. 1:—

On a policy of \$1,000, on 3rd class property, the liability undertaking would be in all.....\$30 00
 And the Cash Deposit..... 7 50

Reduced Liability.....\$22 50
 Cash Deposit.....\$7 50
 1st year's Interest, at 6 per cent..... 0 45

To credit of Policy at end of first year.....\$7 95
 1st year's Assessment (estimated) 20 per cent. on deposit..... 1 50

2nd year's Interest, at 6 per cent..... 0 38

2nd year's Assessment (estimated) 27 per cent 2 00

3rd year's Interest, at 6 per cent..... 0 29

3rd year's Assessment (estimated) 23 per cent. 1 70

4th year's Interest, at 6 per cent..... 0 20

4th year's Assessment (estimated) 17 per cent. 1 25

Balance Profits.....\$2 37

Payable to assured at end of term, or applied on next renewal deposit. If so applied, then the new deposit account would stand thus—

Cash Deposit.....\$7 50
 Less Profits..... 2 37

Net Cash to pay at commencement of 2nd 4-year term.....\$5 13

PLAN NO. 2.

The Association may accept one-fourth of said deposit of 25 per cent. on undertaking annually in advance, during the term the Policy is in force, should it be found necessary so to do for the convenience of members of the Order who would not be prepared to make the whole deposit at one time; but in such cases the assured will not be entitled to interest.

EXAMPLE NO. 2:—

When the Cash Deposit is paid in annual instalments of one-fourth yearly in advance.

On a Policy of \$1,000, on 3rd class property, the liability undertaking would be.....\$30 00
 1st year's payment, ¼ of \$7.50..... 1 88

Reduced Liability.....\$28 12

1st year's payment.....\$1 88

1st year's Assessment, estimated 20 per cent. on \$7.50..... 1 50

0 3

2nd year's ¼ of Deposit.....	1 88	1 88
Reduced Liability.....	\$26 24	\$2 26
2nd year's Assessment, estimated 27 per cent. on \$7.50.....		2 00
3rd year's ¼ of Deposit.....	1 88	1 88
Reduced Liability.....	\$24 36	\$2 14
3rd year's Assessment, estimated 23 per cent. on \$7.50.....		1 70
4th year's ¼ of Deposit.....	1 88	1 88
Reduced Liability.....	\$22 48	\$2 32
4th year's Assessment, estimated 17 per cent. on \$7.50.....		1 25
Balance Profits.....	\$1 08	
Payable to assured at end of term, or applied on next renewal deposit. If so applied, then the new deposit account would stand thus—		
Cash Deposit on same system.....	\$1 88	
Less Profits.....	1 08	
Net Cash to pay at commencement of 2nd 4-year term.....	\$0 80	

All profits and savings of the Association shall be the property of the members of it, that is—all balances of deposits unexpended in losses and working expenses, together with accrued interest, shall be paid to the assured at the expiration of his Policy.

The above examples are designed to illustrate this system of insurance on the mutual principle, and there is no reason why the cost of insurance may not be reduced even below the estimated assessments given, if carefully conducted through the Grange organization. If the expectations of the Provisional Directors are realized, then the assured will receive five years' insurance in this Association for less than the cost of three years in companies doing a general farm business. By adopting this new feature in conducting mutual insurance, as applied to farm property, it will naturally be asked, What is to gain by so doing? Why adopt it in preference to the old plan of collecting the assessments at the end of the year?

The answer is—

1st—This plan gives the Association control of cash to meet losses as they occur, without borrowing money (often at high rates of interest) to pay claims made during the year.

2nd—It saves the vast expense for labor, postage, stationery and printing, connected with collecting so many small amounts so widely scattered, all of which comes out of the pockets of the insured.

3rd—It reduces the labor of keeping accounts to the lowest possible point.

4th—It prevents the assured from being in arrears to the Association at any time. Thus his Policy never becomes void from an oversight on his part to remit his assessment to the Association at the proper time.

5th—It enables every member to know at the end of each year, when he receives his annual report, how much of his deposit has been expended.

6th—It prevents any person from being insured without paying for it, as is often the case on the credit system, when members sell property and remove before the annual assessment is levied.

7th—It is the true Grange principle of doing business.

As soon as applications have been made to the Association for insurance to the amount of \$500,000, the Association will call the subscribers together to elect Directors of the Association.

This Association will thus commence business with a guarantee capital subscribed of about \$12,000, and a cash capital of about \$3,000 at interest, for benefit of insured.

The Association proposes to have the applications for policies made in duplicate—one copy being filed in the head office; the other sent back to the assured, attached to the policy, in order that he may at all times be able to refer to the particulars contained in his application.

The conditions of policies will be the statutory conditions contained in Cap. 24, 39 Vic., which all Insurance Companies doing business in Ontario shall have adopted on or before the first day of July, 1876.

All applications for insurance shall be received through one or more persons resident within the jurisdiction of each Division Grange, and nominated by such Division Grange by vote, at any regular meeting thereof, or by such other person or persons as the Directors may appoint from time to time. The fee to be paid to such agent by the person making the application to be one dollar and fifty cents.

