

THE GRANGE VISITOR

"THE FARMER IS OF MORE CONSEQUENCE THAN THE FARM, AND SHOULD BE FIRST IMPROVED."

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PAW PAW, MICH.

Government Loans to Farmers.

Paper read before the Van Buren County Farmers' Institute, Jan. 23rd, 1891, by Hon. J. J. Woodman.

On the 23d day of May, 1890, Senator Stanford, of California, presented a bill to the United States Senate with the following title, viz:

A BILL

To provide the Government with means sufficient to supply the national want of a sound circulating medium.

Sec. 1 provides for the establishment in "the department of the treasury of the United States, a bureau to be known as the Land Loan Bureau."

Sec. 2 provides for "the appointment by the President and Senate of the United States, of a chief of such bureau, with an annual salary of \$6000, and a deputy chief with an annual salary of \$5000.

Sec. 3 defines the "duties of the Chief of the Bureau," among which are the following, viz: "To appoint such subordinate officers of the bureau as may be necessary to carry out the provisions of this act, and to define their duties and fix their salaries." Salaries are limited to the amount paid for "similar clerical services in the treasury department."

Sec. 4 authorizes the "Treasurer of the United States to print and sign ready for issue, circulating notes of the United States of denominations from one to one thousand dollars, to the amount of \$100,000,000, and such additional amounts from time to time as shall be necessary to meet the requirements of this act."

Sec. 5. "That said notes when issued as hereinafter directed, shall be a legal tender in payment of private debts, equally with gold and silver coin for like amounts; shall be received at par in all parts of the United States in payment of taxes, excises, public lands, and all other dues to the United States, and also for all salaries and other debts and demands owing by the United States, within the United States, except interest on the public debt, and in redemption of the national currency."

Sec. 7. "That every person who is a citizen of the United States, or who has declared his intention to become such, and who is the owner, in fee, of unincumbered agricultural land, may file with the bureau an application for a loan to be secured by a lien upon such land, valued for agricultural purposes. Such application must be in the form prescribed by the Chief of Bureau, and must describe the land, and state its actual cash value for agriculture, independent of improvements, and also its assessed value for taxation purposes, for the year previous to application, the amount for which the loan is sought, which must not exceed one-half the assessed value of the land, and the time for which the loan is to run not exceeding twenty years. . . . No loans shall be made upon lands

of less than \$500 in value, nor in sums less than \$250."

Sec. 8 provides for filing the application (or mortgage) with the county recorder of deeds, and making the same a lien over all other incumbrance that may subsequently be put upon it.

Sec. 9 requires the applicant for a loan to deposit in the bureau with the application, "a sum sufficient to pay the costs of examination of the title to the land, and inspection and appraisal thereof." This is to be done by government officers, who reside within the respective counties.

Sections 13 and 14 require the "Chief of the Bureau to cause an account to be opened with each person to whom a loan is made, crediting him with the amount of the loan and charging him with the amount drawn thereon, with interest on the amount so drawn at the rate of 2 per centum per annum, and to "credit payments made, which shall not be less than 25 per centum." The person making such loan "may elect in writing to make the security a continuing one until the expiration of the twenty years," and may at any time during the life of the original loan, "by check or draft, draw from the bureau a sum or sums up to the full amount of the loan originally granted."

The above are the main features of the bill, and its effect, if enacted into a law, may be briefly stated, as follows:

Any citizen of the United States or foreigner who has declared his intention to become such, being the owner of land suited for agricultural purposes, which is not incumbered for more than one-half of its cash value, may file with the Land Loan Bureau of the United States, an application for a loan to be secured upon his land, and by depositing with the bureau a sum of money sufficient to pay the costs of examination of the title to his land and inspection and appraisal of the same, can secure a loan from the government, for one-half of the amount of the appraised valuation of the land; and the chief of the bureau will give him credit upon the books of the bureau for the amount of the loan, upon which he may draw at any time within 20 years, any portion or the whole of said loan, and be charged interest on what he draws at the rate of two per cent. per annum. He may not draw any portion of it at the time, but have the whole amount placed to his credit, the same as a bank deposit, upon which he may draw at any time for special purposes, and while using it, will be charged with interest, at the rate specified, and when returned to the bureau interest ceases. Payments upon all such loans are made upon "circulating notes of the United States," which are a legal tender for all debts public and private, "except interest on the public debt, and in redemption of national currency."

I have endeavored to give a true and impartial synopsis of the main features of the bill. It is a clear and well-defined document, and seems to indicate good intention on the part of its author.

It is well known, however, that Senator Stanford is a man of great wealth and president of a great corporation, operating vast lines of railroads, which were subsidized by the government to build them, and owns land enough for an empire. The government holds a mortgage for over \$100,

000,000 on the Central Pacific Railroad—now under the management of that corporation—for bonds guaranteed to build the road, which, it may be possible, the Senator sees a way to cancel, by selling the lands, or mortgaging them to the government, which it could do under the operations of such a law.

In the accumulation of his vast wealth, and the management of the railroads under his control, Leland Stanford has not been noted for his sympathy for farmers nor compassionate consideration of their rights. He has antagonized every measure urged by them to bring railroad corporations under legislative control, ridiculed the decisions of the supreme court, and denounced wholesome legislation to protect the industrial classes from corporate greed and extortion. When the first bill was pending in congress to regulate inter-state commerce, and its passage urged by the National Grange and farmers generally, the New York chamber of commerce appointed a committee to interview the president of the Central Pacific Railroad (Leland Stanford) to ascertain his views regarding the relation of railroads to the public, and he gave them to the press.

Referring to the decisions of the supreme court in the so-called "Granger cases," he said: "There can be no denying that they are a most flagrant violation of the principles of free government, and are entirely in harmony with a theory of government which rests its foundation on might, and asserts the divine right of kings!" He denied that "railroads are public highways and common carriers," admitted and justified the acts of railroad managers in "using money to control elections and influence legislation on the ground that individuals did the same; and declared that the proposed legislation in regard to railroad property," was on a par with principles contended for by the communists; and that the agitator, Kerney, advocated no doctrine in regard to property more atrocious than the principles embodied in the Granger cases and the laws they sustain."

But this record of its author should not be taken as conclusive evidence that the measure is not a wise one, or will not accomplish for depressed agriculture what its advocates claim for it; for it was demonstrated more than 1800 years ago, that good might come from sources and conditions where least expected; and may not the great railroad president, who is the head and soul of a gigantic monopoly, which controls the steam transportation and annihilates competition in his own state, and, in the language of one of its prominent citizens, "has bound the prosperity of California in fetters of iron as fatal as death, as unyielding as the grave," become the Moses to lead the farmers from the bondage and tyranny of monopolies, to freedom, independence and prosperity?

The question presented to the American farmers in this measure is a grave one. The effect of the law, if enacted, will be universal, and its influence and results so direct and far reaching, that all should give it a careful and impartial consideration. If it is found to be a wise measure, let us unite our influence to secure its passage. If unwise, reject it. It is a well defined principle in law, that "the object of

a bill should be clearly defined by its title." The title of this bill does not indicate that it is intended as a measure to relieve depressed agriculture, but simply to increase the currency. If that is its primary object, it would seem that the author could have aimed to accomplish it in a more simple, direct and inexpensive way, if he believes in the theory which he advocates in his speech. He said: "The fact that the stamp makes the money has been recognized since the days of Aristotle"; and in proof cites the fact that the Greeks and Romans used wood, leather, tin and iron for money," and at the present time shells, beads, etc., are used as currency in India and Africa." Would the learned Senator have us turn back from our present civilization, to the dark ages of the world, or to benighted India and Africa, for a precedent or system upon which to base a sound circulating medium for this government? If so, he might have drawn a bill to authorize the government to stamp money from leather, tin, paper, etc., and supply the people with an abundance of it without cost. Then farmers would be enabled to pay their debts without mortgaging their farms. That there is an ulterior object in the bill, not expressed in its title, is evident from the fact that its author endeavors to draw farmers to its support, with the idea that it will result in great benefit to them. He says: "Two per cent. is the amount to be paid to the government for the loan of its money, and so long as money is worth more than 2 per cent., the security being practically inexhaustible, money will always be borrowed from the government." . . . "The rate of interest charged by the government under the provisions of this bill will not necessarily fix the general rate of interest for business purposes. That will always be determined by its value and use." . . . "The farmer, having the best security, will borrow for his own use or for the use of others who may be willing to pay him a satisfactory interest."

Hence it will be seen that by the operations of this measure the whole financial system of the government is to be changed, real estate mortgages made the basis of the circulating medium, and real estate owners are to become the bankers, brokers and money-lenders, invested with special privileges and dangerous power denied to all other classes of citizens, for through their hands the currency must pass before it enters into circulation. *They must borrow of the government and lend to others before the wants of business can be supplied.*

The advocates of this measure are endeavoring to allure farmers to its support with the pleasing idea that those in debt will be able to reduce their interest to 2 per cent, and those not in debt can obtain money at the same rate to loan to their less fortunate neighbors or invest in speculation. This condition of things would certainly be desirable to the debtor class, and no doubt many who are now out of debt and independent would, through a desire for speculation, be induced to favor it, provided that there is no partiality or contingencies likely to arise in the distribution or results to follow, that will offset or overbalance the advantages to be derived.

If it is the primary object of

this scheme to remove agricultural depression, should not its special benefits be confined to those who are actually engaged in farming, discriminating, if at all, in favor of the debtor class and those most depressed? But how is it with this bill? No mortgages are to be taken on land worth "less than \$500" nor for "more than one-half of its cash value, independent of improvements." (What is meant by "improvements" is not defined, but is supposed to mean buildings and other perishable property upon the land.) Hence it will be seen that farmers whose land is not worth \$500 are excluded from its benefits, and those whose indebtedness is more than one-half of the cash value of their farms, "independent of improvements," could not obtain a loan, for who would take a second mortgage upon land on which the government holds first mortgage for half its value, running 20 years? Therefore, a very large per cent of the farmers who are in debt and most in need of help will be excluded from the direct benefits of the act.

But it is evident that farmers are not the only beneficiaries contemplated by the scheme, for the loans are to be made; not upon farms only, but upon "unincumbered agricultural land." Under the provisions of this bill, and the conditions which may arise, every acre of land in the United States (city and village lots and land occupied by factories, etc., excepted for like purposes) can be mortgaged to the government, and Senator Stanford can see no danger in it. He says: "The amount needed will be determined by uses to which money can be put at a profit above 2 per cent. Should the value of money for use under any circumstances fall below 2 per cent, in that case it would be restored to the government until it would again command 2 per cent." He also suggests that "the rate of interest may be reduced as experience shall teach." That is, when the volume of this currency becomes so great that it will not be worth 2 per cent for use, the interest on the mortgages may be reduced to one per cent, or to an amount which will not exceed the value of money for use; and it has been facetiously suggested that "when this money become so plentiful that its use would not command 1 per cent, the government would remit the interest, cancel the mortgages and let the people have the money. That would balance the accounts. The government would lose nothing, and the people would be rich and happy."

