

GRANGE VISITOR

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

VOL. XVII, NO. 24.

LANSING, MICHIGAN, DECEMBER 15, 1892.

WHOLE NO. 408.

THE MORTGAGE TAX LAW.

How Does it Work?—Opinions of Several Leading Farmers and Grange Members.

ROBERT L. HEWITT.

The Grange in Michigan has for a number of years been demanding at the hands of the legislature the enactment of a law under which assessing officers could find for assessment moneys and credits. Existing laws provided for their assessment, but the shrewd capitalist had little difficulty in covering, or hiding from the assessing officer, these classes of property. A law for discovery is all that was demanded.

The law of 1887 was a concession to the just demands of the Grange. In practice it was exceedingly cumbersome, yet it in a great measure accomplished its purpose. The defects in this law were that on mortgaged property double taxes were levied, and persons living outside the state but loaning money in this state wholly escaped taxation on such money. These were certainly defects, yet not nearly so serious as frequently represented.

The Grange has gradually come to believe that the California mortgage tax law is the most nearly perfect to secure the taxation of mortgages of any known statute. The legislature of 1891 in revising the tax laws made a pretense of complying with the wishes of farmers and provided, in section 17 of the tax law, that mortgages should be assessed in precisely the same manner as in California. The wording of this section is not materially different from that of the California law, except that the following is left out:

"And every contract by which a debtor is obligated to pay any tax, or assessment on money loaned, or on any mortgage, deed of trust, or other lien, shall, as to any interest specified therein, and as to such tax or assessment, be null and void."

This provision, the only one affording protection to the weak debtor, is omitted. The omission was without doubt intentional. It could hardly have been otherwise. The money lender now inserts in the mortgage a contract that the debtor shall pay the tax, and the courts hold such contracts valid. All mortgages are now taxed, whether owned in this state or outside of it, but it is the debtor and not the creditor who pays the tax. The above quotation from the California law enacted as an amendment to section 17, would at least go far toward protecting the debtor.

Another defect of special concern to farmers, is the fact that bank stock may entirely escape taxation. As this can only occur where the amount of mortgages held by a bank equals or exceeds the amount of its stock it may charitably be supposed that this defect was accidental; but it exists nevertheless, and is a most serious one.

The law is defective in other respects, but for these, other than the agricultural interest, may be safely trusted to secure proper amendments.

The Grange should do all in its power to secure correction to the defects here specially pointed out. It would not be unwise to employ a competent attorney to draft amendments at once constitutional and effective.

Ingham Co.

S. E. HAUGHEY.

The mortgage tax law is a subject that has been discussed very extensively in Hillsdale county, and there are hardly two persons that have the same idea of it. What I have to say on this subject is what

has come under my own observation. Let me say in the beginning, that I believe the law to be a failure so far as helping the borrower is concerned. The poorer class of people have to have money, especially the small farmer that wants to add to his farm. He may want \$500 or \$1,000 to buy more land. He goes to the money lender to get the money expecting to give a mortgage on what land he already has, but he finds that the money lender will not let his money with the same rate of interest that he did before the law took effect, but charges one or two per cent more, and besides he is obliged to give what is known as an "iron-clad" mortgage, compelling the borrower to pay all the taxes, and do all the road work. Now we can see plainly that it would be a damage to the person that is obliged to hire money. But some might say that it benefited those that had a mortgage on their farms when the law took effect. But instead it proves a damage, for as soon their mortgage becomes due they are forced to pay it or a foreclosure is the result.

I would pronounce the mortgage tax law an entire failure, as we can't compel a man to loan his money.

Hillsdale county.

L. A. SPENCER.

Owing to a prolonged tussle with the tax roll I have not had time to state my objections to the new mortgage tax law, but I think by the time the tax is collected under the new system its defects will become apparent to all.

Van Buren Co.

C. C. MC DERMID.

I think our present mortgage tax law is decidedly better than our old system, and should be retained with slight amendment, at least for a thorough trial. It is not to be expected that a system entirely new to our people, dealing with such a tender subject as taxation, should work without friction. No plan yet devised is free from objections.

