

A Corner on Insurance.

FIRE AND TORNADO INSURANCE

The Patrons' fire and tornado ass'n was organized about 10 years ago at Olathe, Kan. The total risks Dec 31, 1890, were \$218,000. Total risks Dec 31, 1899, \$1,435,000. This company was organized by the members of the grange and only Patrons can be insured. The average cost for each \$1000 for 5 yrs has been \$11.23, while old line insurance cost on each \$1000 for 5 yrs on the note plan \$22.50, or all cash in advance \$17.50. The grange company raises money only as needed by assessments.

Sec'y I. D. Hibner says: "In the decade ending with 1897, the Continental paid out over 39 per cent of their entire premiums for running expenses, the Globe 44, Glens Falls 40 and German of Freeport 42, while our per cent for the decade just ended is 17. What is the all-important lesson that we should learn from this? Simply that our running expenses can always be reduced to less than half of that of any other company doing business in competition with us, and if we can always select and write our risks with a business caution equal to theirs, we forever have the advantage. The life of the company is the grange. In its folds we were born and there certainly we are safe. Every member is a guard in of our interests and every subordinate grange is a business center for our work. We must live in the grange, and the grange must live and grow with it, we too, may live and grow with it. Show farmers that the grange will improve their financial condition and the powers of organization to accomplish its purpose and you can make Patrons out of every struggling tiller of the soil.

"Insurance is one of the necessities of the present age, with our elegant farm residences and furnished with good furniture. These cannot be rebuilt by neighbors as in the earlier period of our country when all were on a common level, when if one lost a dwelling it would be replaced by neighbors. Stock companies are all right, and everyone, whether farmer or tradesman, should carry some insurance for mutual protection. The object of our grange company is to save money at home and have insurance at actual cost. Every organized grange has one solicitor for policy applications for each of which he receives \$1. The secretary is paid \$2 for eight hours' work. The expenses of the company for 1899 were: Losses paid \$3724, secretary 169, stamps 43, adjustments 28, printing and stationery 73, paid board fees 29, treasurer 24, unearned premium returned 32, collecting assessments 13, president's services 4, miscellaneous 4, total \$4143."—[W. T. McClure, Johnson Co, Kan.

Cheap Insurance is what the Ct Patrons Mutual Fire Ins Co furnishes. Secretary Bacon, at the annual meeting in February, reported \$1,931,000 insurance in force Jan 1, of which \$666,600 was new business last year. Losses last year were \$5112, receipts \$6025, of which stockholders were paid 85 per cent, while only 12 per cent was used for conducting the business and of this amount salaries were only \$475. This is a remarkably successful company.

We want to know where our wheat goes to of late years when we go to mill. We get only 30 to 33 lbs flour and 10 lbs bran for a bushel of wheat.—[G. S. Wilson, Dade Co, Mo.

THE PARIS EXPOSITION is to have a big exhibit of American incubators. The Reliable Incubator & Brooder Co of Quincy, Ill, are offering the new Special Reliable incubator of 300-egg size at the same price as the old-style 300-egg Standard size. The old Standard machine contained egg-turning trays; the new Special has flip-over trays. Detailed illustrations may be seen in the annual catalog which will be sent to all F & H readers on receipt of 1c in stamps by the Reliable Incubator Co.

RAPID ADVANCE in methods of treating diseases and defects of the eye, ear, nose and throat, is illustrated in the wonderful results accomplished by the scientific specialist. Among these is Dr Oren Oneal of 52 Dearborn street, Chicago, who has perfected a system of home treatment that often gives satisfactory results, especially to persons who are unable to come to his office for treatment. His advertisement will be read with interest.

THE AMERICAN AND FOREIGN PRODUCE MARKETS AT A GLANCE

The highest quotations of wholesale prices for standard grades of farm produce in the leading markets of the world on the dates named; poorer stuff lower.

Table with columns for Market (Boston, New York, Chicago, Cincinnati, St. Louis, Memphis, St. Paul, Montreal, London) and various produce items (Wheat, Corn, Oats, Rye, Barley, Flour, Cotton, Cattle, Sheep, Hogs, etc.) with corresponding prices.

* P 250 lbs. † P oz. ‡ P cental. § P bx.

Business Side of Farming.

STOCK MARKETED FREELY.

General health pervades the markets for all kinds of live stock both west and east. Farmers are picking up moderate numbers of stock sheep and cattle, meanwhile turning off very large numbers of finished meat animals. The domestic and export demand for beef, pork and mutton continues generally satisfactory, and the situation as a whole shows no important change. Hogs have remained close to the 5c level at the big packing centers and a fraction better than that at Pittsburg, Buffalo, Boston, etc, and sheep and lambs are selling at the highest figures of the year.

A wide price range in beef cattle is noted. Strictly fancy steers sell nearly as high as at any time recently, but few of such are offered and the general level of prices is possibly a little lower than a month ago. Farmers are now crowding forward cattle which have been in the feed lots all winter, and some of these are lacking in quality, although as a rule show the effect of generous rations of corn particularly in the central west.

The Movement of Potatoes is liberal, particularly in the northwest, O, N Y and northern N E. Fairly good prices prevail and consumption is liberal. Weather conditions in the south this winter to date have been favorable, as a whole, for the production of early potatoes.

Demand for Dairy Products continues excellent, cheese prices holding well at the top. Stocks are being steadily reduced and offerings of winter made goods are not burdensome. Butter has recovered slightly from recent weakness and the demand is sufficient to absorb current output of creameries and dairies.