But who are to be most benefited by this measure? Senator Stanford could mortgage every acre of the land held by his corporation, to the government for one-half of the value which a board of government appraisers could be induced to put upon it, pay off the mortgage which the government holds upon the Central Pacific railroad, and then sell the lands to settlers on contracts, subject to the 2 per cent mortgage running 20 years. Settlers would make them more valuable by improvements, and thus convert unproductive real estate into cash and interest bearing securities. So every other corporation and land syndicate could and would do the same. The bank corporations could invest their capital stock in choice productive farms, mortgage them to the

(Continued on 5th page.)

The Vacant Farm House

It stands alone against the hills, the valley slopes below.
And in the distance to the east the restless billows flow.
There is the barn, but cattle low comes from the stalls no more;
Long since those hinges, rusted now, swung open that old door.
And half way 'twixt the house and barn, a leaning wood pile stands,
A chopping block, scarred by the axe, long since untouched by hands.
There are the fields, unploughed, unsown, where yet a child I played
And watched my uncle drop the corn, in hills so nicely made.
The orchard's gray and mossy now, the russet tree is old.
Beneath whose limbs we all could pluck the apples good as gold.
The birds are now sole rulers of the dear old cherry trees,
The lilacs by the east room still give fragrance to the breeze.
And now the dial-plate of time my thoughts its shades retrace,
And once more bring that goodly time with each familiar face.
The old barn-door is open now, my uncle's sitting there;
The sun shines on his checkered frock and on the old red chair.
To help him shell the beans, I take my seat upon the floor,
I listen to his stories, and beg him to tell them o'er.
The pumpkins big were laid in line, and turnips piled near by,
And waiting for the threshing flail there lay a heap of rye.
And then before the sun went down we drove the cattle home,
Then carried to the house two pails of milk spread o'er with foam;
And then the wood-box must be heaped with oak and soft pine wood;
And in the clean-swept kitchen there, the supper table stood.
The hasty-pudding, bowl of milk, the tempting pumpkin pie,
The butter-ball as bright as gold, and plate of bread heaped high,
And then the long, long winter eves—the dearest time of all—
When tired-out aunt would often nod and let her needle fall,
While uncle read the newspaper, dated full a week ago,
Or braided corn-husks for the mats, I laughed to see him sew.
The wind came down the chimney-place and shook the old fire-board,
The pop-corn puffed and snapped out white, the oak knots blazed and roared,
The cat upon the braided mat is purring soft and low,
No difference it makes to her how wild the winds may blow,
But, ah! those happy childhood years have long since sped away,
The house and barn are empty now, and going to decay.
The latch upon the old porch door has rusted in its place,
And of the flower garden plot there is not left a trace,
With sad, sad thoughts I turn away, I linger by the gate—
But, oh! how useless 'tis for me to long, I wish and wait.
This swelling heart and tearful eyes, and they are all in vain—
The faces dear and good old time will ne'er come back again.
—L. M. Crosby, in *Swampscott Journal*

Unconsidered Credits—A Suggestive Contrast.

The profit of farming does not all consist in sales or in money left at the end of the season. What rational young city man with no property, a family and moderate salary, would complain if he did not put by several hundred dollars a year? Thousands are in this position, and grateful if fortunate enough to "make ends meet" by judicious living. But young men without money, who hire farms, and at the close of the year have all bills paid and a little cash left, or gain in the growth of stock, express dissatisfaction and advertise the business as unprofitable. They forget the good living they have had and the comfortable home—frequently far better than that of their city brothers, and certainly more healthful.

Suppose a case: A young man in each class owns \$5,000. The first, knowing nothing of the delights of farm life and the surety of rural investments, takes what is considered a "safe risk," loaning his capital at 5 or 6 per cent. At the latter figure (an uncommon rate to-day) it will return \$300 per annum. How far will this go toward the support of his family? Say he hires a flat at \$20 a month and buys everything at the lowest rate. Let the youngest school boy cipher it. Tired and nervous, he hasn't even the privilege of quiet at night, because other families are in the house; and what of the overtaxed mother and the fretful children? Why does he not hire a separate house? Because it would cost so much more that he cannot afford it. To go into the suburbs, returning to the city daily, means as much expended in travel as is economized in rent, and increased exertion with less time for rest. He receives \$2 or \$2.50 per day for his services, like many a

clerk, bookkeeper or mechanic, and this, with the \$300 interest, rounds out an even \$1,000 income per annum. City requirements make neat, well-fitted clothes a necessity, and a small family can not do with less than \$100 worth. Place food light and fuel at \$300 per year—less than \$6.25 per week, which is low, and with sundry minor expenses, which can never be foreseen nor avoided, only \$300 will remain with which to meet doctors' bill (always expected in city life), taxes, the demands of charity, pleasure, like driving with a hired team, etc.

I have been all through these experiences and know whereof I speak, although I now own a farm.

The young farmer as diligent as the other, and a reading, thinking man. Cannot he do as well as the other, or better, as the years pass?

An admired *Tribune* contributor once gave available facts from experience. His farm (90 acres), tools and stock, are worth \$5,000. He has a family of seven, and wisely estimates their support by the farm to be of money value, though ludicrously low. A convenient house of eleven rooms, barns, out-buildings and lawn, \$200 annually; breadstuffs, \$20; meats, lard, etc., \$75; vegetables of all kinds, nice and fresh, \$1 per week the year round; 100 dozen eggs, 100 chickens and 5 turkeys, \$50; 5 pounds of butter weekly and all the milk and cream desired, \$70; abundance of fruits from earliest to latest, \$50; total, \$527—more than 10 per cent return on the valuation of the property. In what cheapest market in America can so much be bought for so little? Free use of horses has been overlooked, and many other privileges. At livery charges every drive would cost from 50 cents to \$1.25 per hour. Had this family paid current town prices for what they enjoyed, it would have made \$850, or 17 per cent return on the investment. Such garden produce could not be bought for less than \$3 weekly, eggs 25 cents, chickens 16 cts, turkeys 18 cts, the former weighing 2 lbs. and the latter 10 lbs.; butter 25 cents, 4 quarts, milk daily at 6 cents, and 10 cents for cream. So many berries would cost the shrewdest consumer the appropriation made here for all fruits, and leave the grapes, apples, pears, peaches and quinces free. But take the first estimate as a standard, and add to it the money receipts (an average of about \$700), the returns from the \$5,000 investment are annually over \$1,200, or \$200 more than a like sum yielded in the city. At town prices for produce consumed, the yearly return would be \$1,550. Legitimate expenses of the farm are \$450, of which \$300 is for labor, the owner being unable to work afield and his sons in school. Deducting cash expenses from returns, \$250 remains. Suppose our young farmer able to work, lessening the labor bill 50 per cent, and making the cash balance \$400. The reader can judge which family has the best financial outlook, which the best support, and which should be the most grateful for their position in life. Farm profits do not all come in cash.—*Hollister Sage in N. Y. Tribune.*

Educated Farmers.

It is no doubt natural that the college boy, in love with literature, with the sciences, should look forward to a life devoted to intellectual pursuits—that in his vision of the future, so filled with name and fame, there should be little room for the homelier occupations of tilling the soil and attending to the details of business, yet it may well be doubted if the average professional man could not make for himself a more enviable reputation, exercise a wider influence, and come down to old age better satisfied with himself than those about him, were he to give himself to farm life. As an instance in point, we recall the case of one who a generation since was graduated with high honor from a leading New England college. Scarcely had he entered upon his chosen profession, which promised unusual success, when duty seemed to call him to the side of his aged parents. He saw that

they needed a strong arm upon which to lean in their declining years, and he had not the heart to ask them to leave the old farm where they had worked so long, and to which their very lives seemed wedded, so, with a beautiful devotion, he gave up his brilliant prospects and went with his fair young bride back to the old homestead, in an obscure rural district.

When, a few years later, he laid his parents to rest, he found that he had no longer a desire to return to his profession. He was convinced that his work lay in his old home, and there he has lived and labored faithfully, endeavoring to develop to the utmost his powers for the good of those about him. With his cultured mind and broad views he has commanded a profound respect, and has exerted an influence which has made itself felt in all the country round. The books and papers upon his table have been duplicated in the homes about him, and the youth of those homes, emulous of his own sons and daughters, have been eagerly ambitious to obtain a liberal education, and with the will they have found the way. Indeed, it may be said that his presence has placed the entire community upon a higher mental and moral plane, and who shall say that his influence has been less far-reaching, or that his life has been less happy, than if he had remained in his chosen profession? It will be said this is an exceptional case, but it must be admitted that the state of affairs which makes it exceptional is to be regarded with grave apprehension.

The Nashville *American* claims that since the introduction and perfecting of self-binding harvesters there has been no single improvement or invention in the way of agricultural machinery that has been important enough to attract wide attention. It is of the opinion that there is an opportunity for the inventors to accomplish something in the way of machinery for harvesting corn, not for the grain alone, but for fodder—either dry or as ensilage. The old laborious method of cutting by hand will be superseded by a machine that will cut and bind into bundles of such dimensions as can be easily handled, and husking will give way to threshing, so that the grain will be separated at once from the cob as well as the stalk. This will be in the right line of progress, enabling one man's labor to count for as much at harvest as it does at planting or during cultivation. It points further to the fact that the second line along which the inventors should work is to enable us to extend the area for the cultivation of fibre plants—hemp, flax and ramie—by providing machinery for separating the fibre from the stalk. Hemp culture would increase rapidly, and there would be vastly more profit in it if it were not for the labor and expense of breaking it by hand. The same paper believes further that there is an opportunity for improvement in the machinery for gathering cotton.

Winter Care of Farm Wagons.

During a great part of the winter season the heavy farm wagon is not in use, says a correspondent of *National Stockman*. When there is snow the sled takes its place; and in the absence of snow lighter vehicles are used for driving purposes. The best place for the farm wagon during this period of rest is under cover, but they do not all get there. In spite of all that has been said and written concerning the damaging effects of such practice, many a wagon gets no housing save that of some friendly snow drift. The common excuse is that after farm implements and other wagons are provided with shelter there is no room for the big wagon. The greatest damage from such exposure is to the wheels, and those who cannot find storage room for the whole wagon can surely find room for these. No wheel, no wagon; but so long as the wheels are good, one has a feeling of confidence in his vehicle. It is but a very few minutes' work to raise the wagon an inch or two and place props under the axles to hold them up. Then the wheels may be removed and put

under cover in some unoccupied corner. A few months later, when the wagon is wanted for use, the axles will be elevated and ready for oiling and replacing the wheels. The wagon will need oiling anyway after a winter's rest, hence the removing of the wheels in advance adds but a small item of labor. While the wheels are under cover and well dried is a good time to examine them and attend to any needed repairs, so when the spring work calls them into use they will be ready to respond in good condition. This housing of wheels only is not recommended for those who can make room for the whole wagon. It is here given with the belief that the best way is of no use to a great many to whom a "second best" might be of great value.

"Little Ontario Sharks."