The California tax law, from which ours is borrowed, provides that any agreement on the part of the mortgagor to pay the taxes assessed upon the mortgagee shall be void. I think our law is defective in omitting this vital provision of protection to the creditor, and should be promptly amended so that all future contracts shall be compelled to comply with the spirit of the law. Emasculated ballot laws or tax laws are seldom satisfactory.

Two principal objections are urged against the present law: 1st, That the mortgagee evades the law, and requires the mortgagor to pay the entire tax on the mortgaged property and, 2d, That the cities and villages loose from their assessment rolls a large amount of mortgages owned by their citizens, which are now assessed where the farms are situated.

As to the first, I have already called attention to a remedy which I think would meet the case. The new law places no new tax upon the lender, and there is no reason why he should be permitted to shift his burden upon another. Our courts have for many years held certain agreements between insurance companies and the insured void, on the ground that they were unjust to the insured and against public policy. Apply the same principle to money loaning, and a great difficulty will vanish.

As the law now stands, even when evaded, the mortgagor is no worse off than under the old system, and

has no occasion to clamor for its restoration.

As to the second objection, I think the present law is right in assessing the property where situated, instead of where the owner lives. The mortgagee owns an interest, frequently a very large one, in the farm pledged to pay the mortgage; in other words is part owner of the farm, which should be taxed where it is. The city does not claim the right to tax a farm lying outside its limits, even though owned by one of its residents. What better right has it to tax an interest in the farm owned by such resident, than the whole farm?

The old system began with the plain wrong of twice taxing the same property. What wonder that the public conscience was debauched, and that people tried to escape the unjust tax?

I would put our tax laws first on a basis of justice, and then use diligent efforts to enforce them, profiting by such experience as we may gain in the attempt.

Calhoun Co.

JEROME DILLS.

The question of taxation has been agitating the minds of the people for many years. It has been discussed in the Grange and elsewhere hoping that some law might be enacted, that all property should bear its just proportion of taxes. It was observed by all that a large amount of money invested in mortgages, etc., had entirely escaped taxation. As a remedy the law known as the "mortgage tax law" was enacted, which in my opinion proved quite a success, as it increased the valuation, thereby reducing the rate per cent of tax. This law provided that the county registers should report to each other the amount of mortgages held by each individual, and also to the several assessors of their respective counties. This, however, did not do away with what is called double taxation, and at the last session of the legislature a law was passed which was thought would remedy the existing evil. This law provided that mortgages should be assessed to the mortgagee if known; if not it should be assessed as unknown and the value of the mortgage deducted from the real property; so that the mortgagor is assessed for such interest as he actually owns.

This law in my opinion does not benefit the debtor class. Before the enactment of this law money could be loaned at seven per cent. As soon as this law took effect money could be loaned at the same interest but not without inserting the tax clause that the mortgagor shall pay the tax. Eastern capitalists making this demand enables the money lenders of this state to do the same, which so reduces the valuation that if the mortgagor pays the tax upon the mortgage his taxes are more than under double taxation.

Clinton Co.

MELVIN S. SMITH.

Seemingly the more our law makers try to do for the poor man the louder is his complaint. We refer particularly to the "Mortgage tax law," which was enacted, as we supposed, for the sole purpose of relieving the burdens and oppressions of those having mortgages upon their property.

But in this case is there not cause for complaint? While we doubt not but that the intentions of our law makers were all right, yet if so, they failed utterly in accomplishing the desired end, as the workings of the law plainly prove. It would seem upon first thought,

that by assessing the amount of the mortgage to the mortgagee, which amount is deducted from the value of the property and the balance assessed to the mortgagor, that good might result; but it has proved that in nearly every case the mortgagor will have to pay all taxes, either by special contract in the mortgage or from fear of having the mortgage foreclosed if not paid when due, thus relieving entirely the mortgagee; while previous to the present law the amount of the mortgage was assessed against him as personal property, which now cannot be done, thus causing a falling off of the taxable property, which in this (Ottawa) county we believe amounts to between two and three hundred thousand dollars. This must necessarily make the rate of taxation higher on the remaining property, causing the poor man to pay more taxes while the money lender pays less.

We hope our next legislature will see the injustice in this and remedy the existing evil.

Ottawa Co.