The Acting Master of the Dominion Grange, and all Acting Masters of Division Granges throughout the Dominion, are, by virtue of their office, Honorary Directors of this Association.

The Worth of the Grange.

The Grange is worth to-day almost as much to agriculturists of the country as the common school. It is, in fact, the only primary school we have which is devoted to agricultural instruction; it is there where our sons and daughters are first taught the importance of agricultural instruction; it is there where they are taught to love and take pride in their calling; it is there where they are made to see possibilities in agricultural industry which past generations never dreamed of, and it is from thence, that an influence is to go out which in a few years will fill up our agricultural colleges with young men, and young ladies too, with a class of students that will not turn their backs on the farm or seek other respectability of utility.—Pacific Rural Press.

"What has the Grange Done?"

From the Patron of Husbandry:—
 This is a question we often hear asked by outsiders, sometimes with a sneer, or with a look and tone which imply that there can be but one answer. Not to answer the taunting querists—for fools should be answered according to their folly—but for the information of sincere inquirers, and to cheer our brethren and sisters in the good work, we will briefly reply to the query.

And, first, the Grange has done and it is doing all for which it was originally intended. The sole objects of the founders of the Grange, as those who are acquainted with its history well know, were to bring about a union—a sort of Masonry, if we may use the term—between agriculturists, and to promote, by such union and intimate association, their mental, moral and social advancement. Have not these objects been signally attained? Brief as is the past history of our Order, Subordinate Granges have been established in every part of the United States and the Canadas. By appointment a distinguished member of the Order—one to whose intellect and untiring labors it is indebted for much of its prosperity—has visited England and planted the Grange on the soil of the old motherland; and soon, we have reason to believe, the agriculturists of Great Britain and the Continent will be bound together by the chain whose golden links are wrought within the gates. Representatives of groups of Subordinate Granges constitute County Granges, and of yet larger groups, State Granges, and representatives of these constitute the National Grange which met at Chicago on the 15th inst., in its tenth annual session, and has subject to its jurisdiction more than a million of members. And all this vast organization has continued to move with the ease and accuracy of clock-work! Had the Grange done no more than the perfecting of its own organization, as we have described it, and of its *arcanæ*—the unseen soul within its visible body—of which we will not speak, it would yet have accomplished a great work, one without a parallel in modern times, and its founders and organizers, the men whose brains conceived and those whose zealous labors created and fashioned it, would be worthy to bear in history the cognomen, "Benefactors of Humanity." For the Order would, at least, be ready and mighty for great and useful work in the future.

But the Grange has been no less successful in the other objects of its founders, which were, indeed, their ultimate objects, for organization and association were but means to secure the social, mental, and moral advancement of farmers, their wives, daughters, and sons. The monthly assembling of old and young of both sexes for the transaction of business, the beautiful and instructive work of the ritual, the discussion of matters of peculiar interest to farmers, and conversation and recreation, has done wonders in the way of refining and polishing rural society, whose members had acquired, from the isolation incident to their calling, something too much of what their city cousins are wont to term "rusticity." Reading has been greatly encouraged, especially the reading of books, periodicals, and newspapers that treat of political economy and matters pertaining to agriculture; enlightened experiments have advanced agriculture in the scale of science; and the friction of mind on mind has brought out many thoughts that would never have been developed in solitude. Throughout the land, the Grange points with pride to an improved and fast improving system of tillage, to improvement in the breed of stock, and, not least, to the essays, lectures, addresses, and contributions to the press of farmers, and farmers' wives and daughters; many of which, besides containing the most useful suggestions, and evincing a thorough acquaintance with the subjects treated, are master-pieces of literary excellence. Who can tell how many young men have been held to farm life by learning through the Grange its real dignity, and the actual enjoyment it affords when mind is associated with muscle in the prosecution of the first and still the noblest occupation of men? Who can tell how many of them have been kept from the haunts of vice, and from habits of dissipation, by the provision of a resort where innocent recreation can be found, in the society of the old and their pure-minded daughters, and where the beautiful lessons of the ritual lead to a pure, useful, and noble life? To learn what the Grange has accomplished in these respects, let the enquirer go to a neighborhood where the local Grange has been alive and flourishing—where the zeal and labors of its members have not abated. He will find a degree of intelligence, morality, culture, and true refinement that would reflect the highest honor on any community.

A GRANGER INSURANCE COMPANY.—At a late meeting of the Dominion Executive, the Committee on Insurance appointed at the last annual meeting, having completed their scheme for conducting a fire insurance company under the auspices of the Dominion Grange, presented their report, which, after some slight revisions, was adopted, and the committee instructed to proceed with the organization of the company, in the manner and according to the Act governing mutual insurance companies in Ontario. While this will at first only give us the privilege of doing business in Ontario, further steps will be taken upon the completion of the organization to extend it to the other Provinces; thus placing before our members a means of protection against loss by fire, which will be safe, reliable and cheap, securing protection at its true value.

