The Grange Visitor

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THE GRANGE VISITOR

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The rates of advertising:

J. T. Cobb, Sec.

Executive Committee.

J. Webster Childs, Chair'n.

Masters and Secretaries will please notice in Secretary's Department of the State Grange, in all communications on any subject, calculated to promote the good of the Order, are solicited.

EXECUTIVE COMMITTEE:

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C. L. Whitney, Schoolcraft.

S. S. Fleming, Pontiac.

A. S. W. H. Mattison, Ionia.

G. A. M. Fitch, Albion.

J. T. C. Cob, Schoolcraft.

T. A. F. Brown, Vicksburg.

G. K. A. E. Strong, Battle Creek.

S. B. Adams, Grand Rapids.

J. W. Childs, Paw Paw.

D. A. S. W. H. Mattison, Paw Paw.

STATE BUSINESS AGENT.

J. H. Gardner, Centreville, St. Joseph Co.

Deputies:

C. L. Whitney, General Deputy, Monroe.

P. W. Adams, Lawrence G. Tecumseh.

W. R. Smith, Lexington.

C. T. Hill, Saginaw.

J. W. McLean, Saginaw.

W. Shattuck, Saginaw.

R. B. Dobson, Shiawassee.

W. R. Lewis, Ortona.

O. H. Freeman, Wyandotte.

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J. T. Cobb, Sec. Chair'n Ex. Com.

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GENERAL NOTICE.

In compliance with Sec. 1, Art. 3, By-Laws of the Michigan State Grange, the Executive Committee have determined upon the following plan for the election of the representative members of the State Grange:

A County Convention of Masters and their wives, and two fourths members, elected by ballot by each subordinate Grange in a County, shall meet at 10 o'clock A.M., on Thursday, the 12th day of October, at the county seat of the several counties of this State, or at such other place as the Masters of a County may agree upon, and after organizing by the election of a Chairman and Secretary, shall proceed to elect representatives to the State Grange.

Where a Master and his wife are unable to attend the Convention the Grange may elect four delegates from its membership.

When one-fifth of the Granges represented in a County Convention demand it, the Convention shall proceed to district the county before an election is held. The election of representatives shall be by ballot, and Grange delinquent in reports or in payment of fees and dues for more than two quarters, cannot take part in the election.

A certificate showing the election of members of the State Grange from the county, shall be signed by the Chairman and Secretary of the Convention, and forwarded to the Secretary of the State Grange.

J. T. Cobb, Sec.

The trip or the season to the Centennial Exhibition.

On Tuesday, October 5th, 1876, the Ionia Light Guards have made arrangements for a grand excursion to Philadelphia, leaving Ionia via D., L. & M. R. R., thence via Canada Southern and D., L. & M. Roads, thence via New York Central to Rochester, Northern Central to Philadelphia, via and return, for $17. Or return via New York and a day-light ride on the Hudson River from New York to Albany, or by rail from New York to Albany, thence via N. Y. Central to Suspension Bridge and Niagara Falls, thence via Canada Southern, D. & L. & M. Roads home, for $1 extra, or $18 the entire round trip.

The excursion is under good management. Fare from Detroit direct and return, $13.00 round trip. For further particulars address L. B. Townsen, Ionia.
The Grange Visitor.

Who have —

Grange Supply Houses.

W. H. Hill, the business agent of the patrons of Ohio, and one of the best in the country, says, in a letter to the Cincinnati Grange Bulletin:

