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# THE CANADIAN CO-OPERATOR & PATRON.

DEVOTED TO THE INTERESTS OF THE PATRONS OF HUSBANDRY.

VOL. V.

OWEN SOUND, JULY, 1886.

No. 58.

## THE CANADIAN CO-OPERATOR & PATRON

A MONTHLY Paper, devoted to the best Financial Interests of the Order of PATRONS OF HUSBANDRY in Canada.

**SUBSCRIPTION PRICE:**  
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Address all communications to—

**R. J. DOYLE,**  
Manager D. G. M. F. I. Association,  
DRAWER 464, OWEN SOUND.

### Card of Thanks.

RAGLAN, March 9, 1886.  
R. J. DOYLE, Esq., Manager Dom. Grange Mutual Fire Ins. Co., Owen Sound.

Dear Sir,—I have to thank you for prompt payment of my loss, \$210.00, on Dwelling House, situated on lot No. 2, in the 8th con. Township of Whistler. You will please convey to your Directors the appreciation in which I hold your Company for the honorable and prompt settlement in cash inside of three weeks from date of loss, instead of settling by 3 months' note, as many Companies do; and it is indeed doubtful whether I would have received anything from those Companies which stand on technicality, because I had moved out and a tenant had moved in, without any notice being given to the Company. I can confidently recommend your Association to my brother farmers, believing that your losses are settled on principles of justice between man and man.

(Sgd) THOS. HEZZLEWOOD.

### Card of Thanks.

WALLACE TOWNSHIP, Nov. 19, 1885.  
To the Directors of the Dominion Grange Mutual Fire Ins. Company:

GENTLEMEN.—I have with pleasure to acknowledge the receipt of \$580.10 cash, for payment of my claim for loss on my Dwelling House and ordinary contents, destroyed by fire, and which was caused by a chimney burning out. The property was insured under Policy No. 7743.

ELIJAH ELLIS.

### Card of Thanks.

To DAWSON KENNEDY, Esq., Agent Grange Ins. Co.

DEAR SIR,—It gives me pleasure indeed to thank you and the officers of your Insurance Company for the prompt settlement of my claim in full, for the damage that was done to my Barn by lightning during that terrible thunder storm that passed over this Township on the 9th of July last. I hope never to have such a scene again. Some men were engaged at the time putting a stone wall around the cellar under my house, when the lightning struck it and came down through the house into the cellar, and killed one of the men at work. Thanking you very kindly, sir,  
I am yours, &c.

WM. REVINGTON.

Ennismore, Oct. 1885.

### Card of Thanks.

Dominion Grange M. F. Ins. Company, Owen Sound:

GENTLEMEN.—My thanks are hereby due and tendered to you for payment in full of my claim for loss on Barn, Stabling and chattel property, amounting to \$836.30. The loss occurred on the 23rd July. I have also to thank the Manager, Mr. Doyle, for his personal attention for assisting me in preparing my claim papers, and for the careful and honorable adjustment of my claim. Yours truly,

ANGUS CAMERON.

Osprey, Sept. 18th, 1885.

### Card of Thanks.

To R. J. DOYLE, Esq.,  
Manager Dom. Grange M. F. Ins. Co.

DEAR SIR AND BRO.—I have to thank the Directors of your Company for the prompt and honorable settlement of my claim in full by payment of Cash, \$200, for my loss under Policy 7919. The fire occurred on the 12th inst., and payment was made in 8 days from date of the fire, was very acceptable to me, as my house was burned with almost all my furniture and my family's clothing. Loss was caused by sparks from the stovepipe, I believe.

WM. G. LAWRENCE.

Minto, Nov. 20, 1885.

### Card of Thanks.

To D. KIMMEDY, Esq., Agent Grange Insurance Co.

DEAR SIR,—Please convey to the Manager and Directors of your Company my thanks for the satisfactory settlement of my claim in full for \$283.44, by cheque this day received from you, for damage to my House and Furniture by lightning last harvest. Wishing you every success, I am yours truly,

GEORGE JOHNSTON.

Smith, Oct. 24, 1885.

**WANTED IMMEDIATELY,** active, intelligent, reliable men, to represent the DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION in the following Counties,—Elgin, Haldimand, Hastings, Addington, Frontenac, Leeds, Grenville and Carleton. None but reliable men, who can give good testimonials, and who will undertake to thoroughly canvass the territory assigned, will be appointed. Address, with testimonials,

R. J. DOYLE,  
Manager, Box 461, Owen Sound.

### O, Come to the Greenwood Shade.

BY ALEX. M'LACHLAN.

O! COME to the greenwood shade,  
Away from the city's din,  
From the heartless strife of trade,  
And the fumes of beer and gin;  
Where commerce spreads her fleets,  
Where bloated luxury lies,  
And Want as she prowls the streets,  
Looks on with her wolfish eyes.

From the city with its sin,  
And its many colored code,  
Its palaces raised to gin,  
And its temples reared to God;  
Its cellars dark and dank,  
Where never a sunbeam falls,  
Amid faces lean and lank,  
As the hungry-looking walls.

Its festering pits of woe,  
Its teeming earthly hells,  
Whose surges ever flow,  
In sound of the Sabbath bells!  
O God! I would rather be  
An Indian in the wood,  
And range through the forest free,  
In search of my daily food.

O! rather would I pursue  
The wolf and the grizzly bear,  
Than toil for the thankless few,  
In those seething pits of care:  
Here winter's breath is rude,  
And his fingers cold and wan;  
But what is his wildest mood,  
To the tyranny of man?

To the trackless forest wild,  
To the loneliest abode;  
O! the heart is reconciled,  
That has felt oppression's load!  
The desert place is bright,  
The wilderness is fair,  
If hope but shed her light,  
If freedom be but there.

### Associated Labour & Trades Unions.

ONE of the chief characteristics of the present day is the number and variety of associations whose professed aims and objects are the removal of some political injustices, or the improvement of social conditions. This is a healthy sign, indicative of growing intelligence, and of the capacity of the people to associate and organize for securing objects of common good which cannot be so secured by individual and isolated action. There are many thoughtful persons who look with considerable disfavor upon the multiplicity of organizations, and who think that devotion and adherence to any other cause than their own is only the frittering away of energy and the distracting of attention from main issues. I do not, however, see any cause for alarm in this tendency; indeed, it seems quite natural. No two persons are surrounded by identical circumstances. We do not see through the same eyes. Our habits, customs, modes of thought and living widely differ, and it would therefore be very extraordinary if we all hit upon the same plan for redressing the evils of society. I frankly admit that many of the schemes of reform are superficial and inadequate, but until the masses of the people have discovered or have had made plain and simple to them the root-causes of political wrong, industrial depression and oppression and social suffering, we should hail with satisfaction any earnest and well-intentioned effort to grapple with them. I have faith that when our fellow-countrymen have a thoroughly intelligent grasp of national affairs, and know how to skillfully use the mighty power they possess, there will be a spontaneous and enthusiastic determination to work out for themselves "nobler modes of life, with sweeter manners, purer laws." In the meantime our duty is clear and palpable.

Association is not a newly discovered principle, but the systematic application of it for promoting the well-being of the community is comparatively new. All social reformers have recognized its civilizing influence, and have given to the world glowing pictures of a social state which shall be realized by its powers. The word association has a broader and deeper meaning than is usually found in dictionaries. It not only means a combination of individuals to obtain a particular end, but a subordination of the individual desires of those combining to the commonweal—"each for all and all for each." You will say this is more of an ideal than a definition. It is both. In an age of Mammonism it is very necessary that we should have a lofty conception of our duty and work.

Definitions are descriptions of the state or condition of things. Ideals represent our

highest thought and biggest hope. We are immensely indebted to the idealists—or Utopians, as they are disparagingly called—for the impulse they have given to human action. Let us endeavor to catch their spirit and to apply ourselves with the same unselfish devotion to work out into actual life the lofty thoughts they have given to the world.

The two greatest and most remarkable results of the application of this principle are (a) co-operation in its two-fold phase of distribution and production, and (b) trade unions. They are closely allied, though differing in their modes of action. Their objects are similar, viz. the permanent improvement of the whole body of workers. They are distinctly working class movements, though the work of both has been materially assisted by many able and courageous men not closely identified with hand labor. If I might be allowed the use of simile, I would say that the unions are like a well disciplined and highly organized army fixed in a given spot, resisting the continued and harassing attacks of powerful and often unscrupulous foes; and co-operators are like a triumphant army, gradually, but surely, taking possession of the lands hitherto exclusively held by a privileged few. In the interest of these two forces, and of society, a permanent alliance, offensive and defensive, should speedily be formed.

Differences of method are difficult to adjust, and in the absence of a well-defined mode of action, men become satisfied with the progress already attained, and at once enter upon a backward course. This danger threatens every movement, and is now threatening the two great movements of co-operation and unionism. We should, however, avoid the opposite extreme of rushing into any wild scheme which injudicious and impractical men might suggest to us.

Co-operators may be divided into three classes (a) the pioneers, or those who believe in carrying the principle of association to the farthest limits of its application, viz., to agriculture, manufacturing and social life; (b) the contented ones, or those who believe that the principle of association is bounded by their capacity to pay a dividend of 2s. 6d. in the £ on the sales of stores; and (c) the timid ones, or those who are afraid to apply it at all, lest it might shake the members' confidence in the committee or break up the society.

The Labor Association, whose claims we are advocating to-day, belongs to the first of these classes. There are, of course, thousands who are not members of this association, but whose anxiety for the full development of co-operation is as keen as ours. It would be presumptuous on our part to claim a monopoly of co-operative virtues, but we do say that co-operators are not making the most of their opportunities. For years the question of engaging a special executive officer, acting under instructions of the Central Board in the interests of production, was urged upon delegates at congress. Experience has shown the value of such an officer in the work of distribution, and it was reasonable to anticipate similar results in the higher and more difficult work of production. The Central Board, with its excellent system of sectional boards is a great institution, and is not only knitting together in bonds of brotherhood existing societies, but its very existence gives tone, character, solidity and a guarantee of permanence to the movement. The Central Board represents the moral side of co-operation, and while it gives the fullest scope for individual exertions, it secures united action for common purposes. The Labor Association desires to do for production what the Central Board has done and is doing for distribution. The apathy, indecision, and want of method in production may be traced, I think, to the absence of this central recognised authority.

There are three methods of production, each of which has its adherents. Time will not permit an exhaustive examination of them, but this paper would be incomplete if their consideration were omitted. There are, first, those who contend that all production should be carried on through the agency of the Wholesale Society. (In passing, I may mention that Mr. Slatter, of Manchester, a prominent unionist, identifies himself with this school.) Second, those who advocate a federal plan, i.e., distributive societies finding

the capital and conducting business for themselves, as now done by the corn mills; and third, those who favor the individual plan, such as the Hebden Bridge Fustian, Coventry Watch and Paisley Manufacturing Societies.

The second plan may be dismissed by the remark that corn milling is more closely allied to distributive than productive co-operation, and therefore the federal plan appears applicable in this case. The participation of the workers in shares, profit, and management, ought at once to be admitted. The objections to the Wholesale Society carrying on production are, in my opinion, unanswerable. Of course, this form is better than none, for we do know that the works are conducted by co-operative capital; but, if we are to have a system, let us get the best attainable one under the circumstances. Mr. Henry Slatter, in his article in the *Annual* for 1886, says:—

"The abundant capital and great resources of the Wholesale Society distinctly mark it out as the organization which ought to take the lead in co-operative enterprise, and to be the one to head the march forward in the direction of production."

Now, I would not utter one disparaging word about the Wholesale Society. Its policy and management are what the members declare; but the fitness of such an institution to undertake, on a vast scale, production, is much more to be considered than the amount of capital it possesses. I will put some of these objections in a concise form:—

1st. The business of the Wholesale is already very great, and is a great tax upon the skill and capacity in our movement.

2nd. There is plenty of scope for the Wholesale in perfecting its own organizations and in extending its ramifications throughout the country. What is the meaning of the cry, "Loyalty to the Wholesale?" It indicates an imperfection somewhere.

3rd. The committees are not elected for their special knowledge of particular businesses, but for their general intelligence and knowledge of co-operative matters. In production a technical knowledge is essential, or you may rely upon information at second-hand.

4th. The plan is opposed to the spirit of the age—local self-government. It tends to over-centralization—the curse of all democratic movements; and keeps in check some of the best faculties of man.

5th. It renders conflict between Capital and Labor still possible, and holds out no hope to the worker that his position of wage-earner will ever be changed for one more in harmony with the dignity of true industry.

I need not examine the present conditions of the Wholesale workshops. But they cannot be regarded with complacency. The workmen have no share in the profits, no voice in the management, and no opportunity of taking up shares. Co-operation means the equitable apportionment of the results of labor among all those contributing to produce them. Labor is the greatest factor; but, in this case, is least regarded. We must, however, hail with satisfaction the desire of the Wholesale Committee to apply to all its departments this long neglected principle.