We find the following tidbit in the "Northwestern Farmer":

A member of the Winnipeg Grain Exchange shipped a cargo of wheat to a mill in Ontario recently. As soon as it got there the miller telegraphed, "Wheat very badly out of condition." The Winnipeg dealer wired back: "Examine car carefully and send full report of condition." To this the Ontario miller sent the following: "Give orders to station agent to open car." "And again the Winnipeg dealer telegraphed: "How did you know it was out of condition?" This is a fair example of the manner in which several of the little Ontario sharks endeavored to have a few cents knocked off the wheat:

"Little Ontario sharks" are common on a big scale throughout the country, and they succeed in not only knocking a few cents off the wheat they purchase, but also in many cases the entire profit of the consumer. Most of the said sharks are of a shrewder sort than the Ontario cheat, who stupidly gave away his little scheme for defrauding the honest citizen of Manitoba. In this country no grain dealer would have been fool enough to show his hand in the way done by the Ontario man, and there is just where the chief trouble lies. It is only now and then that the methods of such men are shown up in their proper light. Their tricks are so skillfully contrived that few farmers are able to detect anything wrong about them. Still there is not the slightest doubt that the grain dealers of this country are often guilty of such swindling operations as that exposed by our contemporary.

Look, for instance, at the grievances which farmers have regarding the sale of their grain to country elevator men. "We will pay 20 cents for oats to-day," says the buyer, and that settles it. The farmer may dump his grain into the elevator or take it home; there is no alternative for him, no matter what may be the quality of the grain he has to offer. The institute convert who farms well, exterminates weeds and uses carefully selected seed on fertile land, draws nigh unto the elevator with a load of No. 1 oats, of plump body and healthy face, and there he meets farmer Lazybones, who likewise has a load of oats to sell—but what a load! It comprises some thin-faced, jaundiced-looking, mouldy grain, much chaff, many rose-tree seed balls, a host of weed seeds, a liberal sprinkling of varied dirt, and a very small per bushel heft. "We are paying 20 cents for oats to-day," says the buyer, and Institute's oats and Lazybones's oats go down into the same pit at the same price. The buyer cleans his oats before shipping to Chicago, and makes a nice profit all around. He has cheated the honest farmer, and so has the shonest man who sold at the same time.

This is not true of every country elevator man, but how many are guilty of just such fraudulent acts? Many of our readers can answer these questions, although they may never before have given it a moment's thought. It is very discouraging, to say the least of it, when high-class, clean, sweet, plump grain, the products of effort towards improved agriculture, brings no more in the country market than foul or chaffy grain, grown by some slouch of a man, who cares nothing about "the new agriculture." We offer

these few thoughts for the consideration of live farmers, who should actively oppose the many methods employed to cheat them. Custom has supported the swindlers in the past, but bad customs and swindlers must go. The farmer is no longer to be imposed upon, and is learning the power he may become in the land as a righter of his own wrongs. More power to his elbow, say we.—*Farmers' Review.*

Manure Under Old Barns.

There are thousands of barns in the country, built many years ago when few thought of basements or the saving of manure they might effect. The stables in these old barns had floors, through the cracks of which cold came in winter, and manure, especially that in liquid form, was wasted at all seasons of the year. Here, sheltered from rain, this liquid manure has lain until it entirely saturates the soil for a great depth beneath it. Probably in many cases there is enough of this fertilizing material to pay at ordinary market rates for fertilizers for the building of a basement and grading up to the doorway. What may seem merely dry earth with no smell of manure about it, is really better and richer than the rankest manure made from fresh excrement. It is not always safe to judge of manure by the smell of it. A little piece of decaying horse flesh in commercial phosphate will go a great way in satisfying many farmers as to its fertilizing value. It may after all be no better than the unammoniated phosphate made from burned bones or phosphate rock. The value of this deposit under old buildings is mainly for the nitrates it contains in soluble form. If spread ever so thinly on grass lands in the fall, it will give an astonishing growth the next year. Except on grass lands it should not be applied until spring, and, in the meantime be kept dry, as it is very soluble and easily wasted by coming in contact with water.—*American Cultivator.*

Literary Note.

The second installment of the "Talleyrand Memoirs," which are to be published in the February *Century*, will be devoted entirely to Talleyrand's narration of his personal relations with Napoleon Bonaparte. Talleyrand apologizes for taking offence under the Directory, describes his first personal meeting with Bonaparte, tells how the First Consul snubbed an old acquaintance, and relates other anecdotes of Napoleon tending to emphasize the weaknesses and vanities of the emperor. Talleyrand criticizes Napoleon's Spanish policy, and gives a detailed account (from notes which he had taken of the conversation) of an interview that Napoleon had at Erfurt with Goethe and Wieland.

Hugh T. Brooks in writing to the *Home and Farm* of Louisville, concerning the duty of farmers to write out their experiences for their agricultural paper, says: "Don't fail to write for the paper; agriculture is a joint stock concern; rural communities should be co-operative, and bring their united support to beneficial agencies. Qualify yourselves, or at least qualify your boys and girls for important service by acquiring some knowledge of botany, geology, entomology and chemistry, that will enable you to make very useful observations and discoveries. Condense your communications, leave out ands, adjectives, amplifications, apologies; never use five words where four will do just as well. Never use a long word when a short one expresses just as much. Working for the paper, you work for yourself and everybody else.

The lemon or corncob which is usually used in producing the smile effect on the countenance of the dressed pig by holding its mouth open was replaced on Saturday by a "plug" of chewing tobacco, which held apart the jaws of a pig doing exhibition duty in the Twelfth-st. market. The outfit was labelled "The American Hog."—*Philadelphia Record.*

PATRON'S PAINT WORKS.

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INGERSOLL'S LIQUID RUBBER PAINT.
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Farmer Workem's Wife.

The work of the day has been faithfully done,
 Down in the west sinks the blood-red sun;
 The farmer sits in his cottage door,
 His land and his stock he is thinking o'er,
 While his good wife toils at her busy round,
 Where early and late she is sure to be found.

The fields are all planted, the waste slope laid
 down,
 The hands of the farmer are rugged and brown,
 He has toiled in the sun in the long spring day,
 But now he is taking his rest on his way,
 And he smokes his pipe in the open door,
 While he tells his plans for the morrow o'er.

The good wife puts the last dish down,
 On her low, white brow you can see a frown;
 There's a basket of mending and many things
 more,
 That lightened must be for the morrow's store,
 She would like the rest that she cannot know
 In the treadmill round where she still must go.

"I wonder my Jane has faded so fast"—
 The farmer's eyes are open at last—
 "I know she was hearty and hale years ago,
 Now what is the matter I'm sure I don't know;
 We both worked hard—'tis a farmer's life—
 But I'm sure I don't know what ails my wife."

The good wife is withered and old and gray,
 And the farmer keeps on in his old-time way;
 She toils at the dairy, the kitchen and all,
 The work of three men on her broad shoulders
 fall;
 For, reckoning the children, I'm sure they'd de-
 spair
 If they had but a third of her labor and care.

'Tis a hard, troubled world, as most of us know,
 And early our dreams must put off their bright
 glow;
 But give us a little of change and of rest,
 Who by burdens so many are sadly opprest,
 And a little thought for the work that is done
 (And never is finished from sun to sun.)

—The Household.

ED. VISITOR—Can you allow me the space to say that I think the State Grange has gone back on its record this year by adopting the report of the executive committee. I think it was wise to strike out the tariff plank, not because I do not believe in it, for I think it an important step toward relieving depressed agriculture, but because it is a party-political question. If the government loan plank had been narrower, not broad enough for Wall street to stand upon, I think it would have been more in accordance with Grange principles. If they thought it was not policy why not say so and let the matter drop. I am not sure that it would be policy for government to do so, but the reasons given why government should not help the farmer, are not Grange doctrine, nor Grange record heretofore.

The drive well defense helped those who paid their dollars. Breaking the plaster ring helped all; and many other steps, I cannot tell how many, have been taken by the Grange to help the farmers, but this does not. From my own observation and talk with common Grangers, I do not see or hear of any person who clamors for credit if they can as well get along without it. I had hard work to get a man to take a quarter of beef the other day just because he had not the money to pay for it. I think it an insult upon the farmers of this state or any other, to be so rated, and without charity for those who profess charity.

You say that it would be injustice to the creditor class, who have loaned their money in good faith, etc. I do not see why they would not get their money all right; the bill repudiates nothing. Don't you think it an injustice for the creditor to take 8 to 12 per cent. and a bonus, or is that all right?

A few years ago I met a man who said I would have lost my team last Monday on a mortgage if I had not found a friend who lent me the money to redeem it. I asked what interest? 10 per cent. What bonus? He let me have \$75, and I gave my note for \$100. For how long a time? six months. Now, we are told that we must endure all this, or we wrong the creditors. Is that the principle of the Grange? It sounds to me more like Shylock. It may be mankind to rob and take advantage one of another, but has not the Grange made any advancement toward making a better manhood? If so, what were they on the start? No, I think that the committee were a little off, argued the extreme, and got beyond their limits.

If we hire money we want it

for a reasonable rate of interest. There are thousands of farms under mortgage for purchase money, teams, farm implements or buildings—not for speculative purposes, but for necessities—and you all know that it is wild for a farmer to think of paying much of a debt at 8 to 12 per cent at the price of farm products. You do not give us one grain of comfort; you just sentence us to hard labor and high rate of interest.

In another part of your report you speak of the bankers who produce nothing, yet double their wealth every decade by taxing the labor of those who do produce. And yet we must not complain, must not ask government to make laws or lend us money, but it can let the banks have it at a very low rate and we can get it at the bank.

That is business; helping the banks to double their money every ten years, and live extravagantly all the time, while the farmer, with hard work and living very economically, can hardly make both ends of the year meet. Fraternally yours,
 J. W. DICKERMAN.

ED. VISITOR—Bro. Hodgman must have written his last article under two inferences, both of which are incorrect.

One was that I am a Granger and am therefore opposing this new school system because they do. I am not and never have been a Granger, and therefore am not influenced by their positions.

Again he infers that I have the school bill as introduced, and desired him to give a better one. I have never seen that bill, and I doubt if one in a thousand of those interested have; and what I wanted was the bill with any additions he might suggest, not a single point of which has as yet been brought out except the arrangement between township and village. What the people want to know is, where is the governing power? One man, the present school board, or a larger one? How are they to be elected? What is the salary? Where do the children go to school? At the nearest school house, or according to their own whims or those of the parents? How are new houses to be built? By a tax on the whole township or by those in the sub-districts? These are a few of the many questions that are being asked by parents and taxpayers, and information on these and kindred points would be of some benefit in forming conclusions.

I am not opposed to the township unit, neither am I in favor of it; but I want what is for the best, all things considered. I do not like the Pennsylvania law, nor its workings, and I know from observation that the wheels of reform may turn backward as well as forward, and feel that it will require a great deal of skill to get a law that will not multiply officers, increase taxes and that will make our schools better than at present. I. P. BATES.

DOWNINGTON, Jan. 15, 1891.—ED. VISITOR: I think it is high time to make these liquor sellers pay their license and not rob the people so much, and then cause a great deal of misery in a great many ways. I think the supervisors of each township in this state ought to be appointed by law to look after the business. I hope that every Grange in the state, and every farmers' union will talk upon the subject.
 JAMES ALDRED.

KEELERSVILLE, Mich., Jan. 19. ED. VISITOR: Keeler Grange 159 has started out well, with Bro. Ralph Bly in the Master's chair. Our first work will be a review of parliamentary usages. At each meeting current events are taken up for discussion. In this way we hope to keep ourselves in the current of passing events, apace with the most advanced thought of the times.
 S. P. SIKES.

Kansas to Save \$800,000 a Year in Taxes.