"That for eighteen months past the business of the agency has steadily increased, and its operations for the year 1877, exceed the amount of $2,000,000. A large number of joint supply houses have been established throughout the State, and, so far as we can learn, they have been operated successfully, and are receiving a liberal patronage from the patrons of husbandry, but there is still more work to be done to make the supply house efficient. They should be under the jurisdiction of the State Grange, and have a general superintendent to purchase supplies, secure a reduction in freights, and make contracts for machinery and agricultural implements. Telephone lines from these houses could just as well be filled all at one time as to be filled singly. The supply house could take his orders for sugar, rice, &c, and go to the plantations and make his purchases direct from the producer, and there should be no necessity of a break in the bulk until the articles reached a general distributing point in Ohio. And with other articles which go to make up the stock of these supply houses. A co-operation of these houses is necessary to make them really of benefit to the order. Merchants throughout the country make the bulk of their purchases twice a year, in the fall and spring. These supply houses do the same thing. Instead of the superintendent of each house going into the market and purchasing what he may need, let the orders be made out and sent to the general superintendent and have the purchases for the all houses made at one time. When this is done, the combinations of middlemen gotten up for the purpose of breaking down supply houses, will all nothing. These supply houses might also be made a savings bank where patrons could deposit money and receive a fair rate of interest for the use of it. The houses could relax it on good security and for such a length of time as would suit the depositories. We hope there will be some change made looking to complete combination of all these supply houses under the management of one superintendent, who will be entrusted with the purchase of supplies and a supervision of everything that will be of mutual benefit.

We would be glad to hear through the Grange press from superintendents of supply houses an expression of sentiment on this matter. A few years of cooperation by patrons, and hard work on the part of Grange officials, will result in bringing together the manufacturer, producer and consumer; then the urban gentlemen, who have been playing a middle part for these many years, can turn their attention to other pursuits, and, no doubt, many will become tilers of the soil, and eventually useful members of the grange. We made a large purchase of salt, coal oil and stone fruit jars in car load lots each, and coffee in ten and twenty sack lots this week for supply houses in the State, at such rates as will enable them to undersell any dealer in the country. If we had orders from all these houses in the State for the groceries, dry goods, boots and shoes, etc., that they would need for the next six months, we could purchase and deliver to each house their supplies at figures that would astonish them.

Scenes from Real Life.

SCENE I.

Actors — A weather beaten old farmer and a sprightly young "elevator man."

Place — Almost any village or city in the West. Old farmer drives on the scales with a load of wheat. Elevator man with pencil behind ear and book in hand, feels and smells a handful of wheat.

O. F. — "What's wheat to day?"

E. M. — "55."

O. F. — "55? can't you pay more than that? Why, if you don't pay for harvesting, threshing and hauling, let alone seed, rent and cultivation?"

E. M. — "Can't help that, only 85 in Chicago. Freights, storage, insurance, commissions eat up all the rest. Unload there."

O. F. — "Returning: How much?"

E. M. — "$40 bushels, $22; here's your money. Good day."

SCENE II.

Actors — Some old farmer and a dispirited merchant.

Place — Any store you please to enter. Old farmer carefully ties his horse and entering, calls for sundry supplies.

O. F. — "What's nails by the keg?"

D. M. — "$45."

O. F. — "45? can't you pay more than that? Why, it was only $25 last week."

D. M. — "Yes, but the nail makers met and added 25 cents."

O. F. — "Well, I'd like to do this for them."

D. M. — "Oh, well, we can't help it; they have all combined together and set the price up."

O. F. — "How many in a keg?"

D. M. — "100 lbs."

O. F. — "Lugging out nails. "Those nail makers are rascals, run up the price and run down the quality just at their own pleasure. Charge it."

SCENE III.

The old farmer jogging home alone head down, thinking.

O. F. — "Who weighed my wheat?"

The elevator man. Who weighed my nails? The merchant. How do I know whether they gave honest weight? I don't know. What did my wheat grade? I don't know. What is it worth in Chicago? I don't know. What does the freight cost? I don't know, nor do I know the necessary commission and storage. What does it cost to make nails? I don't know. How much does a merchant get for selling those nails? I don't know. Who did the lugging and lugging? I did. What did the elevator man and merchant do? They handled the money. It seems to me I am —

 Fool to let these pretty fellows walk in the country, turn over my money and make me rich at my expense. I think it is time for us farmers to join together and try at least to know what things are worth and provide means of getting honest weights and measures. — Patron's Helper.

From a Sister.

A live sister says in the California Patron: "I am one of those who appreciate the Grange; its principles being founded on justice and right. Our sex has not been overlooked; the same rights and privileges are accorded to us that our brothers enjoy, and we should show by our acts that we appreciate them. How can we show it better than by regular attendance at the Grange, and while there, by words and acts, encouraging not only our sisters, but our brothers also?