The establishment of "individual" workshops is full of interest and very often of pathos. They are the outcome of a belief and a faith in a principle; and their existence and prosperity are the strongest proofs of the capacity of the workers to manage successfully large and important establishments. The percentage of profit is not the only pleasing feature in these workshops. There is scope for the powers of every individual worker, and he is almost sure to exert them, for the benefit will be his along with his brother workers.

It is in this direction that we hope to see a development of productive enterprise. It may be interesting to you to see the results of the "Wholesale" workshops as compared with the "Individual" workshops. I am sorry I have not space to give them all:—

### WHOLESALE WORKSHOP'S RESULTS, 1885.

Establishment.	Estimated Capital.	Sales.	Profit, including interest on Capital.	Average % on Capital Employed.
Leicester Boot and Shoe Works	34,275	110,996	3,774	11
Crumplall Biscuit Works	10,850	21,352	2,305	21
Heckmondwike Boot and Shoe Works	6,025	19,460	387	6.40

Establishment.	Estimated Capital	Sales	Profit, including Interest on Capital	Average per cent. Employed.
Durham Soap Works	7,225	16,570	760	10.50
	58,375	158,878	7,236	12.40

Establishment.	Capital		Sales	Profit, including Interest on Share Capital.	Average per cent. on Share Capital.
	Share.	Loan.			
Hebden Bridge Fustian	17,401	4,012	24,993	1,426	12.25
Paisley Manufacturing	4,135	6,081	23,997	397	34.50
Walsall Lock & Hard-ware	993	...	11,086	164	61
Leek Silk Twist	414	452	3,889	164	39.60
Printing Society	14,886	13,074	38,224	3,288	22
Airedale Manufacturing	2,336	627	6,829	520	22.25
Northamptonshire Pro-ductive	851	421	10,996	469	55
	40,526	24,667	117,514	8,397	20.50

It is not my purpose to discuss the principles of unionism. It is too late in the day to argue whether trade unions promote the well-being of the workers. Experience has proved their utility, and it cannot be denied that they exert a great and important influence in our industrial life. But I am sure they cannot be regarded as the permanent form of labor organization. Working men do not desire to be in a position of hostility to capitalists; neither can they desire to perpetuate the present system of wage-service. Unionism is the outcome of wage-service. So long as men are paid "wages," so long will they be justified in combining to secure the highest reward for their labor. The evil of our present wage system is not fully appreciated, but public attention has been drawn towards the subject recently. An American newspaper, the *Age of Steel*, has been holding an inquiry on the present condition of industry in that country, and has invited representative employers and employed to answer a series of questions bearing on strikes, lock-outs, profit-sharing, co-operation, arbitration, etc. Whilst many do not think that America is ready for "co-operation," very few are opposed to the principle, and many are convinced that the labor question can only be satisfactorily settled by co-operation. But I have been most struck with the number of gentlemen who are of the opinion that most of the evils of modern industrialism arise from the wage system. Unionists must work out a higher order of existence for labor. Happily, there has always been a friendly understanding between co-operators and unionists, but it is time we got beyond the region of sentiment into that of action. Of the 580,367 members of registered and unregistered trade societies, I should think the majority are co-operators. At any rate co-operation is successful where unions are strong. The two run together. Here, then, we get a great encouraging fact that in the co-operative movement there are thousands of men closely identified with another powerful organization whose distinct object is to secure the full rights and liberties of labor. The same may be said of unions. The materials are to hand—they merely want finish. I have often heard co-operators urge that trade unionists should utilize their funds in "production." This advice comes with very bad grace, seeing how tardily co-operators apply their own funds in that direction; and the idea appears to me to arise from a misconception of the purposes for which these funds have been subscribed. There is an immense difference between the funds of a "union" and the capital of a co-operative society. In the first place, the funds of the unions represent a sum actually taken from the weekly earnings of the members for definitely stated purposes; whereas, much of the capital of co-operators represents profit on trading. Even if the rules of trade societies permitted the employment of "funds," in the direction indicated it would be highly injudicious to do so. They are frequently wanted on an emergency; they should, therefore, be so invested as to be quickly realisable. Of course, it is vexatious to know that these "funds" are being advantageously utilised by capitalist employers, but what cannot be cured must be endured.

The Labor Association has a very plain gospel to teach, but we do not claim infallibility for it. Our experience, however, warrants us in saying that it is simple and practical, and will bring about in a very effectual way the real organization of labor. One of the greatest hindrances to the development of working class movements is the jealousy and distrust of each other. We may rely upon it that if we have not faith in ourselves,

no one else will have faith in us, and rightly so. Association will cure us of this disease. We say to the co-operator, whether unionist or not, "Do you believe that the principle of association can work out a better state of things for the workers? If so, what are you doing to bring it about? Do you regard the dividend on your trading at the store as an addition to your income, or a fund to be saved and ultimately used for your own employment?" We say next, "Form yourselves into local groups or lodges, working under the advice of a central executive, elected periodically by yourselves. Meet weekly or fortnightly for mutual assistance and instruction. Get to know each other intimately so that you may trust each other thoroughly." Your meetings may be made entertaining as well as educational. We should make our work as pleasant and enjoyable as possible. Next, commence to receive contributions to a capital fund and invest it, under proper control, in the local store. The work will be slow at first, but when others see that you are determined you will not fail for support. The London Bookbinders, the London Productive Society, and to a certain extent, the Keighley Ironworks, began in this way. The first is in active work, the two latter soon will be. We only want the will, and the rest will follow in due time. In a lodge there may be a number of men following a variety of trades, and difficulties may arise as to what trade it would be best to embark in. I cannot here lay down any hard and fast line. Local circumstances will, no doubt, best determine the course to pursue. Speaking generally, however, I should think it inexpedient to enter into a local staple industry too soon. There industries have been built up by many years labor, and certain houses have the command of the markets. There are, however, hundreds of commodities which find a ready sale in our stores, and there does appear a strong and increasingly strong desire on the part of committees and managers to give a fair chance to any co-operatively made articles. We must look in this direction for guidance in our movements. Besides the staple industries of a town, there are always a number of other trades, such as building, joinery, painting, decorating, etc. Building may be too speculative, and there may be too much jobbery about it for the proper performance of honest labor; but painting and decorating are very proper departments for attempts in associated labor. Very little capital is required, and there is not much fear of ruinous errors being made in estimates. The lodge will consider with care all these details. If, for instance, it should appear that "painting and decorating" offered a very fair field for enterprise, the painters and decorators in the lodge would endeavor to enlist the active sympathy and support of their shopmates. When this group of artisans in the lodge had enough capital to warrant them in commencing operations, they should withdraw it from the general fund of the lodge, and invest it or expend it in a manner most advantageous to the society. Rules by this time will have been prepared, and everything constituted in legal and proper order.

The lodge must be continued, for it is the nursery ground of other associations. This may appear a very simple process, and be condemned to that ground. The most important point, however, is, Is it practicable? These lodges provide a common ground of action for unionist and co-operator. The unionist brings his skill, industry, and powers of organization—the co-operator, his knowledge of business and enthusiasm. Together they form a strong and united force. I might have sketched the famous establishment of Leclair, Paris, and Godin, of Guise. Such examples, however, only show us what can be done under the leadership of geniuses.

I have in this paper attempted, with meagre results, I fear, to call attention to a great subject. I may not have carried conviction to every mind, but at any rate, our plan has the merit of originality, and is the first serious attempt to bring into active union the two great branches of the industrial army.

I trust your minds will be stirred to vigorous thought on this subject, and if our scheme does not meet with your approval, that you will still labor for the cause of political justice, industrial freedom and social advancement.—  
*The Store.*

#### Ontario People's Salt Manufacturing Company.

The directors of this company decided at their late meeting to close their Uxbridge office, thereby reducing expenditure, and on after 12th July. John Tolmie, Esq., Manager, will discharge the duties of Secretary and Manager, and all correspondence should be addressed to him at Kincaidine P.O. All moneys will be payable to him, as he is duly authorized to make collections.

## THE CANADIAN CO-OPERATOR & PATRON

OWEN SOUND, JULY, 1886.

### To Our Readers.

OUR Patrons will this month notice that we have very much improved the general appearance of the CO-OPERATOR AND PATRON by using an improved quality of paper and new clear type. We have been steadily publishing this paper now for nearly five years. The labor has been very considerable. The selection of material and preparation of notices has been a labor of love for our Grange organization, for the best interests of our brother farmers. We have never sought any remuneration further than the consciousness of doing our duty and of being, in our humble way, instrumental in assisting our brother Patrons in their united efforts to stand shoulder to shoulder in the march of advancement. All the income of the paper, and hundreds of dollars besides, have been paid the paper maker and the printer. Many of our readers have contributed their words of encouragement and their subscriptions: others have read the paper for one, two, three and some even four years, and have not even sent forward their subscriptions to aid us in our work. To such we would say, are you acting justly to us? Are you acting justly to yourselves? Are you fulfilling your obligation as Patrons? Ask yourselves, brothers, these questions and act in accordance with your convictions of right. To those who have encouraged us and honestly tried to assist us, we say, thank you kindly, and we shall always be pleased to secure a renewal of your assistance. Can you not each and all forward the names of at least one new subscriber with the needful? If you do so, our subscription list will be doubled—our paper will be on a paying basis. Our Granges should endeavor to aid in the circulation of all Grange Literature and thus more fully extend the principles of the Grange and of Grange institutions. Some Granges have surplus money in the Treasury and they cannot devote a few dollars to a better purpose than to place a copy of the CO-OPERATOR AND PATRON in the house of every Patron's Family. The young people would become more familiar with the objects and aims of the Grange and thereby be induced to seek admission to our Order.

BLACK—Hello! Bro. Brown, how are you? How's your grange getting along?

BROWN—Well, just kind o' middlin'. You know we just meet when we want to get goods, and when we want to divide the goods up, and members do not attend regularly.

BLACK—And do you not value the Grange, and use it for any other purpose than to buy goods?

BROWN—Why, No! BLACK—Well, in our Grange, while we buy much together and sell much together, we make the Grange meetings very interesting, and have a committee to manage all sales and purchases. That kind of business is not done during the meeting of the Grange proper—and we all look forward to a good social time Grange night.

BROWN—Well, what do you do?

BLACK—Well, we have general discussions on relations of crops, on seeds, stock, fruit growing, noxious weeds, and many other subjects. Then the sisters lead off with good music, and we have some very good essays prepared and read by men who, when the Grange started, could not say ten words on their feet in presence of their neighbors, and now one-half our members at least are very fair speakers, expressing publicly their views in a manner that is creditable alike to themselves and the community in which they live.

BROWN—Is that so? Well, we have never tried that. Our members are not good at anything of that kind.

BLACK—And why not try it? You will find in every Grange a good, experienced man on some particular line of farming, say fattening cattle, another good on fruit growing, another, perhaps, has special knowledge of managing sheep, and when each brings his condensed experience and knowledge to the Grange and makes it common property, all are benefitted.

BROWN—I never thought you could do so much of that kind of work in the Grange. Some of our members would not stick to the Grange only they think if they have they cannot renew their policies in the Grange branch of our company, and they stick to the Grange to get four years' insurance as cheap as other people get three years' insurance, and then they always get more or less profits applied as cash when they renew their insurance. They seldom come to the meetings except when they want to buy something through the Grange. Then there are others who do not pay dues at all, but send themselves, and get goods just as cheap as our Secretary can get them and from the same houses, and they won't pay dues. We will have to expel some of them so we will not be paying dues for them.

BLACK—Well, we expel every man who will take all the advantages of the Grange in that way and refuses to pay dues promptly to his Grange; one of our members tried it, but we labored a while with him and finally expelled him.

WHITE—Well, what's the subject? I just thought I would run over to Division Grange to-day to see some of my old friends. How are you getting along any way?

BLACK—Bro. White, we were just discussing the general workings of the Grange. How is your Grange prospering?

WHITE—Well, to tell the truth, I hardly know. We are all good sound grangers in heart, but some way we do not make much headway. If we want some goods we meet and send off an order, but some of the members join the Grange expecting to get goods for almost nothing and they are not saving much, and are careless about the Grange. They are good, honest fellows, but our Secretary doesn't look after the dues till they are behind, and, I may say, our Grange is half dead.

BLACK—Well, have you got any salt from our Grange well?

WHITE—Why, No! Is there a Grange salt well? I never heard of it.

BLACK—Well, I am surprised! Does your Grange not take THE CO-OPERATOR AND PATRON paper?

WHITE—Well, I have heard the Secretary speak of such a paper. He said that he got eight copies of it, but was afraid the Grange might be called on to pay 40 cents, and he wrote not to send it. We get no Grange paper.

BLACK—Did you not know that salt used to be \$1.50 per barrel before one Granger would that salt should come down. He named a board of Provisional Directors, got their consent to act, expecting their united influence would raise \$40,000 to furnish the Grange with cheap salt for all time. \$30,000 was raised by the Grange of Canada, and the finest works in America is owned by the Grange to-day. It took two years to accomplish it, and the farmers of Canada have saved \$100,000 in two years by one determined Granger, who declared he would go through with it—and did it. That man is the manager of our insurance company, one of the most reliable companies in America, the largest and only purely mutual insurance company conducted on the true mutual principle: that is, every man paying from the day he enters the Company not one cent more or one cent less than the actual cost of insurance. He has been instrumental in saving the Grange with the insurance company and the salt company during the last few years probably a quarter of a million dollars—a sum larger than any other one man in Canada has, perhaps, been instrumental in saving to farmers. He has associated with him good, honest farmers as directors, who have done much to assist him in his enterprises to help the farmers; without them he could not have succeeded, and without him these institutions never would have existed.