The effect of the Alliance movement in Kansas is already beginning to be felt. Two years ago the Kansas state senate appointed a committee to revise certain portions of existing state laws. This committee is composed of five Republicans. The committee will hold its last meeting at Topeka and will present its report to the government. The report abolishes a dozen useless boards; consolidates half a dozen other boards; revises the laws regarding the control of the state normal and state agricultural colleges, Hutchinson reformatory; decapitates Samuel Crawford, state agent at Washington; cuts down the number of local district judges about one-fourth; cuts legal advertising, sheriff sales, county and state printing of all kinds 50 per cent.; provides for the Australian system of voting, and the election of the state board of railway commissioners; provides that the state furnish school books of a uniform text free; overhauls the system of taxation and assessment and puts it on a bona fide basis; cuts down the fees and salaries of all county officers except coroners' and commissioners', and affects constable and justice of the peace fees. The report, if adopted and enacted into law, will save the Kansas people \$800,000 in taxes annually. As all of the committee are Republicans, and as the report is simply a redemption of the pledges made in the recent state Republican platform, the Republican senate cannot refuse to adopt it.

FOWLerville, Jan. 19.—ED. VISITOR—West Handy Grange No. 613 is in a flourishing condition, and its members intend keeping it so. We have 100 members now, and more names being sent in nearly every week. About one half of them are young people, and they all seem to take an interest in our Grange and try to make each meeting a success. We have a nice little hall situated in a very pleasant place, and I think all feel it a great pleasure to know they can meet with friends and neighbors each week, and discuss topics that are interesting to all. A few in our order take the VISITOR, and I wish all did, and I am sure they would if they only knew what a good paper it is, and how much we that do take it enjoy it. Yours truly,
 CARRIE BOWERS, Sec.

A Land of Mortgages.

About 90 per cent. of the real estate and nearly all of the chattels in Spink county, S. D., are mortgaged. There is great destitution. "A man cannot kill a hen for his sick wife," said lawyer Brokans of Redfield, S. D., "without violating the law, as the law forbids any one killing a mortgaged animal."

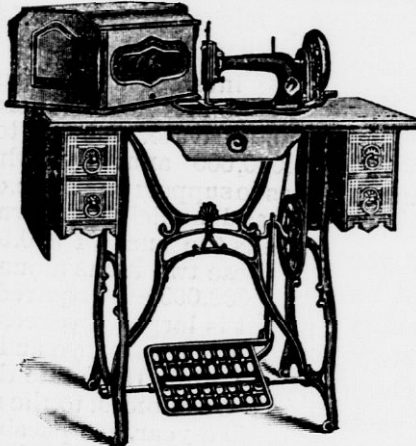
Have Things Handy.

Every unnecessary step on a farm in doing the chores is just so much abstracted from the time and strength needed to do them. It is but common wisdom, then, to plan a proper contiguity of stables, pens, cribs, granaries and waterworks, and the shortest route from one to the other. On old farms this plan can be carried out only as new buildings are required, but make your plan now and work to it as new buildings take the place of old ones or are built to meet the demand of increased stock.—Farm, Field and Stockman.

A man who smokes—a lighted pipe—a big fire—a burned barn—heavy loss; and the loser feels like going out and putting up a notice on the ruins: "Any man who smokes a pipe in my barn will get shot at." The threat is harmless, however, for the man has no barn. The notice should have been put up before.—Western Rural.

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3 "	" "	2.70
4 "	" "	3.40
5 "	" "	4.00

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Send the names of your friends on a postal card when you desire to receive sample copies.

Ranting.

There are a class of agricultural journals, ephemeral in their character, which have sprung into existence to voice the clamor which has been aroused by the pinch in price of agricultural products. They assume that everything is out of balance, and while the farmers are down, somebody on the other end of the teeter board is hoisted into favor. They expose a mortgage blister on some poor fellow's back, rasp it with sand paper, and hold up the bleeding spectacle and gloat over it as something done in the interest of helping to heal the sore place. They talk about banks, and bonds, and plutocrats, and gold bugs, as if all these were alike vermin that ought to be exterminated. They incite a rancorous spirit of hatred for people who have money, which breeds socialism and destroys faith in a government administered by men whom they are pleased to denominate traitors and tyrants. Such constant ranting serves no good purpose. On the contrary it breeds a querulous, complaining spirit, without the compensating advantage of having a remedy to suggest, for correcting the evils complained of. Subscribers of the papers referred to, learn nothing of remedies, nor of methods of improvement. It is all a tirade for redress of wrongs. Farmers are becoming tired of this constant fusillade of words and set phrases. They would now like some suggestions less Utopian than "land money," or bonded warehousing, or the single tax theory of Henry George for their benefit.

The failures of such men as Peters and Potts, in our own state—among those whom our ranters are constantly reviling—show that it is not all fair sailing in the business world. When the balance is struck between assets and liabilities, it is shown that these large fortunes shrink lamentably in the settlement, and that there have been mortgages, or their equivalent, on nearly all the property of these men. It is stated on good authority, that if a peremptory call was made on the business men of a neighboring city, who are now doing a heavy, flourishing business, for a settlement of their outstanding obligations, they would not be able to pay 50 cents on the dollar. And yet these men are not complaining about city taxes, nor

bank shyllocks, nor foreign competition. At every meeting of farmers, there are those who saw the air and grow red in the face railing about manufacturers getting 25 per cent. on their capital invested in business, while the farmer don't get three per cent.

At a recent farmers' meeting the presiding officer, in his opening address, made the following very misleading and untruthful statement:

The interest drawn from our state upon its indebtedness, public and private, amounts to about \$35,000,000 annually, while the taxes to support our state, county, town and municipal governments, exceeds the sum of \$10,500,000. For these two items alone, a total of \$45,000,000 are required, which amount is largely in excess of all wheat, corn, oats, rye and barley raised within the state the past year. Our homes, to the number of 2,000 a year, are passing from us, and we are fast becoming tillers, but not owners of the soil.

What good purpose is served by such foolish assertions. In the same address occurs the following:

The farmers everywhere are learning a very great and important lesson, namely, that we must apply ourselves more closely, economize to a greater extent; where we have had two suits of overalls and striped jackets, we must try and get along with one, and if we have been indulging our wives by favoring them with two calico dresses a year, we must try and show them that we can no longer afford it. We must be content with the barest necessities of life, not even thinking of luxuries, much less of leisure and ease, if the present condition of things continue much longer to exist.

Such bald assertions and others of like character, ought to be clinched with facts to illustrate on both sides to show the truth of the statement, or, if it is not truth, the statement ought not to be made. There is a lot of this ranting, that is intended for buncombe, to whet the jealousy of farmers. It gives the ranter the opportunity of posing in the attitude of the farmers' champion, and this notoriety he thinks will improve his chances for office. The VISITOR is eager for facts to present to farmers illustrating the abuses under which they are laboring. The sympathy is not very great for the under dog when he is the biggest, and especially when he is doing all the howling. Let us resent all false statements, and demand proof, in place of mere assertion. We shall find that much that has been bruited abroad as true, has been mostly wind, and that those who have been busily scattering the seeds of discontent, have hoped to reap in the political harvest which such sowings are expected to yield.

MICHIGAN STATE GRANGE, MASTER'S OFFICE, BERRIEN CENTER, Jan. 19, 1891.—ED. VISITOR—The winter months are the most propitious for Grange work, and allow me to suggest: That now that the various county organizations have elected and installed their new officers it would be a proper thing to do to call a meeting of the officers of subordinate and Pomona Granges in some convenient place; at that meeting arrange for a series of meetings in their respective counties; arrange a good program. Select for your subjects those that are of the most importance to the farmer. Select from your own members men and women that are best adapted to handle the questions awarded them. Thoroughly advertise the meetings and be sure that the program is fully carried out at each meeting. I would see to it that at all meetings a good choir is present.

Now, Patrons, try this; bring to bear every effort possible to get out a full house. Call to your aid county deputies, Lec-

turers of subordinate Granges, and all others that can assist you in carrying out a successful series of meetings. Masters and Lecturers of Subordinate Granges, allow me to suggest to you that it is important that you appoint a committee on Woman's Work, a soliciting committee, a committee on delinquent members, a committee to work with the lecturer on program, and, in short, revive the order in every county in the state. Don't allow a member to be idle. Yours fraternally,
THOS. MARS.

Secretaries, Please Notice.

MICHIGAN STATE GRANGE, SECRETARY'S OFFICE, MARCELLUS, Jan. 19, 1891.—Desiring to issue the list of Masters and Secretaries as soon after Feb. 1st as possible, your co-operation is asked that the list may be as accurate and complete as may be. In order that we may do this, please observe:

1st—I have mailed an election report blank and four sets of quarterly report blanks to each Secretary whose name was reported for 1890. Will these Secretaries see that the names and P. O. addresses of the Masters and Secretaries for 1891 are sent me on the election blank, if they have not already been so sent? Also, transfer to their successors in office the quarterly report blanks?

2nd—Will those Granges, if any, whose Masters' and Secretaries' names were not reported to the Secretary of the State Grange last year see that it is done this year?

3rd—Will Secretaries of Pomona Granges send names of Masters and Secretaries for 1891, with P. O. address, to me at once, without waiting for an election report blank?

JENNIE BUELL, Sec'y.

MICHIGAN STATE GRANGE, LECTURER'S OFFICE, NOVI, Jan. 3d, 1891. PATRONS: By the time this reaches you the work of reorganizing for the new year will be completed, and new officers, fresh in hope and expectations of the future, and earnest in carrying into effect their new resolves, will be already in the field. May success be yours.

You have been chosen to plan and guide in the work of our order, the membership standing ready to carry out your wishes. Do not leave them without designs and work laid out. We ask that you assist this department thus: Give to the Lecturer of your Grange the names and post-office addresses of persons who in your opinion would like to learn more of our order, or whom you think take an interest in our work, and who live in localities without a Grange, or in places where some early organization has become dormant. Select good material and send it on.

I ask the Lecturer of each subordinate Grange to take this matter in charge and collect the names suggested by the members of their Grange thus avoiding repetition, and send them on to me as early as possible. Also that Lecturers of each Pomona or District Grange, and the deputy of each county, shall act at large in their district by helping in this matter.

Let me hear from every Lecturer and Deputy.

Yours fraternally,

ANDREW J. CROSBY, JR.,
State Lecturer.

The Van Buren County Farmers' Institute.

The 6th annual meeting was held in the opera house in Paw Paw on Thursday and Friday, Jan. 22d and 23d. The program was very carefully considered by a large committee of intelligent farmers, and the topics were assigned to capable hands. Two cases of sickness caused disappointment in not having papers presented on the topics proposed, but there was a commendable promptness exhibited on the part of all who were present to perform the tasks assigned, that kept the interest at fever heat from start to finish.

The exercises were opened promptly at 2 p. m. of the first day with a well filled house. The evening's program was be-

fore a mass of people that packed every available space, which was repeated at every session following, and many people of the town went home because there was not even standing room. The Paw Paw Grange glee club furnished the music, and the grange hall was opened and set with tables to feed every visitor who was present to attend the institute. This feature of the meeting was enjoyed by all. The touching of elbows at tables with strangers and exchanging the civilities of life blesses both him that gives and him that takes.