Indeed, the sisters being by nature more enthusiastic, can, by cheerful words, in many cases, do much to engage our interest in the Grange. And now, sisters, right here is the field for our work. If we do all we can by good example to arouse anew the enthusiasm of our lukewarm brothers, and sisters, too; let us talk, sing, do anything to make the Grange meetings lively and interesting. I don't like to see in the Grange all the sisters ranged on one side of the hall like so many dummies, without saying a word or taking any part in the exercises. I don't like it, and always sit by the side of my husband. Now I think we should all do likewise; and I would also suggest, that during the meeting of the Grange, a recess be taken, which will give us a chance to become better acquainted with each other, and to discuss the many topics of interest to us.

One word to the sisters of any Grange where the brothers are so lukewarm that they are ready to alibi our Grange to the world. If such should be the case, and they cannot be brought to a realizing sense of their duty, so long as there remains enough energy to keep their charter, let them cling to it, as a drowning man clings to a spar. Let our motto be, "No surrender." Let us show the brothers that we appreciate the benefits conferred on us by the Grange. Sisters, heed these words, and let us make our loved Grange, if not a thing of beauty, at least a joy forever."

The Executive Committee of the National Grange will meet at the Patrons' Encampment, at the exhibition grounds, Philadelphia, Octo- ber 3d. Parties who desire to meet the committee on matters of business will bear in mind the date, and time their visits to the Centennial in the most pleasant month for sight seeing.

Men who buy through the Grange on a cash basis, and then fail to make payment for months at a time, ought to be expelled. They are not only an injury to themselves, but to the Order generally, and bring reproach upon every patron.
Bro. Cob.—We left home on the morning of the 7th for Philadelphia. At Detroit we secured tickets via the Canada Southern & Lehigh Valley roads. This is a very short route for excursionists. The Canada Southern is one of the finest roads in the world, having an average cent. air line, with no grade exceeding fifteen feet to the mile, and laid with steel rail. The Erie and Lehigh Valley are coming in on an equal basis, with first track, steel rail, and good coaches.

The scenery down the Susquehannah and Lehigh Rivers is picturesque and grand, beyond description; and the admirer of wild, rugged, natural scenery, will be delighted and well paid for the expense of the trip, if there was but a little alike.

"When the visitor lands in Mauch Chunk for the first time, after passing through the magnificent scenery of its railway approaches, he looks around him in utter amazement and feels as if he had been suddenly set down in some far-away land, among scenes wholly unlike any he had ever before seen on this side of the Atlantic, and can scarcely realize that he is in a secluded inland town of southeastern Pennsylvania; on reaching the depot platform and facing the west, the tourist at once obtains a view that repays coming hundreds of miles to see, and is only equalled or excelled by the views from the verandahs of the Mansion House and Flag Staff Lodge. On his right, towering to the skies, is Bear Mountain, clothed in the most beautiful of foliage and verdure; on the left and sweeping to the front, follow the windings of the Lehigh River, ranging from grandeur, beyond description; and the most of interest connected with each article, would take a lifetime.

Leaving the grounds at 4 o'clock, we found our hotel in ashes, and our baggage in the streets. But others were not so fortunate; all who left their baggage in the rooms lost it. We took the first train to the Encampment, and soon found ourselves pleasantly located in our present quarters.

A general notice, which is found on last page of this No., was mailed from this office on the 1st of October, to all Grange Secretaries. By its terms the following Granges will not be entitled to representation in the several County Conventions to be held on the 12th of October next; and if reports for the quarter ending March 31st, 1876, are not received on or before the 7th of October. At that date I shall mail to the Master of the Grange nearest to the county seat, and to the Master of the Grange first organized in the county (if these Granges are entitled to representation), a list of Granges that may participate in the election, with the number of representatives for which a county is entitled: Nos. 6, 7, 13, 36, 68, 73, 105, 107, 111, 116, 119, 135, 153, 157, 159, 141, 164, 165, 172, 174, 182, 185, 204, 209, 210, 211, 213, 218, 224, 229, 244, 246, 253, 257, 267, 272, 288, 289, 290, 306, 311, 313, 329, 341, 354, 359, 366, 377, 380, 402, 418, 419, 430, 430, 436, 442, 489, 493, 504, 506, 507, 512, 519, 523, 583, 548, 551, 552, 578, 601, 606, and 610.

