## （1）range 《保um！

GRANGE DIRECTORY The oregon state grange．






 oannaz msonancercompaniss． Perhaps in no more marked manne have farmers proven their ability
look after their own business interest through organized effort in the Grange than in the many successful Grange fire
insurance companies that have been started and are ．now running success
tully in many of the States of the Union．Literally they are saving mil lions of dollars to farmers every year
And how simply and how plainly it is aecomplished．In the old way addition to the amount really required local agents＇commissions，genera agentes commisions，large salaries
officers，cost of expensive headquarter buildings，amount added to＂surplus＂ of the company（undivided property） dividends（divided profite），greater risks
and therefore expense of city fires．Un nod therefore expense of cty hres．
der the Grange plan he only pays for
the fires，and the exceedingly emall sum equired to run the company． The State Insurance Commissioner
of Maesachusetts is authority on insur－ ance matters．Two
annual report，he said：
＂The too great cost of insurance chal lenges the attention of a frugal public．
We pay too much for insurance protec－
tion．${ }_{*}$ ．Plainly it should not， as for a quarter of a century it has，cos he peopie of this country a hundred
nillion dollars and more to protect themselves by insurance against sixty
million dollars loss of property by fire． In his report for 1886 the Commit thelf to be taxed annually an immense numerons army of insuranpe brokers duce nothing and serve no valuable use he Massach usetts pay each year for fire der an economical administration of the business upol correct methods，equal In his last report（1887）just issued lements make up the cost of insurance 1）the payment of losses，and（2）the which，if conducted on the stock plan in it．These may be termed the lost co pense cost was the larger part of the
ost of fire insurance in 18866 to the peo
pe ple of Mass．The same is true of the
year before．The popplar discontent protection is manifesting itself in effort xpense in the transaction of the busi－ ness and by expedients to prevent loss，
A great iniluence is exerted by the ma－
tuals，which saves the expense of cap－ tans，which saves the expense of capp
ital，and escapes the burdeusome charg．
es for procuring business in the commissions to agents and brokers．o

The following report of sixty－one co
operative companies，submitted to the state Grange of New York is 1883， saving in the itom of fire insurance： Number of policies in force， 31,143 ；
mount of risks in force， $\mathbf{\$ 6 1 , 7 6 1 , 7 1 5 ,}$ 6；average cost of $\$ 1000$ three years， ree years，at $\$ 1.84 ; \$ 113,641,66$ ， nssuring same amount three years in
tock companies，at $\$ 8$ per $\$ 1,000$ ，in ludng survey and policy，\＄494，093．92 on difference in cost for three years，
$\$ 68.481 .30$ ；total saving to the policy－ olders in the cooperative
or three years，$\$ 448,933.55$ ．
The Patrons＇Androscoggin Mutual
Fire Insurance Company，ol Maine，had risks in force．Dec，31，1886，to the of insurance for $\$ 1,000$ for five years， 5.54 ．

Husbandman＇s Fire Insurance asue policies Feb 17,1880 ．Whole
mount of property insured up to Jan 8，391．31 for the seven years．
hal fire insurance companies，＂The
Farmere＇Reliance，＂of New，Jersey，
gives the following tigures in its last an－

It is frequently stated that stock com
panies are much safer than purely mu panies are much safer than purely mu
tual insorance companies．It is rlaime that in case of heavy losses，while th
stock company has its capital to draw
fre from，those who insure in mutuals must
depend upon the obligation of the poli－ This charge that property insured i mutuals fares much worse than that in－
sured in stock companies is，says Com－
missioner Tarbos，of Massachusetts， wild and reckless of the fact that i
justice to the system it unfairly assai jastice the system it unfairly assaile
and in defense of the true history it
falsifies，it mast be challenged．＂He pasoceds to quote the netual results
proceds the companies bankrupted by
among the Boston fire of 1872 ，and shows tha
the superiority of specicc capitals over associated mutual liability，as a basis o
insurance，is not apparent．The losen
by the Boston fire found．the by the Boston fire found the mutua）
obligations of the mutuals more efficient than the cash capital of the stock com
panies for their protection．＂When it is remembered that the parties compris
ing a farmers＇co－operative insurance company would be even more likely to
folfill their obligations in case of neces sity，than a city company，the strength
of the system is apparent Again Grange insurance companie
only insure the buildings of＂Patrons in good standing＂－selected risks．And
farmers＇fires are not great city confla
crations，which starting from one small fire burn up hundreds，perhaps thous
ande，of their risks beeides．Farmers companies cannot be broken up in that
way；their rieks are isolated，weattered
aranae zotes．
＂I have often said that I could not un broad land should not have a desire to nite with us in the great work whic ever been productive of good，and in no
single instance the cause of wrong to any one．We have accomplighed muci for the good of the farmer，and also the people of our country geverally．We
have created，influenced and directed public opinion on many subjeots of ma bhown that we have strength，and hav reached a point where legislators，politi－ cians and public outicials isten with re
spect to our just demands．Althoug they are not entitiled to the credit w
would gladly accord them．did we no sideration arises from a hesitancy to sideration arises from a hesitancy
test the strength of the farmers＇ballots
which，when thrown singly are which，when thrown aingly，are as ligh
as a feather，and of not much greate effect，but by consolidation become a
hard as a cannon ball，and will pierce
the iron－clad armor of a politician． the eflorts of the Grange is due the fac
that the number of farmers，mechanic and the number or farmers，mechans men is increasing in our
and egivative halle，displacing lawyers who have too long had almost entire contro
of the making of laws which were so bind in their meaning that it required chative increase in their number to con
true them． sent the people，while legisiating almos
solely themselvee，so well have they managed affairs in their own behall
hat they have filled most of the bes fficial positions in the country from In my life I am thrown into associa tion with all classes of society，and I
neet no higher grade of natural ability， no men of better judgment，purer prin gent or beantiful women than I find in
my brothers and sisters of the Grange my brothers and sieters of the Grange．
－Lient．Gov．E．F．Jones，New York． There is no better way to interest the
ooy in the farm than to introduce him woy in the farm than to introduce him
the Grange and make him an interesh Give to the young
members of your Grange the leading ertainments．It may be hard for some
of the＂old stagers＂to take a back seat nd allow the young element to predom－
nate，but the maxim of young men for pplied to no better advantage than in applied to no
the Cirange．
State Master Boise，of Oregon says：－ It is gratifying to know that the Order ion．Since our last sessialthy condi iranges have been organized and two dormant Granges revived，and two new
halls have been erected and dedicated．＂


## 鱼orticultural．



##  <br> $\underset{y y y}{*}$ 

## E．S．LAMPORT，

 Harness，Saddlery，Whips and Robes．

5．D．Jordan d Son Wix …＂．．．．．ment $=$
 nayit timbit．
J．B．Congle
Harness，Saddles，Whips， Briales，Lasthex \＆Trumk． Nom：
PLOWS I CULTIVATORS ！ HARROWS ！
W．Q．ADAMS \＆SON
Uarrowx ot any make und Garden Cultivators． HE MONITOR CULTIVATOR tif several hondrol ot our make are now in use in Hondeds of

C．W．JEFFREY VETERINARY SURGEON． $\mathrm{A}^{4}$－


## ROSES

To 12 Plants $\$ 1$ ．sarazs


spax Water PROOF， W．H．FAY Co．oimbentin


Floral Guide $\frac{2-2}{2-2}$