WHITE—Ah, yes! I have seen him many years ago. I have never seen the paper you speak of; can I get it?

BLACK—Yes; get up a club in your Grange and send for it. It will only cost you 25 cents each, the bare cost of paper and printing, if all take it.

WHITE—I have seen the *Bulletin*, but that paper never mentions anything about our insurance and salt company. Why is that?

BLACK—Well, it is mostly filled up as a catalogue of prices of the Grange Wholesale house, and only enough other matter to enable it to be called a paper and sent out as a paper—a very good paper of its kind certainly, but there is no reason why you should not have both papers circulating in your Grange.

WHITE—Well, now I will take them both, read them and get others to take them. We will see what the Grange is doing, and we may get our Grange in good working order again. I am surprised at what you tell me. If a few men can do so much for farmers' interests, what cannot we all do if we go to work in earnest?

BLACK—True, if all the Patrons in Canada were united and determined, they could in a few years revolutionise the country by striking a death blow at all the monopolies in our country, which is feeding and fattening on the tillers of the soil. There is railway monopoly, land monopoly, medical monopoly, legal monopoly, coal monopoly, cattle monopoly, steam boat monopoly in carrying our grain and stock across the ocean, educational monopoly, school book monopoly, and it is an age of rings and monopolies. Our farms are yearly becoming less profitable. Prices falling as transit monopolies increase cost of carriage; our sons in many instances becoming discouraged, leaving the farms to seek other occupations already crowded. It is our duty to work unitedly together as Patrons to make the farm more profitable, more productive and our calling more congenial to our families, and no instrumentality can do it so quickly, so easily as the Grange. All we want is a great leader to spring up in whom all will have confidence, whom all will follow, and who can lead the Grange to victory; one who can throw his whole life into the work of training the farmers to fully co-operate one with the other for the general good of the agricultural classes as a mass, each seeking the greatest good to the greatest number, forgetting self for a season.

BROWN—That is just my mind, but farmers are so jealous of one another that they will not follow. They will not vote for a farmer to represent them, but must have a merchant, a lawyer, a doctor, or a manufacturer, many of whom look upon the farmers as so many geese to be plucked, though there are many noble exceptions to the above rule. If farmers would send men to represent them in Parliament who had suffered their hardships, who had experienced their hopes and their disappointments, who would honestly strive to better the farmer's condition, then there would be hope for a brighter day for the agricultural interests. The Grange has trained hundreds of men for such a work, and yet farmers allow themselves to be kept divided politically in such a way that their influence counts for nothing in the deliberations of our country.

BLACK—Now, Bro. Brown, you have struck the tune exactly.

BROWN—Well, it is quite true, but how are we to remedy the difficulty, except by turning a deaf ear to all sly songsters and strike out independently for our rights and work with a will till we accomplish our object. We must have leaders who are not afraid to say come on—leaders who know no failure. Such men as these must come to the front, who will trust in God and right, and march forward to fight in and out of Parliament for the rights of the working classes. All other classes will see that their interests are looked after. Political opinions and prejudices never stand in the way of professional men and manufacturers as a rule in looking after their interests, and they have sufficient power in the Representation Halls of our country to secure their demands, and who will blame them if farmers and working men voluntarily place them in the position to secure such advantages?

WHITE—Well, brethren, I believe you are right, but how can the great body of farmers be educated up to that point?

BLACK—By taking Grange papers, and not being afraid to pay for them; by reading less on party and political subjects, and more co-operative literature; that's how to educate farmers. Keep up your Granges and make them interesting by discussing your class grievances, your class advantages, and your class interests. All other classes of men are organized for general co-operative class advantages, and the more other classes organize, the greater necessity for farmers to organize for self protection, otherwise the whole class must suffer. We believe in the good old principle that every son of Adam is a brother, that we all should always do as we would wish to be done by in our dealings with all mankind; but the present selfish age, when the great mass of mankind are striving to become rich in the shortest possible time, and without in any way contributing to the national wealth, it seems to be a case of organize or suffer. Then, if it is necessary, let us up and to work for the best interests of us all collectively. There, that's the dinner bell; we will meet again and see what we can do.

#### Entomologist's Report.

We have to thank James Fletcher, F.R.S.C., Entomologist, Department of Agriculture, Ottawa, for cut of the Clover Seed Midge (very much magnified). We publish in another column a late circular from the Department on the subject of clover seed. Believing as we do that the loss to the farmers of Canada from the ravages of this insect is very great indeed, and that this gentleman's researches are of very great value to the country, Mr. Fletcher authorizes us to state that he will be most happy to mail his report to any or all the readers of this paper. The report is a 52-page pamphlet, treating scientifically of insects injurious to the farmer and fruit-grower. We hope many of our young men will take advantage of this gentleman's kind offer. Address, James Fletcher, Entomologist, Department of Agriculture, Ottawa. You need not even pay postage.

Black and white wool should not be mixed, neither should that of rams, lambs, ewes, or muttens. Better have each kind separate.

#### And Still They Come.

WHAT OUR INSURERS THINK OF OUR INSURANCE COMPANY.

To Horace Moulton, Agt. D.G.F.I. Co.:

I hereby certify that my property was insured in your Company for \$2,000, for which it only cost me \$2.72 per year, or \$8.16 for three years.

W. H. GAMSBY.

Orono, April 8th, 1885.

To H. Moulton, Agt. D.G.F.I. Co., Orono:

I hereby certify that my property was insured in your Company for \$5,000, for which it only cost me \$6.57 per year, or \$19.71 for three years.

JAMES LEASE.

Taunton, April 6th, 1885.

To H. Moulton, Agt. D.G.F.I. Co., Orono:

I hereby certify that my property was insured in your Company for \$900, for which it only cost me \$1.68 per year, or \$5.04 for three years.

P. PARSONS.

Osaca, April 1st, 1885.

#### Card of Thanks.

To R. J. DOYLE & Co.,

DEAR SIR AND BRO.—I hereby tender you my thanks for the prompt settlement of my claim for damages to my property by fire.

Yours fraternally,

E. A. KEITH.

Havelock, N.B., May 1st, 1886.

#### Card of Thanks.

DEAR SIR,—Enclosed you will find receipt for \$10 from Dominion Grange Mutual Fire Insurance Company. Thanks for promptness. Yours truly

MANLEY E. WAY.

Northport, N.S., June 18th, 1886.

#### Card of Thanks.

To the Editor of the Co-operator,

DEAR SIR AND BRO.—There were five or six hundred barrels of salt shipped here from The Ontario People's Salt Manufacturing Company, Kincardine. We expect we paid what it was worth. We never got such good measure, nor as good salt. We have got the right end of the salt business; let us strive to improve and keep it.

Yours fraternally,

WM. WHITELEW,

Sec. Grange No. 13.

Meaford, June 23rd, 1886.

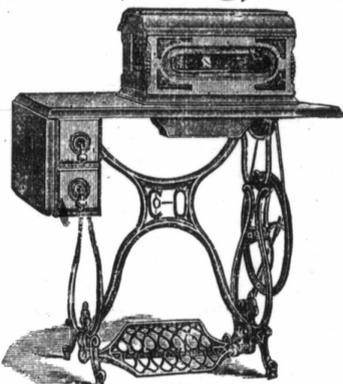
## READ THIS!

WE would respectfully call the attention of the readers of THE CANADIAN CO-OPERATOR AND PATRON to our new list of prices of the

### NEW CO-OPERATIVE SEWING MACHINES.

We manufacture the following numbers:

1, 2, 3, 4.



NO. 1—Three Drawers.

No. 1, the woodwork of which is solid Black Walnut, beautifully oil finished and polished. The working or mechanical parts are of the latest improved plans, case hardened, and the very best Steel is used; has a complete set of attachments for Hemming, both wide and narrow Tucking, Frilling, Binding, Quilting, Cording, etc., and one-dozen extra Needles, four Bobbins, one Screw-Driver, oil can with oil.

REGULAR PRICE, \$40.00.

CO-OPERATIVE PRICE, \$20.00.

No. 2—Five Drawers and Drop Leaf.

REGULAR PRICE, \$45.00.

CO-OPERATIVE PRICE, \$22.00.

No. 3—Seven Drawers and Drop Leaf.

REGULAR PRICE, \$50.00.

CO-OPERATIVE PRICE, \$24.00.



No. 4—Nine Drawers and Drop Leaf.

REGULAR PRICE, \$60.

CO-OPERATIVE PRICE, \$25.

The tables of No. 2, No. 3, and No. 4 are made in five different parts, with the grain of the wood running alternately opposite, so that it is impossible for it to split or warp. The cover is panelled and trimmed with the best burl veneer, the drawers are also trimmed with burl veneer. It is the best and most beautiful workwork ever put on any machine. We warrant all of them—Nos. 1, 2, 3, 4—for seven years. Any machine not satisfactory and not all we claim it is, can be returned.

Send your orders direct to factory. In that way you save all commissions and expenses of selling by agents. When ordering give the number of machine wanted.

Cash in all cases must accompany the order, but if on trial the Machine does not prove satisfactory in every particular, the money will be refunded. Address—

GUELPH SEWING MACHINE WORKS,  
GUELPH, ONT.

P.O. BOX 523.

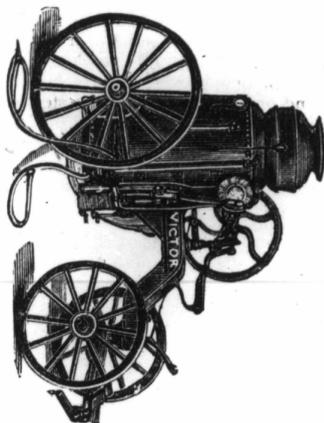
#### A RARE OPPORTUNITY TO PURCHASE A GOOD FARM.

THE Subscriber will sell lots 9 and 11 in the 21st concession of Amabel, far below their value. The land is mostly timbered, about ten acres cleared, comfortable frame house erected thereon; ten acres more chopped. It is situated two and a half miles from the growing town of Warton, the northern terminus of the Grand Trunk Railway, where there are several mills, shingle manufacturers and other manufacturers which consume large quantities of timber. Price, \$1,400; \$600 down, the balance may remain in a mortgage for a term of years at 7 per cent. interest. This is a rare chance for tenant farmers to procure a good comfortable home.

Apply to

R. J. DOYLE,  
Drawer 464, Owen Sound.

## THE "VICTOR" SPARK-PROOF THRESHING ENGINE.



MANUFACTURED BY

THE VICTOR ENGINE WORKS  
NO. 68 REBECCA STREET,  
HAMILTON, ONT.

WILLSON & GATES

GENERAL AGENTS FOR CANADA,

22 James Street South, Hamilton.

VICTOR ENGINE WORKS manufacture Stationary and Portable Engines and Boilers of all sizes; Flour, Grist and Saw Mills, and General Machinery. Repairs promptly executed.

We beg to call your attention to our spark-proof VICTOR Threshing Engine. In bringing our engine before the public, we feel confident that it will satisfy in every particular the growing demand for a light, strong, neat and durable engine. The Victor is all the same implies, and we challenge any engine to excel it in any point. We believe in making only an honest statement of the merits of our engine, and are willing to have it put to any test.

#### Description of the Victor Engine:

An engine and Boiler completely mounted on improved iron hub wheels, with improved governor, steam and water gauges, safety valve, blow-off and check valve, feed pump, steam feed and exhaust pipes, oil globe and cups, drain and air cocks, furnace and grate bars, ash pan of an improved and very handy style, and above all a fire-proof smoke bonnet and spark arrester.

The Victor engine is built of the very best material throughout. Its bearings are made of the very best approved composition metal, are very durable and will wear a long time. The upper cylinder head, main frame and main shaft bearing are cast in one piece, and of the latest and most improved plans. The piston rod, crank pin and main shaft are of steel; the slides are adjustable and can be repaired by any mechanic without sending to the shop. The pump is driven from the cross head, works smoothly, and is positive and reliable. The engine is noiseless, all bearings being adjustable; it has drain cocks for winter use; it has a large, heavy balance wheel on main shaft.

These engines are made fully as well and in the same style as the best stationary engines, and have all the steam exhaust and water connections fitted and complete. Every engine is run ten hours or more under a full head of steam before it leaves the shop, which enables us to guarantee every part to be complete, without defect, and the whole engine and boiler to be in perfect working order.

#### Advantages we Claim for the Victor Engine.

It is simple in construction, easily managed, requires no levelling or bracing.

Cannot get out of line. Does not wear the cylinder oval. The fire is equally distributed throughout all the tubes and fire box. The steam and water have an easy circulation. The whole engine and boiler is equally balanced, there being just as much weight on the front as on the rear axle.