The following Granges have reported for quarter ending March 31st, but are deficient in payment of dues: Nos. 29, 35, 43, 76, 77, 78, 138, 156, 186, 239, 242, 297, 329, 489, 564, 615. I find that no report of Masters and Secretaries elect for 1876 has been received from the following Granges, and therefore theViann is not bound to those officers; should be glad to send it if we could: No. 36, 116, 132, 210, 211, 224, 228, 230, 341, 368, 385, 413, 416, 420, 506, 699.
LIFE INSURANCE.

Life Insurance as at present managed is becoming, and deservedly so, very unpopular.

The conditions, provisions, forfeitures and complications of the system are so numerous, and the amount paid by the insured of the country so unreasonably large when compared with the amount ever returned to the beneficiaries, that it may be safely set down as a fact, that to insure in the Life Insurance Companies, whose commissioned agents are in every town in the country, is to violate sound business principles. A Patrons' Aid Society has been in successful operation in the State of New York for more than a year and a half, and another in Wisconsin for some time.

From all I have learned, I am well satisfied that with honest management, these Aid Societies may, as the name implies, furnish aid, or safe Insurance at a fair price. I call attention to this matter now, that members may consider the subject and become somewhat acquainted with the plan.

In the next Visor I shall publish the By-Laws of the Patrons Aid Society incorporated in the State of New York. At the next meeting of the State Grange, I hope to see this subject introduced, referred to a committee, and the initiative taken to establish a Patrons Aid Society in Michigan.

The Resolutions of Galesburg Grange with reference to interest, published in the August Visor, have, as we desired, elicited responses from several Brothers. That is what is wanted—with a free expression of opinion we shall all become better acquainted with the subject, and be better prepared to act intelligently. I am satisfied that some legislation is needed in this State. Our laws are now more favorable to the free lenders than to the money borrowers. I hope every Grange in the State will discuss this subject from time to time, until the Legislature shall pass a law that will meet the case.

True dignity and manly bearing on the part of the Gate Keeper, requiring of each Patron who passes his station a close attendance to the requirements of the place, will do much towards the establishment of an elevated tone of attention within.

Perfect order and thorough system should pervade the ante-room to prevent confusion of time, and add to the comfort of all. When the labors of the day are over, this officer should be careful to secure all intrusted to his care for safe keeping, and place the same in a proper place.

This officer should be a thorough workman and well skilled in all that is going on within, for he too may be called to the head of the family in the absence of those who rank him.

I quote from Bro. Grosch's Mentor, her duties:—To deliver winningly and impressively the charges of her office, and at all times to encourage her fellow-members to labor with diligence and prudence in the domestic and social circles, as well as in the mansion and fields of the Grange. "Her presence, and that of all her sisters in office, will always be expected at our meetings, where her and other counsels will be sought to refine our manners and improve our lives."

The Mentor says her duties are:—To deliver the charges of her office in the most attractive and impressive manner; to encourage members generally to become interested in the cultivation and improvement of fruits, and especially to induce her own sex to engage practically in such portions of horticulture as are calculated to promote their health, increase their strength and refine their tastes. "Thousands of women, now starving in our crowded vocation of pleasant, healthful, and profitable employment in raising flowers, sweet herbs, small fruits, etc., for markets."

The Mentor gives her duties:—To deliver gracefully and impressively the charges of her office, to incite fellow members and especially of her own sex, to cultivate flowers as the emblem and nourishment of Hope in the Future, and to plant ornamental vines and shrubbery, as means of elevating their thoughts, refining their taste, and making every abode the home of pure affections, of beauty, cheerfulness, and peace.

The three last named officers should see that the Alters, around which they preside, are duly decorated with the productions they represent, and the growth of which they would encourage. They personify Faith, Hope, and Charity, in the figures of "An Angel," and "Merry Mount, carrying consolation to the weary, hope to the despairing, comfort to all.

Dear Sisters, you see you are not to be mere ornaments in the Grange, but are to be admired by men and hated by the less favored of your own sex, but are considered equal, and have important duties to perform. In the beautiful lessons you teach to those who enter your courts for instruction, are some of the sublime truths of nature, and the noblest principles of life, clothed in the most beautiful garlands of words. Will you not preserve these truths and principles may be forever imbeded in the hearts of those who hear them, to be ever seen and known by all, and Husbondry in the future?