LECTURE ON THE GRANGE SYSTEM.—In the Town Hall, Mount Brydges, on Friday evening, Mr. W. L. Brown, editor of the Canadian Granger, delivered a lecture on the aims, objects and principles of the Grange system in Canada, and its influence on the general welfare of the community. Mr. Payne, of Delaware Lodge, occupied the chair. The lecture was attentively listened to by a large audience, the various good traits of the Order being excellently elucidated. At the close, a vote of thanks was unanimously passed to the lecturer.

What is the Grange?

The following extract from the National Granger is an excellent illustration of what the Grange is and what it accomplishes:

It is a moral organization—the virtues of honesty, integrity and frugality are taught and kept constantly before the minds of the members, and no one is entitled to membership who is dishonest, imperiative, vulgar or profane.

It is a social organization, for the reason that the brothers and sisters meet in happy union, rejoicing together in that fraternal feeling which has a tendency to improve society and make us willing to listen to the wants and relieve the distress of poor unfortunate brothers and sisters.

It is an intellectual organization, for in the Grange brother strikes hand with brother, and sister with sister, and each one strives to elucidate, enliven and invigorate each other.

It also helps to educate them in their house, home and field duties, as we will know that a good housewife will in the exemplification of her duty, stimulate her sisters to go and do likewise. Also, an attractive, pleasant and well-ordered home cannot fail to inspire an enthusiasm which cannot be resisted, and which must make an impression that cannot be easily erased. So also with the farm; the brother who raises two bushels of corn or other crops, when the other raises but one, and exemplifies it, must and will awaken a desire in others to obtain a similar result.

Direct Trade.

In general, all methods by which the farmer can sell most directly to the consumer give the best chance for profits, and so in all plans for exchange between consumers and producer—that plan which is most direct offers largest savings and profits. We, here, raise much which people in Europe must have; now we want to get these products to them directly and not afford so many and so large profits to middlemen, thus consuming profits and increasing prices. Reduce the number of handlers and save their profits. In Europe there are 400,000 men united in the various co-operation associations. They want to save as much as they can out of their hard earnings. They sympathize with us. They propose to establish depots and buy of our agents. So, through our mutual agents our products can get directly to the consumer with the least possible amount of them consumed in middlemen's profits. Each farmer who takes part in this scheme will be a sharer in the profits. Handlers do get rich. We think these profits can be saved and divided between producers and consumers. Again, the farmer must have his supplies—manufactured articles. By arrangements we have saved largely here. The European manufacturers are prepared to supply us and cheaply. We are not going to send all of our surplus products abroad, nor get all our supplies abroad; but, a little healthy competition between European manufacturers and American manufacturers will tend to our profit all round—better goods and lower prices, and more satisfaction to the farmers. An independent movement of the farmers of this kind will give us a better standing and more influence. The way is open. If we have the disposition we can do it.

Meeting of the Executive Committee, Dominion Grange.

At the last meeting of the Executive Committee of the Dominion Grange, held in Toronto, commencing November 15th, some important business was transacted, which will be looked upon with interest by many, and, we trust, will meet with the approval and hearty support of all our members everywhere. The secretary was instructed to advertise the application for incorporation of the Dominion Grange, which application will be made at the next session of the Dominion Parliament. The advertisement was made a year ago, but the matter was not then proceeded with in consequence of its not being considered at the time prudent to do so, for reasons that will be understood by our Patrons. It will, however, now be forwarded, and we have no hesitation in believing will meet with success; being a society of farmers associated together for the purpose of advancing the cause of agriculture, to dignify the calling, to elevate and improve the standing and condition of the farming community, and place their profession among the first, in a social and intellectual, as well as financial standing. There can certainly be no objection to granting the Act of Incorporation, which will place us in a better position before the world, besides giving us the legal right to transact the business affairs of the Order, which will be of much advantage to us.

The Committee on Insurance appointed at the last annual meeting have completed their scheme for conducting a fire insurance company under the auspices of the Dominion Grange, presented their report, which, after some slight revisions, was adopted, and the Committee instructed to proceed with the organization of the company in the manner and according to the Act governing mutual insurance companies in Ontario. While this will at first only give us the privilege of doing business in Ontario, further steps will be taken upon the completion of the organization to extend it to the other Provinces; thus placing before our members a means of protection against loss by fire, which will be safe, reliable and cheap, securing protection at its true value.

The association will only insure property belonging to "Patrons of Husbandry," and confined to buildings and property situated on farming lands; which will secure a class of property the least liable to fires. The plan adopted, while being purely mutual, will require a small cash deposit with the application, in proportion to the amount insured, which deposit will be placed in some chartered bank on interest, to be used only (or such portions of it) as required for actual losses, the balance remaining on interest to the credit of the insurer, and be payable to him at the close of his term of insurance. This plan will give the association control of cash to meet losses as they occur, and save the vast expense of labor, postage, &c., &c., connected with collecting so many small amounts by the usual mode of assessment.

W. PEMBERTON PAGE, Dom. Secretary.