"PRACTICAL EDUCATION FOR FARMERS SONS"

by Harry O. Sheldon was the first paper after the opening. Mr. Sheldon is a young man who studied a few years at the Agricultural College, has travelled to the Pacific slope and spent a year in the mountains. He has now settled down to farming as his chosen occupation. His paper showed a rare comprehension of a boy's yearnings for appreciation and companionship and how neglect and indifference will foster a rank weed crop that will take root, to the exclusion of plants of fairer growth and of real value. He advocated the study of those things with which the farmer has to deal. Instead of 18 months of algebra and 6 months of botany he would reverse them, and extend the term of chemistry even if it infringed upon the time usually employed in learning the languages.

The discussion turned to a vindication of the Agricultural College, which was assailed at the outset by ridicule and unsustained charges. The speaker bit off a larger piece of that kind of discussion than could be well digested. The President of the Association was a graduate of the college; and they came to the front in such force, one after the other, that what was intended as a rebuke to scientific farming, was changed to the level of an unsustained tirade.

SILOS AND SILAGE

by G. E. Breck. The paper gave a practical review of two seasons operations with the silo, with conclusions favorable to its practical utility for many farmers, especially those who had neat stock which must be constantly kept in sleek show condition. He would begin feeding from the silo as soon as stock was off grass in the fall, and continue it through the feeding season, either as a full or half ration, as the necessities of the case demanded. He is no enthusiast but believes the silo has a prominent place in practical agriculture.

Mr. Woodman inquired what the difference was between putting a corn crop into a silo and ripening it and feeding in the usual way. Mr. Breck replied, that putting in silo was the cheapest, most convenient method of feeding; it was relished better by stock and every part of the growth seemed to be equally palatable. He did not think a wagon box full of silage would be wasted this winter. Mr. Woodman inquired again what was the comparative value of the grain itself; replied to, that it no doubt lost some of its nutritive value from fermentation, although this may be recovered and distributed through the mass of silage.

Mr. Wildey inquired whether ensilaged corn would fatten sheep. He could take a crop of ripened corn and, by the use of the fodder and the grain, he could finish off a bunch of sheep quite satisfactorily.

Mr. Breck had had no experience. He added that where farmers desired to ripen the corn crop for feeding the grain, and thus had a large quantity of coarse fodder, it might not be advisable to build a silo.

EVENING SESSION—GRUMBLING.

Mr. I. P. Bates (whom readers of the VISITOR will recognize as a frequent writer for these columns) read a paper upon the above topic which we shall soon publish.

The discussion did not become very earnest, for the reason per-

haps that grumblers don't go to farmers' institutes. They were well characterized in the paper, as our readers will have opportunity to discover.

THE GRAPE INDUSTRY IN MICHIGAN AS COMPARED WITH CALIFORNIA.

Mrs. A. H. Smith, another writer for the VISITOR columns, presented a paper upon the above subject, contrasting the conditions of climate and fertility of soil, and the facilities for reaching profitable markets, with conclusions favorable to Michigan.

THE DEPRESSED CONDITION OF AGRICULTURE—ITS REMEDIES AND ITS FUTURE

by E. A. Wildey, was listened to by the largest audience that was ever packed into the hall. The galleries on three sides of the wall, presented a black streak of humanity, while the floor and aisles showed no gaps where another person could be squeezed in. This paper will be published in the next issue of the VISITOR and we make no report of either its matter or its method. The discussion unfortunately, was cut short by the lateness of the hour and the inability to readily reach the plane of the writer's research and reasoning.

FRIDAY MORNING SESSION.

For an hour was taken up by the election of officers. E. A. Wildey president and Warren Goss secretary with vice presidents distributed in the various townships of the county. Hon. J. J. Woodman was retained as chairman of the Executive Committee. The first paper called was from Erastus Osborne on "Reclaiming and Draining low Farm Lands."

Mr. Osborne has had much experience with the subject. He would cut every green thing every summer while in full leaf, sow on grass seed, but would not pasture, as cattle will eat grass rather than leaf herbage and it will not do to rely on browsing of the leaves to kill the bushes. He thinks it time saved to mow off every year, and mow the hay instead of pasturing. The roots will soon rot and he would not attempt to drain the land until this rotting of the roots is well advanced, as it will facilitate the cutting of the ditches, and the ground will be settled and firmer.

Mr. C. B. Charles thinks a big flock of sheep beats any thing for clearing land. There was quite an extended discussion on the practice of draining and laying tile, but no especially new ideas were advanced. Mr. Charles stated that the soil of his low land was constantly settling together, so that the bottoms of the ditches seemed to be rising. It was found when an attempt was made to clean them out, that they had to be dug deeper to get the water farther below the surface.

MEAT ANIMALS FOR MICHIGAN.

Mr. E. A. Rood, of Covert, discussed this theme in a paper giving his preference for the different breeds for meat. Mr. Breck would not lose interest entirely and sell off the stock because meat is cheap, for it may be that in the near future it will be wanted back when prices are high.

Mr. Charles had looked at the feeding pens of E. A. Wildey this morning and learned that Shropshire grade lambs were doing best. W. C. Wildey read from price current in Chicago, and showed that good animals well fattened still brought good prices. The range was from \$3.30 per 100 to \$5.30, and some of the cattle brought \$89.46 per head. A load of lambs had been brought from Chicago, fed ten weeks and returned at an advance of two dollars per head. Taking out feed and transportation, there was a good margin of profit. He preferred cross bred Shropshire to feed. Southdowns were on grade lighter but about equal for feeding. Buyers in the large markets don't want sheep with wrinkles on their necks. It was different a few years ago.

Mr. Ed A. Wildey questioned whether stock could be handled as economically in any other way as by the present management of the great combines. He thought the cry against the big four was carried a little too far.

There is enough profit in the offal to pay for killing. Cattle can be shipped to Chicago, dressed and returned cheaper than they can be sold at home if killed here. The man who sells but one steer a week must make ten dollars, but half a dollar pays a good profit where thousands are slaughtered in that time. Everything there is utilized; hoofs, horns, hair, hide and blood.

GOVERNMENT LOANING MONEY TO FARMERS.

J. J. Woodman began the afternoon session by the reading of a paper on the above subject, which appears on the first page of this issue. No report therefore is necessary. The discussion which followed brought out the fact that the scheme originated with the Farmers' Alliance and was sent to Senator Stanford to present to congress.

N. W. Lewis said he had read of a similar scheme twelve years ago and had heard it talked of frequently since.

W. W. Bass objected to the system for the reason that it makes another kind of currency. A currency that will not pay all debts, both public and private.

I. P. Bates suggested that according to the bill it would take quite an amount of the fund to pay the expense of searching the titles.

Mr. Woodman said we ought to discuss the measure in its relation to business. I can mortgage my farm at once and have one-half of its value placed to my credit in the bank, pay two per cent and lend it again at six per cent to the merchant, or to those whose land outside the improvements is not valued at \$500. All the money must come through the hands of farmers. Class legislation pure and simple.

D. Woodman: Government has all along aided railroad companies by gifts of land, and banks by loans and deposits at low rates, and although this scheme is crude and faulty in particulars, why not sift out the good there is in it and give it to the farmers.

THE FUTURE OF THE HORSE MARKET.

Isaac Monroe read a paper upon this theme which was freely discussed.

Thomas Cross said there was a growing demand for a good horse, and we must raise better ones to meet this demand. He favored the French Coach, which if crossed upon the American horse of good style produces a horse that always sells well. He had a few of these that were fast enough for farmers.

E. A. Wilkey gave quotations from late Chicago reports showing the difference in price between qualities. A horse must be well trained and a showy animal to sell well. He advised farmers to go to Chicago and attend the auction sales to see what kind of horses bring top prices and to learn the value of horses under the hammer. A fancy price is entirely out of proportion to the care and training which secures it. On top there is but little room, but it is a mighty high priced seat.

E. A. Rood had found upon an examination of the statistics that there were 26,000 more horses in the state now than a year ago. He attributed this to the importation of western plains stock.

H. Hinckley likes the trotter. He makes a lively horse on the farm, and he gives his owner a little more time in town because he can get there and back sooner.

C. Hill thinks we can go too fast for good farming. Had seen Mr. Hinckley's boy cultivating corn with one of those fast horses and he couldn't get near the hill for fear of cutting it out. A binder will last several years longer when worked behind a slower team.

Mr. G. E. Gilman said that all classes of horses have their places. A heavy horse must indeed be a heavy one—1500 lbs—and such will bring big money. A coach horse must be over 16 hands but need not be fast—a mile in four minutes is fast enough. The class of horses most called for must be prompt, good looking, intelligent and kind. Barring a cream or a gray, all colors bring good prices providing they suit otherwise.

Mr. Monroe: If we wish to succeed we must not cross too much; that spoils everything. No one wants a horse with no recommendation except that he had a first rate grand-father, and the remainder everything else. He believes in the American trotter for it is a home production. We ought to be creating a horse wanted and demanded in other countries, instead of going there for all our horse stock.

Mr. Simons, of Battle Creek, said that the horses that were bringing the most money to-day were worth very little to the farmer. The filly recently sold from his city for \$3,000 had cost a good deal in care and breeding. We, as farmers, have not the dams, and cannot expect to raise the colts that bring the high prices.

A. W. Haydon thinks we ought not to be over confident of the future of the horse market. The western horse, the electric railroad and cable car systems were all competing with the horse. Better prepare for a storm, and take in sail. Every colt from those range horses in the state helps to depress the market for good colts. Raise a good colt or none.

EVENING SESSION.

A paper was presented by Prof. Roberts, of the Paw Paw high school, upon "Physical and Mental Development." The professor made a plea for less continuous study and more physical labor for the student. He favored the plan of sending the small children in the forenoon and the larger ones in the afternoon, requiring them to labor on the farm according to their capacity for it.

J. J. Woodman: The theory of education where manual labor is mixed with intellectual development is excellent. It is the system which is practiced at our Agricultural college. If the influence of our public schools is toward professional pursuits instead of industrial, it is radically wrong.

G. E. Breck: One reason why students go to the professions is that they generally graduate in debt, and must seek some employment that will at once begin to remunerate them. Very few have money enough to buy a farm.

W. W. Bass: Steady application to books for ten months in every year until his education is complete, totally unfits a young man for the active duties of life. They are taught intellectually at the expense of the physical. Our system only develops one side of the man.

C. Robinson said that many boys leave the farm because a continual spirit of fault finding is heard about the business of farming, and they get to believe that the farmer belongs to the lowest class of people.

WHAT THE NEIGHBORS SAY.

This was told by Mrs. C. B. Charles in a pleasant paper, which the editor failed to get. All the arts of persuasion and entreaty were unavailing and as no notes were taken it is impossible to give it a wider audience.

THE RELATION OF THE BANKS TO THE FARMER

was explained by Hon. Chas. J. Monroe. It was the last paper of the evening, and ended the program. We hope to give the salient points in a future number as there were many things told that farmers need to know. There is too prevalent a prejudice against banks and bankers in the abstract, excited by injudicious statements from stump politicians and perambulating reformers. Mr. Monroe grew up from boyhood in the county and has always lived in it, and has the confidence of all classes; so that his exposition of the day's business of a bank, and its functions in a community compel a favorable hearing and acceptance of the facts presented.

The management of the institute in all its branches leaves little chance for criticism. The money to meet the expense was contributed beforehand by those locally interested; and those from adjoining counties and from a distance expressed themselves as delighted with the entertainment.