One span of horses can draw the engine with ease, and as the heaviest weight is nearest the ground, there is no danger of upsetting.

The water in the boiler can be varied up and down ten inches with safety (a great advantage).

The driver's seat is in a convenient place over the front axle, within convenient distance of the foot brake.

The engine can be turned up or cramped in its own length.

The feed water is forced through the heater pipes, making it boiling hot before entering the boiler. It enters near the base, thereby leaving the sediment at the bottom, where it can be easily washed out.

#### What the Farmers Say about the Victor Thresher.

ONONDAGO, Jan 1st, 1881.

DEAR SIRS,—We, the farmers of the Township of Onondago, have much pleasure in informing you that the "Victor Thresher" purchased from you by John Armour, has done our threshing during the past season. Never having threshed with steam power before, we were afraid of fire, but are now perfectly satisfied from actual experience that with your "thresher" there is no danger. On the farm of Fred Anson your engine was set within fifteen feet of the straw stack during the whole day's threshing, the straw being very dry, and the wind blowing towards the stack all day, the engine burning pine wood.

We also state that it is the handiest engine we ever saw to set. There is no bother in levelling it, no braces needed, and it is easily drawn and handled in farm yards; burns all kinds of wood, and there is no trouble whatever in keeping up steam, and are satisfied that last season's threshing was the cheapest we ever had done.

We are also satisfied that any farmer that uses your engine with a good separator, will fully corroborate our experience and the truthfulness of our statements. Thos. Armour, Stewart Robison, Samuel Doherty, Geo. Skinner, John Boilen, Samuel Vivens, Ed. Patterson, John Robertson, Wm. Axon, Isaiah Doherty, Adon Iram, J. McMillan, Wm. Martin, Fred Axon.

WILLSON & GATES,  
GENERAL AGENTS, HAMILTON, ONT.

## SALT

## SALT

## SALT

EVERY

STOCKHOLDER

OF THE

Ontario People's  
Salt Mfg. Co'y

(LIMITED)

Can be supplied now with Salt of the Finest Quality, from their works at Kincardine.

EVERY

PATRON OF

HUSBANDRY

IN CANADA

CAN NOW

TAKE STOCK

And get the benefits of

CHEAP

SALT

If they so desire it.

NOW IS THE TIME

—TO—

ACT PROMPTLY,

While the opportunity offers.

APPLY TO

JNO. TOLMIE,  
SECRETARY & MANAGER,  
KINCARDINE.

#### A RARE CHANCE

For an Industrious Man with Small Means.

THE subscriber will lease a Good Farm, about 100 acres cleared, adjoining the Town of Dundalk, for five years. The rent will all be taken in improvements on the property. The Town of Dundalk, being a part of this estate, has about 1,000 inhabitants, and the market for all that can be raised is close at hand. The Toronto, Grey & Bruce Railway runs through this Farm, and the Farm lies close to the station. The land is well watered and free from stone. Address

R. J. DOYLE,  
Box 464, Owen Sound.

## DECLARATION OF PURPOSES.

### The Platform of the Grange.

ADOPTED BY THE NATIONAL GRANGE AT ITS SEVENTH ANNUAL SESSION.

#### PREAMBLE.

PROFOUNDLY impressed with the truth that the National Grange of the United States should definitely proclaim to the world its general objects, we hereby unanimously make this Declaration of Purposes of the Patrons of Husbandry:—

#### GENERAL OBJECTS.

1. United by the strong and faithful tie of agriculture, we mutually resolve to labor for the good of our Order, our country, and mankind.

2. We heartily endorse the motto: "In essentials, unity; in non-essentials, liberty; in all things, charity."

#### SPECIFIC OBJECTS.

3. We shall endeavor to advance our cause by laboring to accomplish the following objects:—

To develop a better and higher manhood and womanhood among ourselves. To enhance the comforts and attractions of our homes, and strengthen our attachments to our pursuits. To foster mutual understanding and co-operation. To maintain inviolate our laws, and to emulate each other in labor to hasten the good time coming. To reduce our expenses, both individual and corporate. To buy less and produce more, in order to make our farms self-sustaining. To diversify our crops, and crop no more than we can cultivate. To condense the weight of our exports, selling less in the bushel and more on hoof and in fleece. To systematize our work and calculate intelligently on probabilities.

To discountenance the credit system, the mortgage system, the fashion system, and every other system tending to prodigality and bankruptcy.

We propose meeting together, working together, buying together, selling together, and in general acting together for our mutual protection and advancement, as occasion may require. We shall avoid litigation as much as possible by arbitration in the Grange. We shall constantly strive to secure entire harmony, good will, vital brotherhood among ourselves; and to make our Order perpetual. We shall earnestly endeavor to suppress personal, local, sectional and national prejudices, all unhealthy rivalry, all selfish ambition. Faithful adherence to these principles will insure our mental, moral, social and material advancement.

#### BUSINESS RELATIONS.

4. For our business interests, we desire to bring producers and consumers, farmers and manufacturers into the most direct and friendly relations possible. Hence, we must dispense with a surplus of middlemen, not that we are unfriendly to them, but we do not need them. Their surplus and their exactions diminish our profits.

We wage no aggressive warfare against any other interest whatever. On the contrary, all our acts and all our efforts, so far as business is concerned, are not only for the benefit of the producer and consumer, but also for all other interests that tend to bring these two parties into speedy and economical contact. Hence, we hold that transportation companies of every kind are necessary to our success, that their interests are intimately connected with our interests, and harmonious action is mutually advantageous; keeping in view the first sentence in our declaration of principles of action that "Individual happiness depends upon general prosperity."

We shall, therefore, advocate for every State the increase in every practicable way of all facilities for transporting cheaply to the seaboard, or between home producers and consumers, all the productions of our country. We adopt it as our fixed purpose to "open out the channels in nature's great arteries, that the life blood of commerce may flow freely."

We are not enemies of railroads, navigable and irrigating canals, nor of any corporation that will advance our industrial interests, nor of any laboring classes.

In our noble Order there is no communism, no agrarianism.

We are opposed to such spirit and management of any corporation or enterprise as tends to oppress the people and rob them of their just profits. We are not enemies to capital, but we oppose the tyranny of monopolies. We long to see the antagonism between capital and labor removed by common consent, and by an enlightened statesmanship worthy of the nineteenth century. We are opposed to excessive salaries, high rates of interest, and exorbitant per cent. profits in trade. They greatly increase our burdens, and do not bear a proper proportion to the profits of producers. We desire only self-protection and the protection of every true interest of our land by legitimate transactions, legitimate trade and legitimate profits.

#### EDUCATION.

We shall advocate the cause of education among ourselves and for our children, by all just means within our power. We especially advocate for our agricultural and industrial colleges, that practical agriculture, domestic science and all the arts which adorn the home, be taught in their courses of study.

#### THE GRANGE NOT PARTISAN.

5. We emphatically and sincerely assert the oft repeated truth, taught in our organic law, that the Grange, National, State, or Subordinate, is not a political or party organization. No Grange, if true to its obligations, can discuss political or religious questions, nor call political conventions, nor nominate candidates, nor even discuss their merits in its meetings.

Yet the principles we teach underlie all true politics, all true statesmanship; and, if properly carried out, will tend to purify the whole political atmosphere of our country. For we seek the greatest good to the greatest number.

We must always bear in mind that no one, by becoming a patron of husbandry, gives up the inalienable right and duty which belongs to every American citizen, to take a proper interest in the politics of his country.

On the contrary, it is right for every member to do all in his power legitimately, to influence for good the actions of any political party to which he belongs. It is his duty to do all he can in his own party to put down bribery, corruption, and trickery; to see that none but competent, faithful, and honest men, who will unflinchingly stand by our industrial interests, are nominated for all positions of trust; and to have carried out the principle which should always characterize every Patron, that

THE OFFICE SHOULD SEEK THE MAN, AND NOT THE MAN THE OFFICE.

We acknowledge the broad principle that difference of opinion is no crime, and hold that "progress toward truth is made by differences of opinion," while "the fault lies in bitterness of controversy."

We desire a proper equality, equity and fairness; protection for the weak, restraint upon the strong; in short, justly distributed burdens and justly distributed power. These are American ideas, the very essence of American independence, and to advocate the contrary is unworthy of the sons and daughters of an American republic.

We cherish the belief that sectionalism is and of right should be dead and buried with the past. Our work is for the present and the future. In our agricultural brotherhood and its purposes we shall recognize no North, no South, no East, no West.

It is reserved by every Patron, as the right of a freeman, to affiliate with any party that will best carry out his principles.

#### OUTSIDE CO-OPERATION.

6. Ours being peculiarly a farmers' institution, we cannot admit all to our ranks.

Many are excluded by the nature of our organization, not because they are professional men, or artisans, or laborers, but because they have not a sufficient direct interest in tilling the soil, or may have some interest in conflict with our purposes. But we appeal to all good citizens for their cordial co-operation to assist in our efforts towards reform, that we may eventually remove from our midst the last vestige of tyranny and corruption.

We hail the general desire for fraternal harmony, equitable compromises, and earnest co-operation as an omen of our future success.

#### CONCLUSION.

It shall be an abiding principle with us to relieve any of our oppressed and suffering brotherhood by any means at our command.

Last, but not least, we proclaim it among our purposes to inculcate a proper appreciation of the abilities and sphere of woman as is indicated by admitting her to membership and position in our Order.

### Miss Lushion to the Front Again.

DEAR SISTER POWELL:—I was surprised when I got the paper with my letter in, for I did not expect to have the lull thing in; the most I looked for was a answer to the things I ast. But I was just as tickled as could be, and think you are the cleverest lady I know. I was real disappointed not to get the answers. That maybe you'd put a little piece to the end and tell me what I wanted to know. I told my nabor what I was lookin' fer, and he sed I would hev to lern pashence, but I sed that went my nater; he said he thot it ort to be, bein I waz named like I was. I ast him what he ment and he sed I ort to rede Darin. Now, I jist-new he was meain some of them stories like was in the Nu York Weekly, and as I was goin to the city, I went into a great big bookstore and ast the best lookin' feller I see if he had a book called Darin; he looked sorter puzzled, and sed he didnt know. What kind of a book was it? I said it was a story about a girl what had my name, which was Eva Lushion, and he kinder twisted up his face like as if he was goin to laf and that made me mad, and I jist waked out, so I cant make out what they ment, can you? I am awful tired, a whitewashin, housecleanin. I du hate whitewash, an du wish that father would let us put on paper like our nabors, but he sez its too fired lazy—we need sumthin to du, and I ges we git it. The kweshtauw was ast in the paper, what made the young folks leve the farm. I tell you I can answer that. One thing is whitewash, an another is no picters in the house nor flowers in the yard, or if we do have a few, the blamed chickens scratch an ete em up. The boys dont hev no fair sho nuther, fer hard work and no pa that is visabel is pore enkerriage. I tell you a boy nur a girl wont work jist fer vittels and close like as if they had a little spenden money of there own. If you would like, I will send you a pece about this, for I have lots about it, I ken tell you. You jist make home the pertiest place on erth, and dont be a promisin and not performin, and a lot of other things I ken tell you about, an see if they dont stay on the farm. If you want me to rite, say so.

EVA LUSHION.

### HUMOROUS.

—BOOK AGENT—Is the boss of the house in? Husband (who has responded to the ring of the doorbell)—I guess so, I heard my wife say that she was in.

B. A.—Oh! the boss of the house is a lady.

H.—Yes, our servant girl; I guess you will find her in the basement kitchen. Go down the flight of stairs to the left. Good morning.

THE imagination of a three-year-old boy is often a stupendous thing. One can't help wondering how much a child of that age believes of his own big stories. This one for example:—"I went out in de front yard dis morning," said Benny, "and I saw a 'nawful big horse up in a tree, and I took a gun and I shotted it, and I took it in de house and my mamma picked de fadders off it and cooked it for breksit!"

—LAST night a little Massachusetts avenue boy was saying his prayers at his mother's knee, and just before reaching the end he stopped.

"Go on, Freddie," said his mother; "you haven't finished yet."

"Bless papa and mamma," he continued; "and now, good-bye, God; Lent is over and I guess you won't hear from us again till this time next year, amef."

—SMITH—I heard Brown speaking very highly of your neighbor Black yesterday.

Jones—Brown is a fulsome flatterer.

S.—He also said that he thought you were one of the most estimable of men, a kind husband and father and a loyal friend.

J.—Eh—er—Brown said so—h'm, I thought you meant white. Brown is an excellent fellow, honest and reliable.

—BOBBY was very much impressed by the remark of the minister at church that man was made of dust.

"Ma," he said after a thoughtful silence, "was I made of dust, too?"

"Yes," she replied.

"Well, how is it, then, that my birthday comes in January? There ain't no dust in January."

FIRST BOY—Ma says I mustn't play with you because your father is nothing but a shoemaker.

SECOND BOY—So's your father a shoemaker.