Now, Patrons, we have given a few of the main duties of Grange Officers, but do not think that we have given all. Do whatever you have to do with all your Will and physical strength, kindly directed and controlled by a pure heart, and the comfort of all. When the labors of the day are over, this officer should be careful to secure all intrusted to his care for safe keeping, and place the same in a proper place.

Miss Whitney, GRAND TEMPLE, MUSKEGON.

FRANK WALKER.

BLANKS.

Blanks that are sent free from this office on application are:
Blank Quarterly Reports of Secretaries of Subordinate Granges.
Blank Quarterly Reports of Secretaries of Pomona Granges.
Blank application for organizing Pomona Grange.
Blank application for membership in Pomona Granges.
Blank Bond of Secretary and Treasurer.
Blank Election Reports of Sub. Granges.
Blank Certificates of Representatives elected to the State Grange.
Blank application for consolidation of Granges.
Blank Application for Certificate of Dimit.
Blank Plaster Order.
Blank Certificate of Incorporation.

Lecturer's Department.

C. L. WHITNEY.

DUTIES OF OFFICERS—Continued.

GATE-KEEPER.

It is of the highest importance that this officer be a faithful, true member, not only willing but always ready and prompt to do his duties. Early at the hall should he be to open and see that it is warm, and that everything in his charge is ready for use. At the post, to open and close the Outer Gate, when proper, he should be careful to protect the Grange from all intruders. He should closely notice all who would pass within and allow none to approach the Inner Gate unless satisfied that they are worthy. All strangers he should detain until he has announced them and receives orders from the W. M. to allow them to proceed. He should see that the workmen are suitably clad and in proper attire.

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Meetings.

"Our work is never done." Since the last Visitor left our hands we have met many of the Fraternity in different parts of the State. On the 17th of October the Hartford was a desirable success. A large and earnest gathering greeted us, and a right hearty welcome we received from the consumption of food and the attention upon the singing and speaking, we should think that all were happy.

The Patrons of Oakland enjoyed themselves greatly on the 29th, in the opening of the new hall upon the fair grounds at Pontiac. The Oakland Pomona Grange met at the same time and took charge of the opening services.

Bainbridge Grange, No. 80, celebrated the completion of a new and beautiful hall on the 19th ult., by a formal dedication of the same, according to the usages of our Order. The Berrien Pomona Grange were present, having just closed a successful two days session. Upwards of 120 Granges were represented at this service, all praising the energy and zeal of No. 80, and many looking forward to the time when a similar service should be rendered them when they too should have a home. Excellent singing added greatly to the services of the occasion, which was well rendered by all participating. Bro. Chamberlain was present and effectively addressed the meeting for half an hour.

Berrien Center Grange, No. 14, contemplates the dedication of a new hall on the 11th of October, at which place and time the Berrien Pomona Grange will meet again.

Worthy Master Brother Woodman made our acquaintance at Holyoke, Mass., Stone, Wales, and Sutherland, Masters in that county, were present. Excellent singing was given by Nieser, Cady and Davis, and Mrs. Castle and Cady.

The 7th found us in old Monroe County, near Erie, where we met and addressed a large company of Patrons from several Granges, some from Ohio. The Toledo band was a great addition to the entertainment. The day following a small gathering was held near Sehofield, by Exeter Grange. The Patron Lake, Jackson Co., where a house was presented.

There is time yet this fall to sow timothy seed, which is offered at a low figure in the Chicago market and will be sent direct from there to the place where wanted, and a good crop of grass is worth more on a farm than a poor one of grain.

The Michigan Woolen and Knitting Company, of Niles, offer yarns and hosiery at reasonable prices; having woolen socks for four dollars a dozen, and yarn by the pound from 65c to 85c for plain colors; balmorals at $1.25. These yarns are not surpassed in quality by those of any other mill, and all families who are desirous of hosiery or yarns should examine these before buying others.