(From 1st page.)

government for one-half of the purchase price, and thus secure an abundance of currency for banking purposes at a less rate of interest than they are now paying on deposits. They could then rent the farms to their former owners, or sell them on contracts, subject to the government mortgages, charging any rate of interest on unpaid balances they might demand. Banks of exchange and for deposits will be necessary for the safe keeping of uninvested funds and making loans and collections for farmers, but they will be compelled to charge a per cent for the safe keeping of deposits, instead of paying interest on them, and increase the rates of exchange, to make up for the loss of interest on loans. Millionaires would put their unproductive funds into farm property as permanent investments; and is it fanatical to predict that under the operations of such a policy, eventually the title to all the poor and unproductive real estate in the country will be vested in the government, and most of that which is valuable and productive, in a landed aristocracy, as arrogant and tyrannical as that which now exists in England and Ireland and which did exist in France prior to the great revolution.

It will not be denied that the salvation of our free institutions, and the strength, power, glory and perpetuity of our republican form of government, depends upon an intelligent and prosperous yeomanry, who are in fee simple owners of the soil they cultivate; and any law or policy of the government which does not aim to secure that object, is not only a great wrong to the tillers of the soil, but detrimental to the public interests and suicidal to the nation.

There is certainly some reason to surmise that this measure, emanating as it does from the very fountain head of monopolies, is intended as the finishing blow upon the head of that wedge which these soulless monsters have for the past twenty years been driving, to separate the farmer from the title to his farm, and thus destroy our American system of landed proprietorship. I cannot believe that our intelligent American farmers are demanding this measure, or any similar one. That our agriculture is depressed, and many farms are mortgaged, is true; but as those who advocate this scheme do so mainly on the ground that it will reduce interest on farmers' indebtedness, and as only a fraction of those in debt can avail themselves of its benefits, is it wise to experiment with this new departure in financiering, for which there is no successful precedent to be found in the history of the world, and which is surrounded with so many doubts and dangers? Would it not, rather, be advisable to advocate measures to accomplish that object in a more direct and practical, less expensive and more effective and enduring, if not constitutional, way? The constitution gives congress "power to coin money and regulate its value," and as the value of money depends largely upon the interest it will command, the power of congress to pass a general interest law can hardly be questioned. At all events interest is regulated by state laws, hence subject to legislative control. If the object is to increase the currency, congress has full power to accomplish that object and give the country a full measure of circulating medium which will always be on a parity with gold and can be used, not only to purchase the farmers' products, but as a substitute for gold to pay the "interest on the public debt" (government bonds) as well. The expense of this system to the already overburdened tax-payers will be simply enormous; and that item, together with the partiality—excluding a large per cent of farmers from its intended benefits—and the favoritism likely to be shown in the distribution of loans, should be taken into account with the benefits to be derived from the low rate of interest to be secured. The clerical force that will be required in the "Land Loan Bureau" to prepare and transmit the millions of "applications" (mortgages) and bill-

ions of circulating notes, computing and collecting interest, foreclosing mortgages, making exchanges and keeping books, together with the attorneys and recorders in every county, and the boards of inspectors and appraisers everywhere, would constitute an army of new government officers which, in numbers and the cost of maintaining, that of Gen. Miles before the refractory Sioux would sink into insignificance.

When the currency of the country was most abundant and inflated, many farmers went recklessly into debt and gave more mortgages upon their farms than in any other period of our country's history, and a large per cent of the mortgages now upon their farms is the result of that recklessness. That the same results will follow the adoption of this or any similar policy, there can be no shadow of a doubt. Farmers now out of debt and independent will be allured by "2 per cent interest" to borrow and use for unnecessary purposes or invest in doubtful speculation, and instead of reducing farm mortgages they will be increased an hundred fold, and the aggregate amount of interest that will be paid upon them will be vastly increased.

What farmers most need is legislation to enable them to pay their debts in a fair, honest and business-like way, and not a scheme to encourage them to plunge deeper and more hopelessly into debt. They demand more currency and lower rates of interest. Our circulating medium is now about \$22 per capita; \$40 per capita is not too much. That can be secured by providing for the unlimited coinage of the products of our gold and silver mines, and issuing legal tender government notes—greenbacks—with their redemption pledged, not upon individual farm mortgages, but upon the whole combined wealth of the nation. They demand that every species of property—the capital stock of corporations, the bonds, mortgages and money of the rich, as well as the poor man's cottage—be made to bear their equal burden of taxation. They demand that the infamous system of gambling practiced by stock and produce exchanges, by which the farmers and all other industrial classes are annually robbed of hundreds of millions of dollars, be abolished. They demand a more equal representation in the law-making departments, to the end that the benefits and burdens of government be more equally distributed.

Farmers are not enemies to capital, but they are "opposed to the tyranny of monopolies," which no one can deny is the main cause of their present depressed condition.

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

It is stated by a writer generally noted for correctness, that this mortgage loan project is not a new one; that "England adopted this system many years ago with her farmers, and, it is claimed, works well, enabling them to improve their lands and increase production." The writer is simply mistaken. England has no such system. That government makes no loans on real estate security, and practices no such policy as alleged. I find but one precedent for this project, and that is the experiment of the Argentine Republic of South America. That Republic is almost a counterpart of our own. Its area is about half that of the United States, and it extends through the same degrees of latitude. In climate, soil and productions, the two countries are almost exactly alike. Its people are intelligent and enterprising. In twenty-five years its population has increased 154 per cent, while that of the United States has increased but 79 per cent. The wheat area in 1889 was 5,000,000 acres. It has more sheep in its pastures and exports more wool than any other nation

in the world. Its cattle and beef exports are immense. Twenty-five lines of steamships connect that country with Europe, and from forty to sixty vessels are sailing back and forth every month. It has more banking capital per capita than the United States, and banks with larger capital than any in the United States, and exceeded by only two in the world. There are more daily papers published in Buenos Ayres, its capital, than in New York or London. A little more than four years ago, when the Republic was in the full tide of prosperity almost without a parallel in history, a law was passed almost identical with the Stanford scheme—differing in no very essential points. It created a "Great Central National Bank," with branches in all the provinces to negotiate the loans, instead of a "Land Loan Bureau," with subordinate boards wherever the chief of bureau might deem necessary. The mortgages draw 8 per cent interest, instead of 2 per cent.

It was claimed that the effect of the measure would be to so increase the price of land and farm products that the mortgagors could afford to pay legal interest, and that it was essential to the general prosperity that interest on money used in the business of the country should be uniform, and no favoritism shown. It was also claimed that by making the mortgages draw interest at the legal rate, farmers would not be enticed to mortgage their farms very generally. Instead of the "Government Circulating Notes" proposed by Senator Stanford, that government issued "Transferable Mortgage Bonds," bearing the same rate of interest as the mortgages, payable to bearer, and the government guaranteed the interest.

It was the opinion of the Argentine statesmen that those 8 per cent bonds, based upon 8 per cent mortgages at half the value of the land, bearing the "government stamp" and guaranty to pay the interest, could, under no contingency that might arise, depreciate in value as a circulating medium, for which they were intended and are used, or fall below par in the market. Notwithstanding all these precautions, in three years after the act was passed \$464,000,000 of mortgages had been negotiated and bonds issued. These bonds are worth now but 61 cents on the dollar, and are still depreciating. Everything is running wild there. They have sowed the wind and are reaping the whirlwind. International disorder has taken the place of peace. The finances of that great, rich, and rapidly growing nation have been almost hopelessly involved. Its securities are dishonored, credit ruined, and the nation is on the very verge of bankruptcy. Business in all the provinces is becoming paralyzed. Speculation, which has been running at flood tide, has received a check. Stocks, bonds and securities are rapidly depreciating, and National Bank shares have gone down 100 per cent. The price of real estate is rapidly declining, and auction sales are often adjourned without a bidder. Consul Baker writes: "A general shrinkage in prices has set in, and with the contraction of the currency, the price of land with the price of everything else will, in time, find its proper level."

This is an object lesson which should be well studied by our farmers. The points in the lesson stand out as clear and plain as the noonday sun in a cloudless sky. It is an imperative duty upon every citizen to give this subject the most careful, impartial and thorough investigation. Let us avoid the danger, if we would escape the doom.

GRAND RAPIDS, Mich., Dec. 8, 1890.—ED. VISITOR:—The question of price for land plaster is so often brought before us, and as it has been claimed that \$3.00 a ton is too high, for the coming season we will give the following a trial. The price of land plaster in car lots will be \$2.50 per ton, f. o. b. at mills, and for all land plaster shipped out and paid for by March 1st, 1891, a discount of ten per cent. will be allowed, \$2.25 per ton.

WESTERN PLASTER AGENCY.

Ladies' Department.

February.

There's not a glimmer of sun in the sullen sky, Where the mountainous clouds drive on as the day declines, And the wind, like a beast at bay that roars and whines, To the riotous waves of the ocean makes reply. The snowflakes flutter and whirl through the icy air, The rustling leaves to the spectral oak boughs cling, The fields that will bourgeon and break, 'neath the breath of spring Into billows of bloom, are shrivalled and wan and bare. The hills are white, and the river makes no sound; Not a song upwells from the wood, and the caves are dumb, While the hardy sparrows, in search of a scanty crumb, Hop about o'er the treacherous frozen ground. We long for the green and white on the orchard spray, For the rustle of grass and the cricket shrilling low, And yet we can wait, for under the rime we know Is the living heart that will quicken again in May. —Clifton Scollard.

God's Music.

Since ever the world was fashioned, Water and air and sod, A music of divers meaning Has flowed from the hand of God. In valley and gorge and upland, On stormy mountain height, He makes him a harp of the forest, He sweeps the chords with might. He puts forth his hand to the ocean, He speaks and the waters flow; Now in a chorus of thunder, Now in a cadence low. He touches the waving flower bells, He plays on the woodland streams, A tender song like a mother Sings to her child in dreams. But the music divinest and dearest, Since ever the years began, Is the manifold passionate music He draws from the heart of man. —F. E. Weatherly in Temple Bar.

We thank thee, O Father, for all that is bright— The gleam of the day and the stars of the night; The flowers of our youth and the fruits of our time All the beauty of earth and music's sweet chime.

We thank thee, O Father, for all that is dear— The sob of the tempest, the flow of the tear; For never in blindness, and never in vain, Thy mercy permitted a sorrow or pain.

We thank thee, O Father, for song and for feast— The harvest that glowed, and the wealth that increased; For never a blessing encompassed earth's child, But thou in thy mercy looked downward and smiled.

We thank thee, O Father of all, for the power Of aiding each other in life's darkest hour; The generous heart, and the bountiful hand, And all the soul-help that sad souls understand.

We thank thee, O Father, for yet to be— For hopes that our future will call us to thee; That all our eternity form, through thy love, One thanksgiving Day in the mansions above. —Will Carleton.

Bells.