Hops at Moderate Prices—It is the quiet time of year in hops, yet a fair business is passing and the market steady compared with the early months of the winter. Home dealers and exporters are conservative buyers, but moderate consumptive demand is noted. Stocks in interior are being whittled down rapidly. A larger proportion of the last crop was held by growers

March 1 on the Pacific coast than in the hop sections of N Y, Wis, etc. Buyers cull sharply and prices cover a wide range, largely 5@8c p lb in the far west and 6@9c in N Y, occasionally more. Indications now point to no material increase in the acreage for 1900 in the east, although this is not so sure in Wash, Ore and Cal.

Farm Stocks of Corn were estimated at \$62,000,000 by March 1, according to American Agriculturist, or 39 per cent of the crop. Present farm holdings are small compared with those of '96 and '97, but of ample proportions compared with the average of the past few years. In the past 12 months over two billions of corn were distributed, including home consumption and exports.

A Tumble in Eggs—This condition is to be expected during March, and no farm commodity is now so uncertain in price. Quotations are largely nominal with a downward tendency under rapidly increasing supplies.

Good Apples, Good Prices—Without special activity the market is healthy, dealers wanting strictly prime stock, while considerable quantities of seconds are available at low to moderate figures.

Big Sale of Cattle—Some 6000 head of young stock, mostly 2-year-old steers, were sold recently at Fort Worth, Tex, to S D parties for \$135,000, an average of 22.50.

Southern Strawberries, chiefly from Fla, are meeting fair sale in northern markets, but must be fine in quality to sell well.

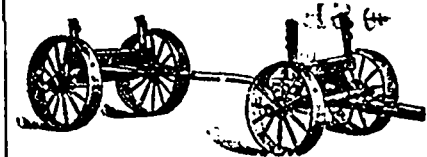
The Loving Cattle Syndicate has secured options on 20,000,000 a and 900,000 head of stock in the Tex panhandle, owned by 73 companies. The land is valued at \$1.90 p a and cattle at 21.37 p head. Total value of all the property \$40,000,000. Options have been secured on 30 cottonseed oil mills in Tex to go into the syndicate.

A carefully selected rotation of crops, in which cowpeas play a prominent part, is the first essential to the bettering of worn soils.—[Prof C. A. Moccers, Tenn Exper Sta.

When an orchard has been in grass for some time, the first plowing should be light.

Farm Wagon only \$21.05.

In order to introduce their Low Metal Wheels with Wide Tires the Empire Manufacturing Company, Quincy, Ill, have placed upon the market a Farmer's Handy Wagon that is only 24 inches high, fitted with 24 and 30 inch wheels with 4 inch tire, and sold for only \$21.95.



This wagon is made of the best material throughout, and really costs but a trifle more than a set of new wheels, and fully guaranteed for one year. Catalogue giving a full description will be mailed upon application by the Empire Manufacturing Co., Quincy, Ill, who also will furnish metal wheels at low prices made any size and width of tire to fit any axle.

STEEL WHEELS and HANDY WAGONS

of every style and price are made in our mammoth factory and sold direct to farmers. We supply all trucks used by U. S. Govt. Farmer's Handy Wagon Co., Saginaw, Mich.

POTATO MACHINERY. Shows an illustration of a potato masher and text describing its use for growing potatoes, including contact information for ASPINWALL MFG. CO.

Makes Your Pump WORK EASY. Yankee Pump Governors make the hardest pump work easy as the easiest. Windmills turn in the lightest breeze. Managing agent wanted for each county. Money in this for you. Write to-day. BANE MANUFACTURING CO. (Dept. Z) 55 W. Washington St., CHICAGO.

Saw Your Wood. with Smalley or Battle Creek Wood Saws. More money can be made with our sawing outfits than with any other implement you can buy. SELF FEED DRAG SAWS—5 SIZES. Circular or cut-off, 10 sizes, also Belt-ing or Frisker Mills. Every machine sold under a positive guarantee to do perfect work. Also full line of Powers for operating. Catalog showing our Smalley line complete mailed free if you name this paper. SMALLEY MFG. CO., Sole Makers, Manitowish, Wis.

4 TOOLS IN ONE. Shows an illustration of a multi-tool and text describing its features and availability.

Horse's Tail. The the Horse's Tail with THIS PREPARATION holds fast. Made of polished metal. Can't wear out. Stood the test of 8 years. 500,000 sold. Nothing else as good. Agents wanted. Sample 20 cents. Deo Helms Revally Co., 212 4th St., Deo Helms, Ia.

Soon Saves His Cost. A 12-Year Old Boy. A Labor Saver. can do more and better work, either in the field or garden, with the HAND CULTIVATOR than three men can do with common hoes. Plows, hoes, cultivators—single or between rows. 100 agents in your town and \$1.25 for catalogue delivered and terms to agents. Union Mfg. Co., 42 River St., Rock Falls, Ill.

Always mention FARM AND HOME when answering advertisements.

Hood's Sarsaparilla. Has testimonials unequalled in number and unexcelled in quality the world over. Testimonials which tell the truth about the most remarkable cures in the history of medicine. Cures of Scrofula, Salt Rheum, All Humors, Rheumatism, Catarrh, Dyspepsia, That Tired Feeling. Thousands of people agree that it Never Disappoints.