F. B.—Ma says he's a manufacturer. He makes a thousand pairs of shoes to your father's one pair.

S. B.—Then he must be a thousand times worse than my father. I guess I won't play with you any more.

"Look here, daughter," said Mrs. Parvenu to her eldest, "I'm not going to have you degrading my parlor with your athletic notions any longer, and I shall attend to it myself."

"Taint nioux," replied the daughter, in elegant seminary French.

"Tain you, en?" snapped the mother. "Well, I'd like to know who the mischief it is, then."

"You are fishing with persistence," said a gentleman to an urchin who had thrashed a stream the whole afternoon without apparent reward.

"Oh, no, sir; on'y jist angleworms," replied the youth pleasantly.

"I mean you have a good deal of perseverance," explained the other.

"No, them's suckers; guess ye hain't never lived in these parts, have ye?" The boy was not a little disgusted by the stranger's ignorance.

—A LADY from one of the up-country counties is in Washington for the first time, and the other evening she attended a reception where there was dancing. During the evening she watched a handsome woman in the waltz.

"Who is that lady?" she inquired of her chaperon.

"It is the wife of one of the ministers here," her friend explained.

"You don't say so?" was the surprised response. "Well, well; it's a mighty queer place for a preacher's wife, now, ain't it?"

### Beware of Evil-Doers.

IN the last number of the Journal we mentioned that a Texan ranchman was in the neighborhood of Burlington purchasing three car loads of young bulls with which to stock his ranch. No money was paid on the bulls, and they are still in the hands of those who bred them; but as for the Texan, who had a surplus of one hundred thousand dollars which he scarcely knew how to invest—where is he? We hope that none of our farmers were taken in when the attempt was made to negotiate that fourteen hundred dollar check on the bank at Hamilton.

Stockmen, before you spend a week or two of your valuable time in driving wealthy Texans around the country, look well into their credentials, and when you sell bulls to a stranger, politely ask for a deposit when you close the bargain. How is it that when demons in the garb of men have laid some fiendish scheme of roguery, they attempt to spring it on hard-working, honest, UNSUSPECTING farmers?—*Live Stock Journal.*

### Josiah Allen's Wife on the License Question.

"How can we help workin' sister Minkley? How can we hold our hands up, and rest on our feather beds? If a deadly serpent had broken loose from some circus, and was a wreathin' and twistin' his way through Jonesville, swallerin' down a man or a woman every few days, would men stand with their hands in their pockets, or leavin' up ag'inst barn doors a-whittlin', arguin' feebly from year to year, whether it was best to try to catch the serpent and cut its head off, or whether it was best, after all, to let him go free? After they had seen some of their best friends swallered down by it, wouldn't they make an effort to capture it? Wouldn't they chase it into any hole they could get it into? Wouldn't they turn the first key on it if they could get hold of? And if it broke loose from that, wouldn't they try another key, and another, till they got one that would hold him?"

"Do you suppose they would rent out that serpent at so much a year to crunch and swaller

folks accordin' to law? And would it be any easier for the folks that was crunched and swallered, and for the survivin' friends of the same if they was killed by act of congress? What would such a law be thought of, Sister Minkley? And that is nothin' to the laws as they be. For what is one middlin'-sized serpent in a circus, that couldn't eat mor'n one man a week with any relish, to this intemperance, that swallers down a hundred thousand every year, and is as big as the Great Midgard serpent I have heard Thomas J. read about, whose folds encompassed the earth."

"Sister Minkley sithed so loud that it sounded some like a groan, and I kep' on in a dreadful eloquent way:—

"We have got to take these things to-home, Sister Minkley, in order to realize 'em. Yours and mine are as far apart as the poles when we are talkin' about such things. As a general rule, we can bear other folks' trials and sufferin' with resignation. When it is your brother and husband that is goin' the downward road, we can endure it with considerable calmness; but when it is a part of my own heart, my Willie or my Charlie that is goin' down to ruin, we feel as if men and angels must help rescue him. It was this that sent-forth the wonderful Women's Crusade, that made tender, timid women into heroes willin' to oppose their weakness to banded strength. It was this that made victory possible to them. What was the crusade to the Holy Land that I have heard Thomas J. read about to this? That was to protect the sepulchre where the body of our Lord once laid, but this was to defend the living Christ, the God in man."—Copyright.—By per. of "Samantha," Josiah Allen's Wife.

We publish in this issue the declaration of principles of the Order of Patrons of Husbandry.

We believe it would be for the interests of the Order if every Patron read more frequently the Declaration of Principles and the beautiful lessons in our ritual. Are we not pledged to develop a better and higher manhood and womanhood among ourselves? Are we working to this end? This is a question we should each ask ourselves, and we can not do so too often. Are we not bound to foster mutual understanding and co-operation? Are we following out this principle to its fullest extent? Are we even trying to do so? Is every good Patron trying to reduce our corporate expenditure? If so, it is well; if not, are we living, as Patrons, up to these principles? Are we working together, buying together, selling together, making the most of our resources, and thus assisting one another? Are we, as Patrons, earnestly trying to suppress personal, local, sectional and national prejudices, all unhealthy rivalry, all selfish ambitions? Are we constantly striving to secure entire harmony, good will, vital brotherhood among ourselves and to make our Order perpetual? Are we trying to bring producer and consumer, farmers and manufacturers into the most direct and friendly relations possible? Or are we encouraging still middle men, giving the cold shoulder to the manufacturer who comes and says, Gentlemen, I want to deal with you direct? These are all questions that will be best answered by each Patron's own conscience.

In our political relations we declare we will seek the greatest good to the greatest number, and yet how often do we cast our votes for monopoly makers? for men whose interests are such that they cannot work for the greatest good, and do not do so. Do we all lend our influence to put down bribery and corruption and trickery, supporting only faithful and honest men, who will unflinchingly stand by our industrial interests? There never was a time in the history of our country when such action was more required than it is to-day.

To the Editor of the Co-Operator and Patron:—

DEAR SIR AND BRO.—Section 5 of Art. III, Constitution of Provincial Granges, provides that one-half of all moneys received for capitation tax shall be promptly forwarded to Dominion Grange. During the past two years, the Ontario Provincial Grange has retained over six hundred dollars beyond its share, and has been drawing interest on money, while Dominion Grange has had no funds to bear expense of a meeting. Is it then to be wondered at that "amalgamation" with that body is strongly objected to by

A MEMBER OF DOM. GRANGE.

Referring to the above communication, we may say that our worthy Brother is quite mistaken so far as to the Ontario Provincial Grange lending money on interest instead of paying its arrears to the Dominion Grange. The only item that we know of in the receipts of the Ontario Provincial Grange which could be supposed to be interest, is eighty cents of a dividend on one share in the stock of the Wholesale Supply Company, and the Provincial Grange received a transfer of this share from a defunct Division Grange, who transferred it in part payment of arrears to the Ontario Provincial Grange, as they had not sufficient money to meet their arrears without this share of stock mentioned.

As to the amalgamation of the Provincial Grange, we may say, first, that the dues payable

to the Provincial and Dominion Granges have not been sufficient to meet the expenses of these two higher Granges, and we believe both have been to a certain extent discounting the future dues to meet expenses. We believe both these higher Granges have been instrumental in accomplishing much in the interest of the husbandman, and that they are capable, if supported, of doing much more good, especially when the officers elected from time to time are live, self-sacrificing men; but if not, then the interests of the Granges must suffer. At the last meeting of the Ontario Provincial Grange, the delegates' expenses were only partially paid, nearly all of them receiving less than they actually had to pay out. The question of amalgamation was discussed, the Ontario Provincial Grange declaring in favor of amalgamation by a two-thirds majority. The delegates to the Dominion Grange were elected, virtually pledged to carry it into effect. Messrs Doyle, Brock, McLeod, and Lethbridge were true to their trust, Messrs Moffatt, Robinson, Currie, Glendinning, Hilborne, and Wilkie opposing Bro. Doyle's by-law for amalgamation, the former brethren believing previous notices of constitutional changes covered this change, while the latter brethren opposed it on the pretext that the notices of amendments previously given were not sufficient—and yet made other changes in the constitution without as we believe any notice whatever having been given. We wish to be charitable, and therefore hope that these brethren acted conscientiously, but they should have declined election to Dominion Grange, if they could not carry out the expressed wishes of the Provincial Grange. It is sometimes hard for brethren to distinguish between representing the views they, as delegates, were bound to represent, and representing their own views. We may say the Ontario Provincial Grange did not seek amalgamation to get rid of paying their past dues (much of which we believe has been lately paid), but to reduce expenditure, and make the higher amalgamated Grange a truly representative body, the members being elected direct by the subordinate Grange representatives in Division Grange assembled. And there can be no reason why the Ontario section could not meet and do all their purely Ontario business in three days, at the end of which time representatives from the other Provinces could meet and do the business peculiarly applicable to the Dominion Grange, all with one railway fare, which of itself would be a salary, we believe, of about \$500. Then the saving of one secretary and treasurer and master, as well as auditors' allowance, would be saved. The work would be equally efficient, the present dues enabling delegates to be paid their whole expenses.

We copy the following from the columns of the Halifax Critic, the Grange Department being under the able management of E. S. Creed, M.D., Secretary of the Maritime Province's Grange. The editor, in writing of the Ontario Provincial Grange, says:—

"The Executive reports having interviewed the Government of Ontario with reference to several matters previously discussed by the Provincial Grange. One of these matters is the reduction of the county councils. Our municipal councils might with double advantage be reduced one-half—that is, we would probably get double the work done for half the expense.

The injustice of certain tax exemptions which, lightening the burden on financially able shoulders, makes it bear more oppressively upon the farmers and toilers generally. Our Ontario brethren also consider that farm stock, which is clearly a product of the farm, should be exempt from taxation upon the same ground that grain is. We think that the products of the farm, which, if anything does, represents the farmer's financial ability, should be taxed and not the farm. But what is the use of interviewing and talking! Let us—

Act in the living present.

The people are the source of power, and the farmers are the majority of the people. Let us select and elect people who will represent us.

The Executive, after giving the reasons for not holding the regular annual session of the Provincial and Dominion Granges at the usual time, urges the need of missionary spirit in the Order, and for 'a perfect unity among the tillers of the soil, their interests all being identical.' This unity can only be effected, and effectively directed, by means of just such an organization as ours. We heartily endorse these words:— 'There is no valid reason why the Grange should not stand prominent over the whole country, as it is so well qualified to be the guardian of our rights, and as a neutral ground whereon all creeds and parties can unite to calmly, pleasantly, and profitably discuss all those subjects which are of so much importance to us as farmers, the profession which is acknowledged to be of paramount importance to this Province.'

The report closes by referring to the not altogether satisfactory condition of 'those institutions which we have built up by our intelligence and industry,' and by urging 'upon all members the necessity that exists for exerting themselves in behalf of those institutions, giving them all the support which it was expected at their inception they would receive from Patrons.' This language cannot refer to at least one of our institutions. The Dominion Grange Mutual Fire Insurance Association, which is in a very prosperous condition, and is an institution of which our Order might well be proud. We will refer at length in subsequent issues to our Grange Institutions.

"Bro. Gifford's circular is lengthy, and treats of the financial and general condition of the Or-

der in Ontario. The reduction of the expenses and increasing the efficiency of the Dominion Grange. The work and importance of Provincial Granges. Proposals to have several instead of one Provincial Grange for Ontario. The reduction of county councils. Assessment reform. Defects in the school system of Ontario. Directors reporting from Subordinate to Provincial Granges. The importance of our Patrons being thoroughly acquainted with our Declaration of Principles, of being imbued with their spirit, and of publishing them to the world. The extortions of railway companies, and other monopolies 'that fatten at our expense,' and the remedy. Knights of Labor—Strikes and Boycotting. And the circular closes with an earnest appeal to brother secretaries (we would have added 'and sister secretaries,' for our sisters make our best secretaries) to see that their Granges are doing their work thoroughly, to spare no efforts to make the meetings interesting, to urge upon members the necessity of attending meetings promptly, and to bring at least each one new member during the quarter, to urge the necessity for holding pic-nics and open meetings, and of visiting neighboring Granges, and to do all their business promptly, and to urge the same upon their fellow members.

"The report and circular letter should have a good effect upon the Order in Ontario. We would have noticed it earlier—it is dated early in March—but the copy before us has only just been received, and through the courtesy of a Nova Scotian Patron."

#### European Co-Operative Notes.

[From the "Store."]

THE sales of the Rochester and District Society for the past quarter show an increase equal to 110 per cent., compared with those for the corresponding period of the previous year.

To reduce the amount of unemployed capital, the committee of the Macclesfield Society have requested all depositors not members of the society to withdraw such deposits.

THE committee of the Stockton Society report that they were compelled to stop the flour mill soon after last quarterly meeting, on account of not being able to produce flour at a profit. Two special general meetings have been held on the subject since, when the matter was laid before the members and a resolution passed to have the mill fitted up with roller plant to produce flour of a first rate quality, the details of which are under consideration of the committee.