My arrangements for boots and shoes are now good, so that I can furnish any thing in that line; I also have a stock on hand, which will be sent on cash orders, at manufacturer's prices. I have just received a lot of new Japan Tans, very fine, from an importing house, which will be sold at a low price for the quality. The price of apples is very low and none but the choicest will pay for picking and barrelling. Feed all your hogs and cows and horses. Apples and corn meal cooked together will fatten hogs well and cheaply, and is recommended as a preventative to hog fever or colic. Sweet apples are good to increase the milk of cows, and a few fed to horses occasionally keep them healthy.

Cotton goods of all kinds, particularly prints and sheetings, brown and bleached, are advancing in price and probably will go higher during the fall and winter; therefore buy soon all you will need for six months to come at least. It is also a favorable time to lay in a supply of woolens for winter use, as manufacturers are endeavoring to procure an advance in price on cloths, and it may take place soon. Do not delay to make your purchases until you are compelled to by present need, but attend to doing it before long.

The wheat crop of England is reported to be short, and all who can should buy their bread of both for better prices than those now prevailing, which must come before another harvest goes to market.

Send me your orders for any goods wanted, not forgetting that it requires pay down to reach bottom prices, and I will endeavor to have them filled to your satisfaction. In sending, give prices of the articles which you would have to pay for them at your village, and if I cannot save you any I will notify you and return the order.

Attend Grange Meetings.—It is evident that one of the greatest obstacles to the usefulness of the Order is the lack of regular attendance of members to the meetings of the Grange. The apparent want of interest is thus manifest. If we allow two or three meetings to pass unnoticed, we lose the run of business and soon begin to flatter ourselves that our attendance is too great a sacrifice for the benefits received. We as farmers and American citizens cannot afford to let the interests in our noble Order lag or falter in the least. There may be live Granges with dead members in them, but there can be no dead Granges with live members in them. Patrons, then arouse, put on the full armor and go forth valiantly, in the cause of right — Ex.
The Curse of High Interest.

There is no question that should be carefully and fully investigated, by the Grange until the members realize the injustice and enormous wrongs that have been done upon the producing classes of this nation, than high rates of interest.

There is a class of people who are engaged in the business of earning a real value to society, who create nothing, who add nothing to the wealth of the nation, who are continually managing and using the money affairs of this nation, so that money will command a high rate of interest, and thereby a continual stream of money from the laboring and wealth-producing classes to the money lending class.

The millions performing the physical labor and producing the wealth, and the few money changers and monopolies, through strategy and cunning, manage to secure a good share of the profit.

According to statistical evidence and information, the average annual income of the agricultural portion of the population was $30,068,518,507. The agricultural class still comprised half the population but owned only 37 per cent of its wealth. Here we see that while the wealth of the nation almost doubled in ten years, the agricultural portion of the population, which was the same in 1870 as in 1860, possessed 19 per cent less of the wealth in 1870 than they did in 1860. From these facts, it has been ascertained that from 1860 to 1870, ten years, the enormous sum of $3,098,917,406, nearly four billion dollars has been transferred from the hands of the farmers to other classes of people.

At this rate of depletion how long will it be before the wealth of the agriculturist will be surrendered to some one else. And it is a noted fact that never in the history of this nation, has there been such vast accumulations of wealth in the hands of a few people, as from 1860 to 1870.

The cause is a few citizens (in comparison to the masses) who speculate in money after it has been earned by hard labor, have run the affairs of this government so that, for the public welfare, but for their own private interest.

The forty-third Congress was composed of 379 members in the House. In this number were six lumbermen, thirteen manufacturers, seven doctors, fourteen merchants, thirteen farmers, three mechanics, one land surveyor, one priest, one professor of Latin, one doctor of laws, one barber, one mechanic, ninety-nine lawyers, and one hundred and eighty-nine bankers, which includes stockholders in national banks. Now the business of bankers is to make money by obtaining it as cheap as possible and loaning the same at high rates of interest. They intend to create a demand for money, so that they can loan it at high rates of interest, because the people must have money to assist in their business transactions.

The history of our financial legislation for the past fifteen years, proves beyond doubt or cavil, that such legislation has been (principally) in the interests of bankers, bond-holders, and money-speculators.