Bells are formed or made of a composition of copper and tin, called bell metal, and these compounds are thrown into a boiling caldron, for which the bell founder has rules derived from experience and confirmed by science. Kings and nobles have stood beside famous caldrons, and looked with reverence on the making of these old bells; and history tells us they have brought gold and silver, and pronouncing the holy name of some saint or apostle which the bell was hereafter to bear, they have thrown in precious metals, rings, bracelets and even bullion. Then the mold is prepared, and at a given signal the pipe through which the molten fluid is to pass is opened and the mold is filled to the brim. Nothing now remains but to let the metal cool, and then to break up the clay and brick work, and remove the bell, which is then finished for better or for worse; and the greatest makers do not appear to be exempt from failure. The decorations worked around some of these bells are extremely beautiful, while the inscriptions are often highly suggestive and even touching. From old usage bells are intimately connected with the services of divine worship in the christian churches, so much so, that apparently from a spirit of opposition, the Mohammedans reject the use of bells, and substitute for them the cry of the Imaam from the top of the mosques. Associated in various ways with the ancient ritual of the church, bells acquired a kind of sacred character. They were founded with religious ceremonies and consecrated by a complete baptismal service; received names, had sponsors, were sprinkled with water, anointed, and finally covered with the white garment or chrisom, like infants. This usage is as old as the time of Alquin, and is still practiced in Roman

Catholic countries. Bells had mostly pious inscriptions, often indicative of the widespread belief in the mysterious virtues of their sound. They were believed to disperse storms and pestilence, drive away enemies, extinguish fires, etc. Among the superstitious usages recorded to have taken place in old St. Paul's church in London, was the ringing of the hallowed bell in great tempests or lightnings. From this superstition possibly sprang the later notion, that when the great bell of St. Paul's tolled (which it does only on the death of a member of the royal family or a distinguished personage in the city), it turned all the beer sour in the neighborhood—a fancy facetiously referred to by Washington Irving in the Sketch Book. It would seem that the strange notion that bells are efficacious in dispelling storms, is by no means extinct. In 1852 the Bishop of Malta ordered the church bells to be rung for one hour to allay a gale. The quality of a bell depends not only on the composition it is made of, but very much on its shape, and on the proportion between its height, width and thickness. The smaller a bell the higher its pitch. Bells have also been cast of steel, some of which have had a tone nearly equal in fineness to that of the best bell metal, but deficient in length, having less vibration. Some have also been cast of glass, with considerable thickness of the material; and these are said to give an extremely fine sound, but are too brittle to stand the continued use of a clapper. From a remote antiquity symbols and hand bells were used in religious ceremonies. In Egypt, it is said that the feast of Osiris was announced by ringing bells. Bells were introduced about the year 650, and Benedict Abbot of Wearmouth, brought one from Italy for his church about 680. Most of the bells first used in Western Christendom seem to have been hand bells. Some of them as old as the sixth century, are still preserved in Ireland, Scotland and Wales. They are made of thin plates of hammered iron, bent into a four-sided form, fastened with rivets and brazed or bronzed. Perhaps the most remarkable is that which is said to have belonged to St. Patrick, called the "Bell of Patrick's Will." Its dimensions are small and it is kept in a case or shrine of brass, enriched with gems, with gold and silver filagree, and made between the years 1091 and 1105. The largest bell in the world is the "Great Bell" or Monarch of Moscow, above 21 feet in height and diameter, and weighs 193 tons. It was cast in 1734, but fell during a fire in 1737, was injured, and remained sunk in the earth till 1837, when it was raised and now forms the dome of a chapel made by excavating the space below it. Another Moscow bell cast in 1819 weighs 80 tons. There is also one called the pardon bell which was tolled before and after divine service, but the practice has been abolished among Protestants for some time. The ringing of the "Curfew Bell," supposed to have been introduced into England by William the Conqueror, was a custom of a civil or political nature, and only strictly observed till the end of the reign of William Rufus. Its object was to warn the public to extinguish their fires and lights at eight o'clock in the evening. The eight o'clock ringing is still continued in many parts of England and Scotland. Many of the church towers in London are provided with peals of bells, the ringing of which is a well known practice. The ringing of peals differ entirely from tolling—a distinction not sufficiently recognized in those places where an ordinary ringing of bells is made to suffice alike for solemn and festive occasions. The ringing of these for divine service on Sundays, and on other occasions, forms the themes of many poetical allusions. The lines of Cowper will occur to recollection.

"How soft the music of those village bells, Falling at interval, upon the ear, In cadence sweet! now dying all away; Now pealing loud again, and louder still, Clear and sonorous as the gale comes on." —LOTTIE M. WARNER.

The Grange—Its Benefits. Read before Gratiot County Grange by Mrs. W. H. Crandell. There is no doubt in my mind but that the Grange is, or may be, a benefit to its members socially, intellectually and practically. By the common interchange of views, by the various opinions freely expressed, our ideas are extended, and our minds become more alive to the duties and obligations that lie before us. It is a conceded point that the only way to arrive at the truth in any subject is to discuss it frankly, to have all its bearings brought forth, both for and against. This can only be done by thought, by the steady application of mind to matter; and this is one of the things we learn in the Grange. One can scarcely be a constant attendant, and a close observer while there, without having this faculty improved. We must learn to think. The principles of the Grange are so true, the obligations so sacred, that if one strictly adheres to them he must grow stronger mentally and morally. Occasionally some unpleasantness may arise, but it is soon overlooked in the more general interest, and it is very seldom that any act of a member causes us to doubt his integrity or question his honor. We consider the Grange of more importance to-day than ever before. Not, perhaps, on account of the wisdom manifested, but for the great brilliancy of speech, but for the influence arising from the sturdy thought, the true purpose and the noble object for which it was organized. The time has come when the farmer begins to think for himself, irrespective of party prejudice. And aside from all this, by the constant association with the Grange, comparing ways and means, devising different methods, a more systematic course of farming abounds. The farm papers now so prevalent, and within the reach of every farmer, are a great aid in this direction. But after all, more depends upon the farmer himself; for after obtaining all necessary advice, and reading all the papers published, the farm will not run itself, but will still require much hard labor. These helps, however, may produce more methodical work, and what is of still greater importance, the brain is growing too, which would not be the case if there were nothing but the dull routine of work to occupy the mind. But I sometimes think the Grange has done more for the farmer's wife than it has for the farmer himself. When I read the excellent papers published in the GRANGE VISITOR that are written by women and notices of addresses of welcome delivered by them, I think, "Verily, the world moves." Of course there are many cultured women in the world occupying various positions. Some of the best ministerial work is done by women, and we know of them as lecturers, editors and artists, besides claiming their share of other positions. But they are not farmers' wives. They are mostly college graduates who have spent years in preparation for their work. And so it is all the more pleasing when we see the women who, without this early preparation, are enabled to come forward, do their share, and do it so creditably to themselves. The Grange is certainly a good place for the young, for the social advantages offered, if for no other reason. But there are many and varied opportunities for self improvement. By careful attention and close observation they may become familiar with parliamentary rules and usage, and this is of itself no mean acquirement. They may improve in elocution and declamation, and by association with those of more mature age and deeper experiences, their manners become more nearly correct, the principles of truth and honor are more fully inculcated, and habits of thrift, industry and economy are permanently formed. If we wish to have the Grange a thorough success, we must learn to look with leniency upon all faults. We must be charitable. We can accomplish nothing

without unity, consequently we must work together, never allowing any little personal prejudices to influence our actions, but do conscientiously whatever we undertake, and remember at all times that "Honor is manhood's chief crown." Poultry, Forcemeat and Stuffings. What good things for the table are now in season and abundantly supplied to our many prosperous country homes! The crisp morning air resounds with the vociferous gobbling of turkeys, foretelling, all unconsciously, many a generous dinner. The poultry yard is crowded with plump young fowls, an unfailing supply of choice and, to the farmer, inexpensive fare. Ducks, geese, guinea fowls, add to the variety in favorable situations, with scarcely any additional cost. It may be that the larder is also adorned with partridges from the wood lot. The porkers in their pens are so heavy with fatness that even feeding and sleeping have become laborious tasks; the next "cold snap" will see them no longer porkers but pork. Perhaps there is a fat cow or a few young wethers ready as reinforcements of the substantial basis of existence, for upon the farm as nowhere else we have a realizing sense of the sober truth of the maxim that "nutrition is the physical basis of life." We must eat to live, and in winter we ought to eat heartily and with enjoyment. In view, then, of all these good things, let us carefully consider appropriate adjuncts and modes of preparation. And first, for a moment, we will talk about cooking poultry. COOKING CHICKENS.—Of all animal food, the flesh of chickens comes next to milk and eggs in delicacy and ease of digestion. The convenience of the supply is another strong recommendation to the housekeeper, and the almost universal favor with which it is received fixes its place as a first favorite in the standing bill of fare of the country home. But too often, with the best material, the skill of the cook adds little to heighten and vary the attractiveness of a chicken dinner. On some tables it appears so invariably as a stew or fricassee, and the guest might almost fancy it an idiosyncrasy of the breed. Very frequently there is an utter lack of appreciation of the axiom that poultry of every kind should be killed, at the very least, twelve hours before it is to be cooked. A SIMPLE ROAST.—A delicious roast, which has the advantage of presenting no terrors for the carver, makes a very good alternative for the too familiar stew. Joint up the chickens as usual and pack the pieces neatly in a baking pan. Roast in a quick oven (of course they are really baked, but so are most of our roast meats) turning over the pieces as they become browned, so that all may get a crisp surface. When sufficiently cooked, pour over the whole a pint of rich cream, let it come to a boil, and serve very hot. The Perfection of Politeness. In a company in which I found myself lately, the conversation turned upon politeness, which some one well defined as "timely thoughtfulness, with human sympathy behind it." One member of the party told of the most thorough bit of true politeness he ever saw. "Some time ago," said he, "a friend of mine gave a little dinner, to which a young friend, his wife and their little child were invited. The child, only three years old, was a very precocious, bashful and terribly sensitive little one. During the dinner she upset a glass of water upon the table cloth, and hastily noticing the looks in her direction, her little lip quivered and her eyes filled with tears. "At that moment my friend who gave the dinner knocked over his own glass with a crash that drew every eye in his direction. He laughed over the matter, said it made no difference, etc., and completely succeeded in withdrawing the attention from the child, who soon smiled again. "That I consider to have been the perfection of politeness." —N. Y. Star.

The Art of Sweeping. In sweeping, take long, light strokes, and do not use too heavy a broom. "Alice," said Lois, "do you honestly think sweeping is harder exercise than playing tennis?" I hesitated. "I really don't know. One never thinks of hard or easy in tennis, the game is so interesting; and then it's outdoor exercise, and there's no danger of inhaling dust." "Well, for my part," said Marjorie, "I like doing work that tells. There is so much satisfaction in seeing the figures in the carpet come out brightly under my broom! Alice, what did you do to make your reception room so perfectly splendid? Girls, look here! You'd think this carpet had just come out of the warehouse." "Mother often tells Aunt Hetty, said I, to dip the end of a broom in a pail of water in which she has poured a little ammonia, a teaspoonful to a gallon. The ammonia takes off the dust and refreshes the colors wonderfully. We couldn't keep house without it." I finished, rather proudly. "Did you bring some from home?" asked Marjorie, looking hurt. "Why, of course not! I asked your mother, and she gave me the bottle and told me to take what I wanted." "A little coarse salt or some damp tea leaves strewed over a carpet before sweeping adds ease to the cleansing process. The reason is that both the salt and the tea leaves being moist, keep down the light, floating dust, which gives more trouble than the heavier dirt." —"Mother's Way," in Harper's Young People.