THE following statement of purchases from co-operative institutions during the past year is extracted from the balance sheet of the Crewe Friendly Society. The societies against whose names I have placed a star are known to me as sharing profits with the workers:—

	£	s.	d.
Wholesale Society	34,281	8	9
Star Corn Mill Society	6,011	7	0
Langashire and Yorkshire Productive Society	1,006	18	7
*Airdale Manufacturing Society	856	5	1
Sowerby Corn Mill Society	701	15	5
Rochdale Corn Mill Society	522	10	0
*Paisley Manufacturing Society	362	19	9
*Hebden Bridge Fustian Society	414	11	8
Stockport Asylum	296	9	0
*Leek Silk Twist Society	125	7	5
*Coventry Watch Society	84	4	0
*Co-operative Printing Society	49	1	0
Co-operative Newspaper Society	12	4	3
*Leicester Hosiers' Society	419	13	9
*Sheffield Cutlery Society	25	15	2
	£45,170	10	10

DURING the past quarter the committee of the Gloucester Society have opened a branch store at Sharpness. A new shop for the grocery trade, and a new bakery have also been built at Cheltenham.

THE following resolutions have been adopted by the members of the Workop Co-operative Society:—"That no member shall be allowed to hold more than five fully paid shares, who does not trade at the stores to the amount of £3 worth of checks per half year—except in cases where members are boarded by members, and collectively bring in checks to the above amount. (2) That the maximum amount of shares each member can hold in the society be reduced from 200 to 100."

THE committee of the Norwich Co-operative Society have recently purchased a block of freehold property, and the necessary alterations for converting the same into a bakery and branch grocery store are now in progress.

THE Crewe Society has also adopted the system of investing its reserve fund in co-operative productive societies.

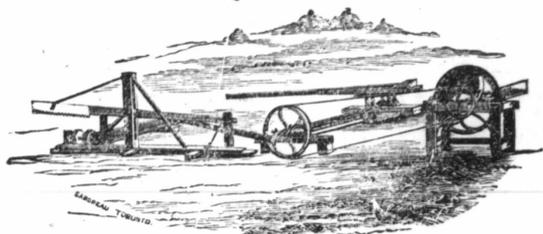
THE committee of the North Shields Society have added the greengrocery to their other businesses. Full checks are given on all goods sold.

THE Canadian meat Company, of 23 and 25, Hatton-garden, Liverpool, and 12, St. Helen's Place, London, E.C., have sent me a sample of their Liebig's Extract of Beef.

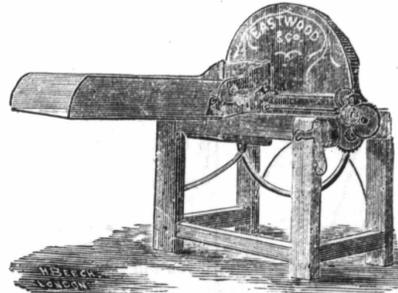
This extract is prepared from American beef according to the directions of the late Baron Liebig. The Canadian Company have introduced certain improvements into the process by which the burnt taste, so objectionable to most people, is removed, while the meat flavor is retained. I understand that the extract is obtained solely from the juice of the finest beef, extracted by hydraulic pressure and a gentle heat, forty pounds of the most juicy beef being required to produce one pound of the extract.

This extract is packed in boxes containing 12 jars of 1 oz., 2 oz., 4 oz., ½ lb., or 1 lb. each; and in tins containing 2, 5, 10, 15, and 56 lb. each. The prices compare favorably with other good extracts in the market.

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CELEBRATED COMBINATION SAWING MACHINE.



POWER STRAW CUTTER.

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A Modern High-Arm Machine, Complete with all the Latest and Most Improved Attachments, and GUARANTEED FOR FIVE YEARS.

AGENTS' PRICE \$65.  
OUR PRICE \$25.

TO anyone thinking of buying a Sewing Machine we will send samples of Sewing done on ours, and an elegant photograph of the Machine, upon receipt of address and stamp. Don't let Agents talk you into buying until you write us.

### READ THIS:

To introduce this machine, we offer from now until August 1st, 1885, an elegant Cabinet Organ, containing 2 full sets of Reeds, and three stops—Diapason, Piano, Principal, Viola, Tremolo, Flute, Celeste, Echo, Diapason Treble—worth at agents' prices, \$200, to anyone who will canvas and get orders for 12 machines on our usual terms. This is a great chance to make a little money.

### NOW MARK THE PRICES.

Agents sell this same style of machine at \$65; the very lowest we can sell this machine to anyone is \$25, delivered free on board the cars here, you paying freight, seldom more than 50c. We will send one of these machines to anyone—signing and sending us one of our order blanks—on trial. If you remit the money with the order, we will pay the freight, and still hold ourselves bound to carry out the conditions of the order by refunding the money if the machine is returned to us unsatisfactory. Remember we give a certain guarantee with each machine for five years; this is worth a great deal when you think that a great many machines sold now are made in the States, rendering their guarantee useless on account of the duties. TERMS, CASH. Machines sent on trial. Send stamp for circulars and order blanks to

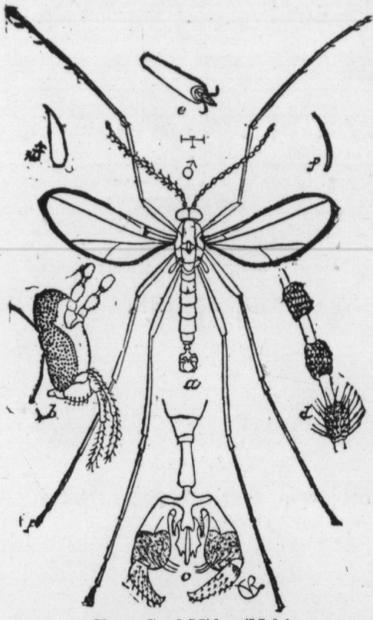
CO-OPERATIVE SEWING MACHINE CO..

22 JAMES STREET SOUTH, HAMILTON.

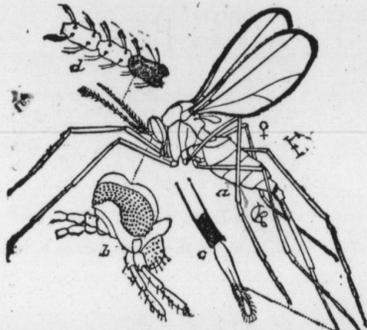
Remember this is the only genuine Co-operative Sewing Machine.

**The Clover-Seed Midge.**

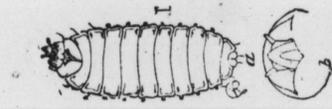
(*Oecidomyia leguminicola*, Linter.)



Clover-Seed Midge (Male).



Clover-Seed Midge (Female).



Clover-Seed Midge (Larva).  
(Figures very much magnified.)

DEPARTMENT OF AGRICULTURE,  
Ottawa, June 1st, 1886.

SIR,—The large amount of loss every year to farmers and the Dominion at large, due to the ravages of the Clover-Seed Midge, renders it necessary that some concerted efforts should be made by the growers of clover-seed throughout the country, to obviate this loss.

Mr. F. W. Glen, M.P. for South Ontario, who, from his business connections, has exceptional means of forming a true estimate of this loss, considers that it is at least \$1,000,000 annually.

There is an abundance of evidence pointing to the fact that, if the clover be removed from the fields before the first brood of midge matures, a good crop of seed may be secured.

Mr. T. Farrow, M.P. for East Huron, who has studied this matter for some years, gave valuable evidence, corroborative of this fact, before the Committee on Immigration and Colonization at its last meeting.

The life history of this insect is not yet satisfactorily worked out; but the general facts of what is known, are given in the following extract, taken from my report to Minister of Agriculture for 1885, which I take the liberty of transmitting to you:—

“The Midge has again proved itself a most serious tax on the farmers throughout Central and Southwestern Ontario, where clover was once grown for seed. The only instances where any seed has been reaped are where, instead of allowing the clover to stand in the field till the end of June, it has been fed off by cattle and sheep till the beginning or middle of June, and then left to go to seed with the autumn crop. There are apparently two broods of the Midge in Western Canada; part of the second brood goes over the winter in the pulp state and hatches in the beginning of May. The eggs of this brood are laid in the forming heads of the clover plant, and complete their larval growth about the end of June. These then leave the heads of clover, and go into the ground to complete their transformations, the perfect flies emerging about the middle of July. These again produce the second brood, which destroys the fall crop of clover seed, and part of which emerges in September and part not until the next spring. The verdict of all the growers who have tried the experiment now seems to be that two crops cannot be secured, and to get any seed at all, the first crop must be pastured until the beginning, and not later than the middle of June. In this way the minute larvae of the flies which are to lay the eggs for

the second brood, are eaten by the cattle at the same time as the clover, and destroyed. It is quite apparent, that if all growers would adopt this plan, that much good would be done; and if some fall dressing for the land can be devised to destroy the hibernating brood, we may hope before long, to get rid of this injurious insect. Fresh gas-lime, if obtainable in sufficient quantities, would undoubtedly destroy the midge, but the supply of this is limited. Experiments will have to be tried until something is discovered. Late fall ploughing would probably have a good effect. In the Ontario Agricultural returns we find:—“There is a remarkable concurrence of testimony from experienced farmers, that a yield of clover seed can no longer be depended upon with any degree of certainty where two crops are cut in the season.”

“In this section of the country the clover seed is an entire failure again this year, except where it was pastured until the middle of June, when it yielded from three to four bushels to the acre.”—JABEL ROBINSON, Middlemarch, Ont.

“Clover seed has been generally injured by the clover-seed midge here, the only crops being when the first growth has been allowed to seed after pasturing late in the spring.”—R. J. DOYLE, Owen Sound.

“Respecting the raising of clover seed, the system of pasturing and turning off early in June is the only chance we have for seed now.”—ROBERT WILKIE, Master of the Dominion Grange, Blenheim, Ont.

Should you be in possession of further information on this subject, or should anything come under your notice at any time, I shall be obliged if you will communicate with me, and I shall be particularly pleased to hear of the results of any treatment you may adopt for combatting this injurious insect.

Letters and small packages containing specimens for examination or identification may be sent FREE by mail if addressed as below.

JAMES FLETCHER,  
Entomologist,  
Department of Agriculture, Ottawa.

**Ontario Provincial Grange.**

We call especial attention to a very able circular from the Secretary of the Ontario Provincial Grange, which was mislaid when first received, hence the delay in its publication:—

SECRETARY'S OFFICE, ONT. PRO. GRANGE,  
MEAFORD, March 11th, 1886.

To the Secretary of Grange No. —:—  
DEAR SIR AND BROTHER,—Herewith you will find report of Executive Committee for the year 1885; also that of the Auditors, along with statements of receipts and expenditure duly certified by them.

By reference to these statements you will see that, while there is a falling off in the payments by divisions, there is a considerable increase in those from subordinate Granges. You will also note that the present indebtedness of the Provincial Grange over and above its cash assets is \$449.69, of which all but \$50 is owing to the Dominion Grange for arrears on dues. This seems a large amount, and yet, since the organization of the Provincial Grange, larger sums have been paid for single quarter's dues to the Dominion Grange. Such being the case, you will see that it only requires a little earnest effort on the part of members to place the Provincial once more on good footing. It will not do to fold our hands and say we are paying too much to the Dominion Grange for the amount of benefit derived from it. To secure a reduction of those payments, or any other desirable change in the Constitution, requires due notice and the sanction of the Dominion Grange; but that body is composed of delegates from the Provincial Granges; hence any course of action the latter may agree upon must be adopted by the former, if those delegates prove true to the interests they represent.

Owing to the extent of the Dominion, and the varied character and wants of the people, it is impossible for those in one Province to understand the feelings and requirements of another. Matters of local legislation, which are deemed of the utmost importance to us in Ontario, and which we can intelligently discuss among ourselves, would prove repugnant to the inhabitants of Quebec and other Provinces; while on the other hand, questions which they consider of vital importance are matters of indifference to us; hence the organization of Provincial Granges for the purpose of enabling the members in the various Provinces to meet more readily than was possible for a body constituted as is the Dominion Grange, and to discuss those questions in which they each had a particular interest.

That the establishment of a Provincial Grange has been of great advantage to this Province few will question. In the matter of market fees alone, which owe their abolition largely to its influence, there has been saved to the farmers in one year a tenfold greater sum than the whole cost of the Provincial Grange since its organization, to say nothing of the vindication of principles involved; however, it is not what we have done that should so much interest us, as what is before us to do. Aside from the pecuniary, social and educational advantages to be gained through our organization, there are just now a number of matters of legislation, which are of deep interest to the farmers throughout the Province, on which the Provincial Grange can better and more effectively represent their views than can any other body. Foremost among those questions is reduction in County Councils.

It is now several years since this subject was first brought to your attention, and from time to time deputations from the Provincial Grange have waited upon the Government respecting

this matter, all of which have met with a most courteous reception, and have been listened to with apparent interest while stating their case; but when through have been quietly snuffed out with the question:—“How would you propose to reduce them?” From this it will be seen that the first step towards securing this reform is to satisfy ourselves what we require in the place of the present councils, and to do this we must acquaint ourselves fully with the duties performed by those bodies; second, how they perform them; third, what part of those duties can advantageously be dispensed with; fourth, what number of individuals could perform them equally as well; and lastly, what is the best method of electing them?