If the resumption act of January 14th, 1875, is carried out as now contemplated, the bankers will have complete and entire control of our circulating medium, inflating or contracting the volume of currency to suit their own interests; compelling the people to pay gold interest on the bonds held as security for their circulating notes, and then if the people want the use of gold, they shall have paid for it by an enactment which shall demand, by the high rates of interest. So long as we are so stupid and dull, and unwise, as to send such a large proportion of bankers and lawyers to Congress, to legislate for us, giving them all the opportunity they desire to legislate money in their own pockets, we may expect the rates of interest will not be reduced. But if the people ever do wake up to a realizing sense of their condition and demands, and send Senators and Representatives to legislate for us, who are more identified and interested with the success and welfare of the business interests of the country, the prospects will be better for obtaining the use of such rates of interest as will prove a blessing to the people.

A. FANCKEYER.
Our Agent keeps on hand a full stock of goods, which he buys and sells at good prices.

We talk some of building a hall next year, which will greatly increase our amount of business.

We have very poor crops this year, nothing being more than one-half of a crop. We are also having a bad year, with capital and labor combined, can compete, at the present prices, only with capital alone, and such being the case, money which should be invested in circulation, is locked up in the vaults of the capitalists or loaned at higher rates of interest than any legitimate business can demand.

Accompanying this letter please find $1.20, for which send the Visitor one copy, or the number of copies you want.

Oscar Wing.

Sec'y Rollin Grange, No. 383, Addison, Mich.

MONTGOMERY GRANGE, No. 549. BURNSIDE, ALLEGHENY CO., PA., Sept. 14th, 1876.

J. T. Cobb, Worthy Brother—On reading your remarks on Brother Geo. M. Cyers' letter in the last number of the Visitor, although not the Secretary, Wm. Medler, Pioneer Grange; President, Bro. John Vanderbeek, Master of Wayne County, who knows my position.

The resolutions of Galesburg Grange, published in the last Visitor, respect the interest as well as the importance to the Order Hall, on the Fair Grounds in Pontiac.

I will give those who do the hard work a bare share of the profits. Let us then use all proper means for the modification of our laws which relate to interest.

FRATERALLY YOURS, H. H. B.

STOCKBRIDGE, Sept. 4th, 1876.

J. T. Cobb, Worthy Brother—Stockbridge Grange, No. 7, have had quite an amount of business this last quarter, and the first floor room will be used for such purposes as may be assigned for the same time.

The Chairman of such a law, making seven per cent. the legal rate, and placing around it such restrictions that it will be impossible for usurers to evade it in any manner whatever, will be a step in the right direction.

In the State of New York such a law is in force, and its effect, it is said, has been to make money more plentiful, and the current of money-lending to the direction of building up industrial and manufacturing interests, which add materially to the wealth of communities and the general prosperity of all classes except those capitalists who thrive on a high rate of interest. Let us then use all proper means for the modification of our laws which relate to interest.

FARMER.

LOBIURY.

Whereas, It has pleased our Heavenly Father to remove from our midst, our dear sister, Mrs. Euclid B. A.

We have very poor crops this year, with capital and labor combined, can compete, at the present prices, only with capital alone, and such being the case, money which should be invested in circulation, is locked up in the vaults of the capitalists or loaned at higher rates of interest than any legitimate business can demand.

Careful estimates show that farmers, counting the amount of capital invested in their property, and deducting the actual expenses of conducting their businesses from year to year, realize only, on an average, under the best of management, from two and one-half to four per cent. per annum upon the amount invested; while money at interest yields in absolute security, without labor—an income of from eight to twelve percent per annum upon the amount invested.

A proportion, which, to make the producing interests prosperous ought to be directly reversed, or at least to make the income of each equal. The enactment of such a law, making seven per cent. the legal rate, and placing around it such restrictions that it will be impossible for usurers to evade it in any manner whatever, will be a step in the right direction.

In the State of New York such a law is in force, and its effect, it is said, has been to make money more plentiful, and the current of money-lending to the direction of building up industrial and manufacturing interests, which add materially to the wealth of communities and the general prosperity of all classes except those capitalists who thrive on a high rate of interest. Let us then use all proper means for the modification of our laws which relate to interest.

FARMER.

JOYLY.

Whereas, It has pleased our Heavenly Father to remove from our midst, our dear sister, Mrs. A.