All About the Girls. The girl who has a generous share of good qualities, and who is generous about using them, is the popular girl. Therefore, if you would be popular, make up your mind to be good-tempered, sincere, hopeful, sympathetic, gentle and unselfish. Difficult? Yes, but not so difficult as it seems. First among needed virtues comes sincerity. Mean what you say. Dear me, it is not necessary to say all you mean; that, in many cases, might at once ruin your popularity; but mean as much as you do say. Unfailing good temper is an essential. The cheery, humorous, good temper that can meet a snub, or an affront, or a discourtesy, and disarm it prettily. The popular girl must give other girls a chance; must cultivate the rare virtue of effacing herself now and then; must be watchful, and thoughtful of others, and put her watchfulness to use with kindly motive. To be a popular girl is no easy task. The girl who achieves genuine popularity is pretty sure to be rather a nice girl, who deserves all the love and praise she gets. —Ladies' Home Journal.

Do not keep alabaster boxes of your love and tenderness sealed up until your friends are dead. Bring them out now, in their weary hours, and open them, that they may be refreshed and cheered by the perfumes of sympathy and affection. Fill their lives with sweetness. The things that you would say when they are gone, say before they are gone. —Margaret E. Sangster.

During the discussion in congress upon the admission of Wyoming, Miss Anthony was seated in the gallery watching the vote with the most intense interest, and just as soon as the voting was over a number of the members sent their congratulations to her in the gallery. They could not but realize that it was a bright hour in the life of one who has spent forty years at work in the woman's cause.

The worst of our enemies are those which we carry about in our own hearts. —Tholuck. Live as though life were earnest, and life will be so. —Emerson. Fear to do base, unworthy things is valor. If they be done to us, to suffer them is valor too. —Ben Johnson.

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So little made me glad, for I was young; Flowers, a sunset, books, a friend or two; Gray skies with scanty sunshine piercing through How little made me glad when I was young!

The Value of Observation.

The late Rev. Henry Ward Beecher once said that he never saw anybody do anything without watching to see how it was done, as there was no knowing but that some time he might have to do it himself.

reasonable limits, as they choose, says the American Cultivator. Much of the work which even little children do about the house in the shape of chores ought to be paid for, as perhaps a better way of getting money into a child's hand than any other.

The New Truth for the New Day.

An open mind is one of the most difficult as well as one of the finest attainments in life. It involves an immense amount of genuine humility to be always sitting at the feet of experience and trying to learn, instead of going about the world with a set of opinions and a neatly arranged group of theories to explain and interpret events.

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I like to know successful people. They are up and dressed and ready to assimilate all the good things that come along. There are many kinds of success and that all of us are not included in the entire list is because we are lacking in some sense or other, and not because others make or unmake our lives.

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Table with columns: Station, No. 2, No. 4, No. 6, No. 8. Rows include Mackinaw City, Petoskey, Traverse City, Cadillac, Grand Rapids, Kalamazoo, Fort Wayne, Richmond, Cin. C. S. T. L. & P. Dpt.

GOING NORTH.

Table with columns: Station, No. 1, No. 3, No. 5, No. 7. Rows include Cin. C. S. T. L. & P. Dpt, Richmond, Fort Wayne, Kalamazoo, Grand Rapids, Cadillac, Traverse City, Petoskey, Mackinaw.

C. & G. T. RAILWAY.

Jan. 19, 1890.—Central Meridian Time. TRAINS WESTWARD.

Table with columns: Station, No. 2, No. 18, No. 4. Rows include Port Huron, Lapeer, Flint, Durand, Lansing, Charlotte, Battle Creek, Vicksburg, Schoolcraft, Marcellus, Cassopolis, South Bend, Valparaiso, Chicago.

TRAINS EASTWARD.

Table with columns: Station, No. 1, No. 3, No. 5. Rows include Chicago, Valparaiso, South Bend, Cassopolis, Marcellus, Schoolcraft, Vicksburg, Battle Creek, Lansing, Durand, Flint, Lapeer, Port Huron.

Teach the Young to Earn money.

Young people of both sexes should early be taught the use of money, and to rightly know its value they should be given ways of earning it, to spend, within

Where the Money Is.

The report of the Secretary of the Treasury presents facts which show in a striking manner that

Success.

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The School Question.

Mr. Hodgman prefaces his last article on the subject with a little apology for the "infliction." An apology is needless, for his articles are not an infliction. The question now being discussed is one of great importance to the country people of Michigan. It is one on which we have taken action, and on which we shall continue to take action. We desire the fullest information possible, and anything Mr. Hodgman or any one else may offer, in favor of the unit plan, not only is not an infliction, but will be read with interest and weighed carefully. We wish to act wisely. If any township district plan will give us better educational facilities than we can have under the present plan, we want to know it. We shall certainly advocate any such plan.

Mr. Hodgman presents in his last article a formidable array of figures from Alpena county, from which he argues that the township plan is much cheaper than the district plan. He will pardon me if I say that he proves nothing of the kind. The villages of Southern Michigan expend less money per pupil than the rural districts, but for all that, the school taxes are from two to ten times as much on the dollar in the villages as in the country. While Mr. Hodgman's figures are no doubt correct, still the school tax on a dollar in these towns may tell a different story.

If in a township where, with about the same length of school terms, number of schools, of pupils, and amount of taxable property, both systems have been tried, Mr. Hodgman can show that the tax is lower on a dollar under the township plan than under the old plan, then his argument will stand. But he can show no such thing. I have a number of letters in my possession written by citizens of the towns having this system. They say the unit plan is more expensive. I quote from a letter written by the supervisor of one of these towns having such schools as Mr. Hodgman compliments so highly:

"I am heartily opposed to the law myself, and think a majority of the voters in the township are of the same opinion. The unit system is much more expensive. Our school tax is more than one half of the total amount of taxes. I hope there may be a change."

Does it look as though Alpena township made a mistake in going back to the old plan? One thing is certain, with a knowledge of both systems, gained by experience, Alpena township chose the district plan. Perhaps other reasons besides expense caused them to make the change. I quote again from letters received from the townships in Alpena county where the unit system has not as yet, been "unloaded":

"We are continually in trouble caused by our school officers. They are salaried, and greed causes them to do what is not right."

In response to an interrogatory as to why the system was adopted in the first place, another supervisor writes that at the time of its adoption there were only two settlements and two schools in the town, and they adopted the township plan in order to levy school taxes on land held by speculators in the unsettled sections of the township, but that now the lands were being settled "Our school board makes a large expense in the management of schools; I wish we had the district system."

I rather expected that Mr. Hodgman would use the argument in regard to Alpena county, for I have heard it advanced before, and I think it comes from the office of the State Superintendent of Public Instruction.

Mr. Hodgman says he can flood the VISITOR for three months with arguments in favor of the township plan, drawn from the report of the State Superintendent of Public Instruction in New York; so he can. And he can then take similar arguments from the reports of the superintendents in other states where the plan has been tried, and continue the argument indefinitely. But from the farmers living in the rural districts where this sys-

tem is or has been in operation, comes a different verdict, and I submit that they are better authority than any one else. Far between different sections of a township; between village and country; small children deprived of all schooling, because of taking up of schools in the back districts; jealousy and dissatisfaction in the matter of hiring teachers, repairing, locating and building of school houses, have been some of the fruits of this system when tried in other states, according to the testimony of the people themselves, for whose sole benefit these laws are supposed to have been enacted.

When the plan is optional, as has been proposed for this state, many townships are returning to the "small district close at home." One state, Vermont, after 17 years of experience trying to make the plan work satisfactorily, finally in disgust repealed the law, and went back to the old system, and we are told New Hampshire will follow her example.

Mr. Hodgman says he believes the state Grange has been led to take its present attitude by misrepresentations.

When the matter was taken up for action two years ago, Mr. Estabrook, State Superintendent of Public Instruction, by invitation addressed the State Grange in favor of the measure, speaking for upwards of an hour and a half. A resolution favoring the system was introduced and further advocated by Bro. R. L. Hewitt, of Lansing, one of the ablest debaters in the State Grange, and thoroughly posted on the subject. On the other side was, first, Gov. Luce. He has lived for many years within a few rods of the Indiana line, a part of his farm being in that state. He has seen the two systems in operation side by side. He has investigated the operation of the township plan in other states. He certainly is posted on its practical workings, and he condemned it. Besides him, there were the delegates living along the Indiana line. They had seen the system "with its clothes off," and opposed it. Besides them were delegates who had lived or had visited in eastern states, where the plan has been tried, and from a knowledge gained by observation and experience, they went back on the unit plan.

I think Mr. Hodgman will agree with me in saying that both sides were well represented and that neither side was misrepresented.

In regard to the action of Farmers' clubs and Institutes, I think such action was generally taken with a full knowledge of both sides. The opposition to the measure did not all come from the farmers either. I heard a gentleman who has been honored by a seat in the supreme court of this state, say in a speech criticizing the measure at a farmers' institute, that no law had ever been passed in Michigan that had caused so much trouble and litigation as would this proposed unit law, if placed on the statute books. Now, in regard to misrepresenting the motives of the advocates of this measure: for those who, through the press and in public gatherings, are seeking to convince the farmers that this unit idea is a good one, we have nothing but the highest respect. We do not question their motives, and thank them for the interest they manifest in our welfare. But it is the right of the farmers, and theirs alone, to present this matter to the legislature for action. We have seen the strange spectacle in this state of a measure strenuously advocated before the legislature "solely for the benefit of the rural districts," by people who did not live in the rural districts, and who were not supposed to have any especial interest in the passage of this bill; a measure that the farmers everywhere, with hardly an exception, vigorously opposed and opposed it not ignorantly, but with the fullest knowledge of all the arguments advanced by those who were spending time and money to effect its passage. Such an instance of disinterested generosity has never before been known in the history of legislation, and we must be pardoned if we look upon the zeal of these self-ap-

pointed friends with some suspicion, and respectfully remind them that they are going beyond the bounds of decency. To such people I commend the utterance of Mr. Fitch, our new Superintendent of Public Instruction, who, while judging from the published statements of the superintendents of public instruction in Indiana and other states, favors the plan, yet says "I am a true disciple of Jefferson, and believe that such reforms should come from the people."

Mr. Hodgman says in his last article that the "bill" was amended so as to leave out the villages because the people of these villages were quite as much opposed to being yoked with the farmers as the farmers are to being yoked with the villages.

This was news to me, and I find that it is news also to the advocates of the measure with whom I have talked. I am glad the legislature pruned the bill into a more respectable shape before they killed it—on the same principle, I suppose, that a criminal is always converted before he is hanged.

But a bill drawn as Mr. Hodgman suggests, with "Hamlet" left out, will never become a law, for the opposition will be as vigorous as ever, and its advocates extremely few, unless they believe an amendment can be tacked on by a future legislature that will let the village Hamlet in.

Michigan is a noble state; it stands in the front rank of the sisterhood of states. It has a sturdy, intelligent, patriotic population. Its school system is unsurpassed; and it is, I trust, with pardonable pride that I here and now refer to the fact that in competition with the educational systems of the whole world, submitted to a commission in Melbourne, Australia, Michigan bore away the laurels and received the first award of merit. And this fact, and others, should admonish us to be very careful about making a radical change in a system that stands so high.

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