Next to County Councils comes the Assessment Act, the provisions of which are most unfair to farmers, when compared with other classes; but here, as with the former, it is useless to go to the Government until we have fully decided upon what we require. It is not enough to know that the exemption of mortgages, company stocks, official salaries, etc., from taxation, while every dollar we have invested in our business is liable, is a great wrong to us. We must be able to point out the amendments we wish for, be prepared to compel their adoption.

Another matter requiring special attention from the Grange just now is the position of the medical profession. Naturally we would suppose that a class largely educated at the public expense, and having already the power to charge and collect whatever fees suit them, would be content with their advantages; but such is not the case, as each session of the Legislature finds them applying for further privileges.

It has become customary to laud the school system of Ontario as far superior to that of any other country. And yet many defects will present themselves to the mind of every thoughtful Patron—defects that cannot, as is customary with the school authorities, be charged to the ignorance and selfishness of parents and trustees. The whole system should be carefully studied in every Grange, and compared with the experience of the past—by this means we shall be able to judge whether the changes that are continually being made are really improvements or simply means to gradually withdraw from the people the power to deal with educational matters, and place it in the hands of the teaching profession.

These are matters pressing for immediate attention, which can be more effectually dealt with by the Provincial Grange than through any other medium.

Reference has already been made to the increase in reports and dues from Subordinate Granges making returns direct to the Provincial Grange. This direct connection between Subordinate and Provincial Granges appears to work most satisfactorily, as by it many delays in communicating with members are avoided. Under the existing system Granges frequently complain that important matter, such as the A. W., etc., never reaches them, but if communication were made direct from the Provincial Grange this could not occur.

As the constitution now stands those Granges not connected with divisions, or located in dormant Divisions, have no representation, notwithstanding some of them pay more dues than whole divisions. This is a matter that should be remedied, and it might be worth while to inquire whether the Order would not be strengthened by allowing each subordinate Grange to be represented in the Provincial Grange. The objection to this is the expense attending the meeting of so many delegates; but this is not at all an insurmountable difficulty. When the mountain would not come to Mahomet, Mahomet went to the mountain. And, acting on the same plan, Provincial Granges can be carried very near to the subordinate Granges.

Previous to the formation of the Ontario Provincial Grange, the question of organizing two or more Provincial Granges in this Province had been considered, and the first subject discussed at our organization meeting was this proposition, which was disposed of for the time by the following resolution:—

“Moved by Bro. R. Wilkie, seconded by Bro. S. McCall, that whereas the delegates at this meeting have come here under the impression, generally, that but one Provincial Grange was to be formed at this time, be it resolved, therefore, that we form but one Provincial Grange at this first meeting—carried.”

This resolution evidently contemplates the formation of other Provincial Granges in the Province at some future meeting; and the question is whether the time for such contemplated action has not come. By the establishment of three Provincial Granges, known as Eastern, Centre and Western, we would furnish an opportunity for each subordinate Grange to be represented at a trifling expense; and delegates returning direct to their individual Granges from general meetings, where the questions already referred to and other kindred matters had been discussed, would carry home with them much greater zeal for the work than can be expected when all the information they have is received second-hand, and after long intervals.

All these questions and others that may arise should be discussed with a view to benefitting ourselves as farmers and members of the Grange. In nothing should individual interest be allowed to prevail over the general good. Associated effort is now the prevailing principle in everything. Turn where you will we meet combinations: all trades and professions have them, even the laborers, who in token of their power have compelled the Government to desist from giving assistance to immigration, thus lessening the competition in the labor market, so that while receiving greatly reduced prices for our produce, we are compelled to continue paying wages out of all proportion to the returns from our investments.

At the Executive Committee meeting terminating on the 5th inst., it was decided it would be

impossible to hold a session of the Provincial Grange until towards the end of the year; but the Committee presented to the Government all questions upon which they were authorized to act by the last meeting of the Grange. It now remains for the various Granges to go earnestly to work to influence the Legislature through the members representing their districts. This can be best accomplished by passing resolutions embodying their views on the different subjects, and sending them to their member, with an intimation that the Grange expects him to advocate those views on the floor of the House.

There will also be time to carefully consider such amendments as may be thought requisite in the Grange Constitution. Those also should be put in the form of a resolution, and forwarded to the Secretary of the Dominion Grange not later than the 1st of June next, it being necessary to give at least six months' notice of proposed changes before the meeting at which they are to be considered.

The new A. W. has been sent to all Division Grange Secretaries whose reports and dues have been sent up to the close of 1885; hence any subordinate Grange which has reported and paid dues to its division for the year, but has not received the password, should at once make inquiry respecting the delay.

Out of the thirty-five Divisions in this Province supposed to be in good working condition, but twenty-four have yet made their full number of reports. Some Divisions show very few Granges as reporting, though to judge from their meetings there must be a good many working within their jurisdiction. Subordinate Granges have a very important interest in seeing that the Divisions with which they are connected are properly conducted, for as at present constituted they have to depend upon them for all information respecting the progress of the Order.

The Executive Committee have ordered that four copies of this circular be sent to each Grange Secretary in Ontario whose address can be obtained; consequently, if any fail to receive it, it will be the result of miscarriage in the mail, or because they have failed to get their names entered upon the official list. It is hoped, however, that all will receive them, and that the matters contained therein will be carefully considered and discussed, with a view to increasing the efficiency and usefulness of the Grange.

Patrons everywhere, it now rests with you whether the Grange you have espoused is to be the means in your hands of fulfilling the Declaration of Principles which you endorsed when you became members of the Order! Read over these principles at your first meeting, and say whether there is anything contained therein that will not prove advantageous to you. Read them to your neighbor farmer and his family, and ask him and them to join the Grange, and help you and the present members to work out those principles. The chances are one hundred to one that your neighbor has never heard the objects of the Grange explained. Do not wait and pine for some big lecturer to come and talk for an hour or so, and have to wonder after he is gone what he was talking about. You have it all boiled down in that Declaration. Is your Grange dormant? Find out the cause. Go round and see the members, or, if you have not time, send your wife—the trip will do her good. If you can't talk, read them that Declaration of Principles; probably it will be news to them, and they may say we don't stick to it. Tell them to come and help us stick to it. Don't take no for an answer until your Grange is working, and, once working, make it so interesting and useful as well, that the community will feel they cannot do without it. All this is possible, and not only possible but desirable in the public interest.

There should be a good working Grange in every rural school section in Ontario. We complain of the extortions of railway companies, of our interests being overlooked by Governments, of monopolies of all kinds that fatten at our expense. Is it wise to rest with complaining when the remedy is in our own hands? Other classes do not so act. Take the Knights of Labour. Does a railway oppress them? Every employee of the road is ordered out on strike, and is supported until the road comes to terms. Does some monopolist manufacturer act contrary to their views? He and his goods are boycotted until he is glad to beg for mercy. They petition the Government for or against a certain course, and the Government grants their petition. And how do they accomplish all this? Simply by deciding upon a course and acting together as one man; and the Grange, if it is to accomplish what it contemplates, must act unitedly.

Brother Secretaries, let us see that our Granges are doing their work thoroughly; let us spare no effort to make our meetings interesting; let us urge upon the members the necessity of attending meetings promptly, and each bringing at least one new member within the coming quarter; let us urge the necessity for holding pic-nics and open meetings, and visiting neighboring Granges; let us do all our business promptly, and urge the same upon our fellow-members, and we shall never again have to record the postponement of the Provincial and Grange meeting for lack of funds. Fraternally yours,

A. GIFFORD,  
Sec. O.P. Grange.

“The doctor said he'd put me on my feet again in two weeks.” “Well, didn't he do it?” “He did, indeed. I had to sell my horse and buggy to foot his bill.” “And you've been footing it ever since?” “Precisely.”

**Grey Division Grange, No. 2.**

THIS Grange meets on Thursday, 8th July next at Chatsworth. We hope that there will be a large attendance—that the deliberations will be pleasant and profitable.

**TORONTO WHOLESALE PRICES.**

The following are the Toronto Wholesale prices of the various articles mentioned, corrected monthly for the Co-OPERATOR.

BOOTS AND SHOES.		
Men's kip boots	\$2 25	\$3 25
" kip stogas	2 30	3 00
" split stogas	1 50	2 00
" buff, cong and bals	1 75	2 40
Boy's kip boots	1 75	2 00
" No. 1 stogas	1 75	2 00
" split stogas	1 25	1 60
" gaiters and bals	1 10	1 60
Women's bals, con. bf & peb	1 10	1 60
" bats	0 90	1 30
" goat bals	2 40	3 00
" sheep bals	1 40	2 00
Misses' bals	0 90	1 15
" bats	0 80	1 00
Child's bals	0 60	0 90
" bats	0 50	0 75
DRUGS.		
Aloes, Cape	0 20	0 22
Alum	0 02	0 03
Blue vitriol	0 05	0 06
Brimstone	0 02	0 03
Borax	0 12	0 14
Camphor	0 30	0 43
Castor oil	0 09	0 11
Caustic soda	0 02	0 05
Cream tartar	0 35	0 37
Epsom salts	0 01	0 02
Extract logwood, bulk	0 08	0 09
" boxes	0 14	0 16
Indigo, Madras	0 75	0 95
Madder	0 11	0 12
Morphine	2 35	2 45
Opium	4 25	4 50
Potass iodide	4 00	4 25
Quinine	1 00	1 20
Soda ash	0 01	0 02
Soda, bicarb, per keg	2 55	3 00
Tartaric Acid	0 55	0 60
GROCERIES.		
Coffee—Gov. Java, per lb.	0 22	0 27
Rio	0 10	0 12
Jamaica	0 15	0 22
Mocha	0 24	0 26
Ceylon, native	0 15	0 20
" plantation	0 22	0 27
Fish—Herring, scaled	0 17	0 19
Salmon, half bris	9 00	10 00
Dry cod, per 112 lbs	4 25	4 50
Trout	2 50	2 75
Fruit—Raisins, layers	2 50	2 75
" London	2 90	3 25
" Valentias, new	0 08	0 8
Loose Muscatel	2 65	2 75
Currants, new	0 05	0 06
Molasses	0 25	0 27
Syrups—Common	0 30	0 35
Amber	0 35	0 40
Pale amber	0 50	0 55
Rice	3 50	3 75
Spices—Allspice	0 11	0 12
Cassia, whole, per lb	0 15	0 17
Cloves	0 20	0 25
Ginger, ground	0 25	0 35
" Jamaica, root	0 23	0 27
Nutmegs	0 70	0 90
Pepper, black	0 18	0 19
" white	0 30	0 35
Sugars—Porto Rico—		
Dark to fair	0 04	0 05
Bright to choice	0 04	0 05
Canadian refined	0 04	0 05
Standard granulated	0 06	0 06
Redpath Paris lump	0 08	0 08
Scotch refined	0 05	0 06
Teas—Japan, com. to good	0 18	0 30
Yokohama, fine to choice	0 35	0 50
Nagas, com. to good	0 18	0 21
" fine to choice	0 23	0 30
Congou and Souchong	0 20	0 65
Oolong, good to fine	0 30	0 55
" Formosa	0 45	0 65
Y. Hyson, com. to good	0 18	0 28
" med. to choice	0 30	0 45
" extra choice	0 50	0 65
Gunpowder, com. to med.	0 20	0 35
" med. to fine	0 36	0 50
" fine to finest	0 55	0 75
Imperial	0 27	0 60
Tobacco, manufactured—		
Dark P and W	0 34	0 34
Brights' rts, good to fine	0 44	0 50
" choice	0 60	0 75
Gold Flake	0 70	0 75
Globe chewing	0 75	0 85
Myrtle Navy	0 50	0 52
Solace	0 34	0 45
Victoria	0 65	0 75
V.T.C. cut smoking	0 78	0 80
HARDWARE.		
Tin & (mos.)—Bars	0 22	0 24
Ingot	0 20	0 21
Copper—Ingot	0 15	0 16
Sheet	0 22	0 23
Lead (mos.) Bar	0 04	0 04
Pig	0 03	0 04
Sheet	0 04	0 05
Shot	0 05	0 05
Zinc—Sheet	0 04	0 05
Cut Nails		
10 to 60 dy per keg 100 lbs	2 65	2 90
8 dy and 9 dy	2 85	2 90
6 dy and 7 dy	3 10	3 15
4 dy and 5 dy	3 35	3 40
3 dy	4 10	4 15
Galvanized Iron—		
Best, No. 22	0 05	0 05
" 24	0 05	0 06
" 26	0 05	0 06
" 28	0 05	0 07
Iron—Pig, Summerlee	20 59	21 00
Carnbroe	20 00	20 50
Nova Scotia, No. 1	20 00	20 00
" No. 2	19 50	19 50
" bar	2 50	2 50
Swedes, 1 in. or over	4 00	4 00
" coopers	2 25	2 25
" band	2 25	2 25
Boiler Plates	2 50	4 00
" rivets, best	5 00	6 00
Russian sheet, per lb.	0 12	0 13
Canada Plates—"P" Arrow	2 95	3 00
Boar's head	2 95	3 00
Blaina	2 95	3 00
Pen	2 95	3 00
Iron Wire—		
No. 6, per bundle 63 lbs	1 75	1 85

**STRAIGHT LOANS.**

**NO FINES.**

**GRANGE TRUST**

(LIMITED)

**A PURELY CO-OPERATIVE LOANING CO'Y**

AUTHORIZED CAPITAL, \$2,000,000. SUBSCRIBED CAPITAL, \$1,000,000.