We have very poor crops this year, with capital and labor combined, can compete, at the present prices, only with capital alone, and such being the case, money which should be invested in circulation, is locked up in the vaults of the capitalists or loaned at higher rates of interest than any legitimate business can demand.

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FARMER.

HALL OF SWIAN GRANGE, NO. 349, ALIMA, MICH., Sept. 2, '76.

That our charter be draped in the National Flag. This joyous farmers' gathering was addressed by our Worthy Brother, L. R. Brown, a farmer from Rawsonville, Wayne Co. The speech was considered a master-piece, right from the heart of one of the best farmers of Wayne County, who knows how to teach the business of farming by experimental knowledge. The address will long be remembered by the very large number of the best farmers in the above named counties. We find in Bro. Brown, a first-class farmer, he is one of those that bind burdens upon men's shoulders which are grievous to be borne, but we have reason to believe that the sympathy for the members of a benevolent family, at the same time, is fully realized. There are words to heal the wounds inflicted by their loss; we will, never forget the great kindness and confidence to the family of deceased Brother.

Resolved, That this copy of these resolutions be presented to the board, and also published in the Grand Visitor, and Towns River Eagle.

L. A. JENSEN, Master.

ALIMA GRANGE, No. 361.

NEW ERA, OCEANA CO., MICH., Sept. 2, '76.

We have very poor crops this year, with capital and labor combined, can compete, at the present prices, only with capital alone, and such being the case, money which should be invested in circulation, is locked up in the vaults of the capitalists or loaned at higher rates of interest than any legitimate business can demand.

Careful estimates show that farmers, counting the amount of capital invested in their property, and deducting the actual expenses of conducting their businesses from year to year, realize only, on an average, under the best of management, from two and one-half to four per cent. per annum upon the amount invested; while money at interest yields in absolute security, without labor—an income of from eight to twelve percent per annum upon the amount invested.

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In the State of New York such a law is in force, and its effect, it is said, has been to make money more plentiful, and the current of money-lending to the direction of building up industrial and manufacturing interests, which add materially to the wealth of communities and the general prosperity of all classes except those capitalists who thrive on a high rate of interest. Let us then use all proper means for the modification of our laws which relate to interest.

FARMER.

Harmony Grange, No. 337.

Committee.

Whereas, It has pleased our Heavenly Father to remove from our midst, our dear sister, Mrs. A.

We have very poor crops this year, with capital and labor combined, can compete, at the present prices, only with capital alone, and such being the case, money which should be invested in circulation, is locked up in the vaults of the capitalists or loaned at higher rates of interest than any legitimate business can demand.

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FARMER.
N. B.

MONTGOMERY WARD & CO.,
The Original Wholesale
GRANGE SUPPLY HOUSE

HAYE REMOVED TO
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Their Fall List will be issued about August 16th.

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MONTGOMERY WARD & CO.,
Opposite the Matteson House, Chicago.

PAINTING. THE PATRONS PAINT COMPANY are manufacturers, and merchants in the INGERSOLL READY-MADE PAINTS, and have a large stock of Artists' and Dwelling House paints, varnishes, and finishing materials. Our paints are made from the purest and most approved ingredients, and the whole line of our goods are made and packed under constant inspection. Our articles, possessing great endurance and brilliancy, and are giving great satisfaction all over the country. We have a Patron who saved enough money on Paint purchased to pay his Grange expenses for a lifetime. They also sell Bright PAIN in per cent., cheaper than any one else. It is to the Interest of every one to become acquainted with the advantage of employing our paints. It will save much money, whether you buy their Paint or not. Ad "Yours. 229 FRONT STREET, NEW YORK." (From "Farmers' Friend.")

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THE PIONEER MACHINE,
To recognize and adopt the Grange Plan of bringing the CONSUMER and PRODUCER into close business relations—dispensing with expensive agents—and giving the purchaser the benefit of wholesale prices.

We have pleasure in saying that the most prominent members of the Order have heartily approved and recommended our plan, while State, County and Grange Committees have examined, tested and approved, and warmly commend the high character and excellence of the Whitney Machine. We have already supplied thousands of Patrons with the Machines, which are giving unqualified satisfaction.

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