The whole Stock of this Company is held by members of the Grange in Ontario, Nova Scotia and Manitoba. This Company is prepared to Loan Money at

**MODERATE RATES OF INTEREST.**

Principal paid at the end of a term of years.

**NO SINKING FUND, NO FINES. COST OF LOANS MODERATE**

Valuators are now being appointed throughout Ontario as rapidly as the work can be accomplished. Valuators already appointed, to whom applications may be made for Loans or Stock, are as follows:

WM. BELL, Caledon.	JOHN McDERMID, Duntroon.	ISAAC POWELL, Schomberg.	THOMAS REYS, St. Catherines.
S. E. PHILLIPS, Aurora.	GEO. BERRY, South Monaghan.	D. H. MORDEN, Walkerton.	THOS. MOULTON, Farmersville.
R. WILKIE, Rond Eau.	JOHN SHIER, Armow.	ROBERT IRWIN, Cambray.	L. CHEYNE, Brampton.
HENRY SMITH, Erin.	D. KENNEDY, Peterboro.	JACOB NICHOL, Kinlough.	L. VANCAMP, Bowmanville.
ROBERT MONTGOMERY, Pine River.	E. W. FARE, Pt. Colborne.	R. T. JELLY, Port Stanley.	R. McDONALD, Newbury.
PETER HEPPENSTALL, Fordwich.	D. S. DEYNARD, Dresden.	WM. H. TAYLOR, Simcoe.	SILAS MILL, Sykstone.
	R. A. STARK, Kilsyth.	T. S. McLEOD, Dalston.	R. E. DODON, Trudell.
	G. B. MILLER, Uxbridge.	S. R. WALLACE, Burgessville.	JNO. S. MILLER, Centreville.

**Mortgages and Municipal Debentures Purchased.**

For further particulars, apply to any of the above Valuators, or to

**R. J. DOYLE, MANAGER,**

Drawer 464, OWEN SOUND P.O.

No. 9, per bundle 63 lbs	\$3 05	\$3 10
No. 12, "	2 50	2 60
Steel—Cast	0 12	0 13
Boiler plate	0 02	0 03
Sleigh Shoe	0 02	0 02
Tin Plates—IC coke	4 15	4 35
IC charcoal	4 65	4 75
IX "	6 15	6 25
IXX "	7 65	7 85
DC "	4 10	4 25
IC Bradley charcoal	6 25	6 25
Window Glass—25 and under	2 00	2 00
26x40 do	2 15	2 15
41x60 do	2 45	2 45
51x60 do	2 95	2 95
HIDES AND SKINS, PER LB.		
Steers, 60 to 90 lbs	0 09	0 09
Cows	0 08	0 08
Cured and inspected	0 08	0 09
Calfskins, green	0 10	0 12
" cured	0 13	0 15
Lambskins	0 20	0 20
Pelts	0 03	0 03
Tallow, rough	0 06	0 06
" rendered	0 06	0 06
WOOL.		
Fleece	0 16	0 19
Pulled super	0 20	0 21
Extra	0 25	0 27
SALT, &c.		
Liverpool coarse, per bag	0 65	0 65
Canadian, per bbl	0 90	0 95
"Eureka" per 56 lbs	0 64	0 66
Washington, per 50 lbs	0 47	0 48
CA Salt A, " 56 lbs, dairy	0 45	0 45
Rice's diary " 56 lbs	0 40	0 40
Ontario People's Salt Mfg Co., pr. bbl.	1 00	1 10
OILS.		
God oil, imp. gal.	0 62	0 65
Straits oil	0 50	0 55
Palm, per lb.	0 09	0 11
Lard, ex. No. 1 Morse's	0 70	0 72
" ord. No. 1	0 65	0 67
Linseed, raw	0 62	0 63
" boiled	0 64	0 66
Olive, per imp. gal	0 97	1 00
Salad	2 30	2 40
" qt. per case	3 00	3 20
Seal, straw	0 75	0 80
" pale	0 80	0 90
Spirits turpentine	0 52	0 55
PAINTS, &c.		
White lead, genuine, in oil, per 25 lbs	1 70	1 70
" No. 1	1 50	1 50
" No. 2	1 30	1 30
" No. 3	1 10	1 10
White lead, dry	0 05	0 06
Red lead	0 05	0 06
Venetian red, English	0 02	0 02
Yellow ochre, French	0 01	0 02
Vermillion, English	0 70	0 80
Varnish, No. 1, furn.	0 90	1 00
Bro. Japan	0 90	1 00
PETROLEUM.		
(Refined, per gallon).	Imp. gal.	
Canadian, 5 to 10 brls	0 17	0 17
" single brl.	0 17	0 17
Carbon safety	0 19	0 19
American, prime white	0 23	0 23
" water white	0 26	0 27
BREADSTUFFS.		
Flour (per bbl f.o.c.)—		
Extra	4 55	3 60
Strong bakers	4 40	4 45
Spring wheat, extra	5 00	5 50
Superfine	4 30	4 35
Oatmeal	3 75	3 80
Meal	4 25	4 40
Cornmeal	3 00	3 25
Grain (f.o.c.)—		
Fall wheat, No. 1	0 95	0 95

Fall Wheat No. 2	\$0 96	0 96
" No. 3	0 93	0 93
Spring wheat, No. 1	0 97	0 97
" No. 2	0 95	0 82
" No. 3	0 93	0 80
Barley, No. 1	0 68	0 69
" No. 2	0 65	0 66
" No. 3, extra	0 63	0 64
" No. 3	0 57	0 58
Oats	0 42	0 43
Peas	0 72	0 73
Rye	0 71	0 72
Corn	0 70	0 71
Timothy seed, per bush	2 00	2 10
Clover	6 50	6 75
Flax, screened, 100 lbs.	2 75	3 00
PROVISIONS.		
Butter, choice, per lb	0 15	0 17
Cheese	0 11	0 12
Dried apples	0 04	0 05
Evaporated apples	0 08	0 09
Beef, mess	15 00	15 50
Pork, mess	0 08	0 08
Bacon, long clear	0 07	0 07
" Cumberland cut	0 12	0 12
" Breakfast smoked	0 11	0 12
Hams	0 09	0 09
Lard	0 12	0 12
Eggs, per doz.	0 10	0 13
Hops	6 00	6 50
Dressed hogs	0 07	0 08
Shoulders	0 07	0 08

**FOR SALE AT A GREAT BARGAIN**

200 ACRES, mostly timbered land, 3 miles from the thriving Village of Wiarton, on the Georgian Bay, the northern terminus of the Grand Trunk Railway. These two 100-acre lots are within 80 rods of each other. There is a Frame House on one of these lots, and 10 acres cleared and ready for crop. There are 5 acres chopped and ready for logging on the other lot. Timber mostly beech, maple, hemlock, cedar and ash. There are about 140 or 150 acres of choice Farming Land, the balance rough. These 200 acres will be sold together or separately, at a decided bargain, as they must be sold without delay. These lands have been valued at \$2,000 cash, but would be sold for \$1,400—\$400 or \$500 down: the balance may remain for five years, on interest at 8 per cent. This is an excellent opportunity for any industrious man wanting to get a home cheap, as there is a good market for all kinds of timber, being within three miles of three Saw Mills and Railway Station, where wood, logs, ties, fence posts, and everything else in the shape of timber, can be sold for cash. This is an opportunity that rarely occurs. Apply to R. J. DOYLE, Drawer 464, Owen Sound P.O.

**GRANGE TRUST (LIMITED)**

**CANADIAN DIRECTORS**

THOMAS BLEZARD, Esq., M.P.P.	Villiers P.O.
HENRY ELLIOTT, Esq.	Osaca P.O.
WM. CLARK, Esq.	Caledon P.O.
JESSE TRULL, Esq.	Oshawa P.O.
WM. O'NEIL, Esq.	Lindsay P.O.
HUGH DAVIDSON, Esq.	Peterboro P.O.
DENNIS SCULLY, Esq.	Downeyville P.O.
ROBERT ADAM, Esq.	Woodville P.O.
R. J. DOYLE, Esq.	Owen Sound P.O.
President—THOS. BLEZARD, Esq., M.P.P. Villiers.	
Vice-President—HENRY ELLIOTT, Esq., Woodville.	
Secretary and Manager—R. J. DOYLE, Esq., Drawer 464, Owen Sound.	
Solicitor—JNO. CREASOR, Q.C., Owen Sound.	

Authorized Capital	\$2,000,000
Subscribed Capital	1,000,000
Paid-up Capital	106,790
SHARES, \$50 (£10 5s 6d) each.	

The only Co-operative Loaning Company in Canada. The only Company where borrowers participate in profits. Loans negotiated on Real Estate Security. No Fines. Legal expenses are low. Advances made on mortgage on improved Real Estate. This Company lends money for a definite period. Interest only payable yearly, or half-yearly, as may be agreed upon. For Stock or Loans, application may be made to R. J. DOYLE, Manager, Owen Sound, Ont. Or to the Company's Valuators.

**NOTICE.**

NOTICE is hereby given that all Agents of the Dominion Grange Mutual Fire Insurance Company, who are acting as agents of any other insurance company, are required to report on or before the First of January next what other companies they are acting for. By order. R. J. DOYLE, Manager.

**AND STILL THEY COME!**

What our Insurers think of our Insurance Company.

To Horace Moulton, Agt. D. G. F. I. Co.: I hereby certify that my property was insured in your Company for \$2,000, for which it only cost me \$2.72 per year, or \$8.16 for three years. W. H. GAMSBY. Orono, April 8th, 1885.

To H. Moulton, Agt. D. G. F. I. Co., Orono: I hereby certify that my property was insured in your Company for \$5,000, for which it only cost me \$6.57 per year, or \$19.71 for three years. JAMES LEASK. Taunton, April 6th, 1885.

To H. Moulton, Agt. D. G. F. I. Co., Orono: I hereby certify that my property was insured in your Company for \$900, for which it only cost me \$1.68 per year, or \$5.04 for three years. P.

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# THE DOMINION GRANGE MUTUAL

## FIRE INSURANCE ASSOCIATION

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HAS BEEN THE MOST SUCCESSFUL COMPANY OF MODERN TIMES.

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AMOUNT INSURED	\$7,510,917.00
CAPITAL	170,913.43
CASH SURPLUS, mostly invested at Interest for the benefit of Members	23,356.10
PROFITS applied to the benefits of Members in 1885,	2,642.57

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The Cost of Insurance for the last 3 years has been about \$5.10 per \$1000  
ON WOODEN BUILDINGS,

OR SLIGHTLY OVER HALF THE COST IN OTHER COMPANIES DOING A FARM BUSINESS.

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### THE DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION

IS THE ONLY ONE THAT APPLIES PROFITS TO THE BENEFIT OF POLICY-HOLDERS ON RENEWAL.

IT IS THE ONLY COMPANY THAT ISSUES THOSE LIBERAL BLANKET POLICIES, so popular where understood. A \$500 Blanket Policy on Chattel Property is better protection than a \$1,000 Specific Policy.

IS THE ONLY MUTUAL COMPANY THAT PRACTICES PAYING LOSSES IN CASH as soon as Claims are inspected. This Company NEVER SETTLES A CLAIM BY SLOW NOTE.

THE DOMINION GRANGE PAYS THE FULL VALUE OF CHATTEL PROPERTY CONSUMED IN THE BUILDINGS OF THE OWNER.

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All the Directors and Officers of the Dominion Grange Mutual Fire Insurance Association are practical Farmers, and understand the business of Farm Insurance.

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THE DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION IS THE LARGEST MUTUAL INSURANCE COMPANY IN ONTARIO.

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THE DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION CANNOT FAIL.

IT NEVER GOES INTO DEBT, AND DON'T YOU FORGET IT.

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THE BUSINESS IS DIVIDED INTO TWO BRANCHES. ANY RESPECTABLE FARMER CAN INSURE HIS PROPERTY IN THE GENERAL BRANCH. The Best and Safest Farm Risks in Ontario are Insured in the Dominion Grange Mutual Fire Insurance Association.

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### THE DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION

Insures no hazardous Village Property; no Farm Houses with stove-pipes through the roof; no old worthless Buildings: Consequently the Losses are light, compared with those of other Companies whose business is of a hazardous character.

All the Policy-holders renew their Policies in this Company, because one term convinces any man that the Dominion Grange Mutual Insurance Association is conducted on the most liberal principles.

R. J. DOYLE,  
MANAGER,  
BOX 464, OWEN SOUND.