A. U. BARNES.

This law seems to fail to accomplish the object for which it was passed. But on the contrary, in a large majority of cases it not only imposes double taxation upon the borrower but it makes it triple, compelling the borrower to pay the tax for the full amount of the assessed valuation, to pay the portions belonging to the money lender and it also compels a farmer like myself, who is neither a mortgagee or mortgagor, to pay a larger per cent on account of the reduced assessed valuation.

The mortgage tax law truly carries out the principle of making the rich richer and the poor poorer. The assessment roll for Lawrence township for 1892 shows that there was real property in the township outside of the village corporation \$696,350 assessed last spring; of this amount \$125,275 or about 22 per cent was the mortgage interest, a little more than one farm in five. Upon these mortgages was assessed a little over \$250 as Highway Labor tax and out of this amount \$108 have been returned unpaid. It is fair to suppose that this 57 per cent of highway tax was paid by the borrower and at least a like proportion of the general tax if not more will also be paid by the borrower. The shrinkage of valuations in the assessment last spring came through the change of mortgages from the class of personal property to that of real for the purpose of taxation. Taking the township of Lawrence as an average town of this county the mortgage indebtedness of the county is over two millions of dollars but the shrinkage of the assessed valuation is but about \$500,000, showing that over one and a half million dollars of these mortgages escaped taxation under the old law or were taxed in other localities. It will be the duty of the incoming legislature to repeal or amend this law to get us out of the present tangle that the mortgage tax law has got us into. But it will be very difficult to make a law that will do justice to the thousands of farmers in this State who have been compelled to renew their mortgage or agree to pay the tax on the old one by threats of foreclosure or otherwise. It is evident that many have been compelled to renew as the recorder's office has been flooded with these renewals of mortgages and I am told these renewals all have the tax paying clause in them as further evidence that the borrower largely pays the tax. One of the prominent money loaners of the county was heard to

say that the firm he represented had \$60,000 loaned in our township in this county and that the borrower had agreed to pay all taxes. Many more cases might be cited but this seems enough to show that there never was a law enacted in this State that more completely defeated the object for which it was passed as does this mortgage tax law.

Van Buren Co.

C. H. FARNUM.

At first I thought it would seem but fair that if I were to place a mortgage on my farm for say five hundred dollars, the assessed value say fifteen hundred, I should pay a tax on one thousand dollars, the party holding the mortgage should pay a tax on five hundred of the assessed value. This I say at first thought would seem right. But suppose the party loaning the money lived out of the state and he gave this mortgage in to the assessor where he lives, as he has a right to do. What then? And again if it is assessed to the mortgagee what is the process for collecting the tax on that third assessed value of my farm, sell it for the tax? Now in my judgment it is not just the best thing. One of my neighbors who is loaning money after this mortgage tax law was passed simply went to parties he held mortgages against and had them sign an agreement to pay the taxes or he would have to call the money in, and those that loan money as a rule simply place a clause in the mortgage that the borrower shall pay the taxes. I sold some property this last summer, the parties I sold to wanted time on better than half the purchase money. I gave a deed and took a mortgage. I would have taken the full amount if the parties had wanted to pay it. Now is it reasonable to say I shall pay half of the taxes on that property? In my judgment I should say no, and I don't have to because the mortgage reads that the parties I sold to and gave the mortgage shall pay the taxes. I believe that every man should pay taxes on money and mortgages should be assessed the same as landed property.

In conclusion will say that taxing the mortgages doesn't hit the right parties. As a rule those who are able to hold mortgages are tax payers while perhaps in some instances they don't pay as much tax as they should, there are plenty that get the same protection and as much of this world's goods who do not pay a cent of tax.

Berrien Co.

JOHN NUGENT.

Under existing circumstances it seems to be a law that is hard to apply. The great majority of those who borrow money are practically under bondage to the money power and when the mortgagor makes his mortgagee pay the tax on his mortgage then the latter will retaliate by making the mortgagor pay the mortgage when due or close him out, and in too many instances it has to be the latter; for owing to scarcity and consequently lively demand for money those who have money to loan do not care to place it with a man who would make them pay the tax on it. This has been my observation of actual transactions in this community, and not the exception, but almost invariably the rule. Again, the law allows as high as 10 per cent interest under contract and to make themselves secure against the tax the money loaners are putting on 1 per cent extra above their usual rates to secure themselves against the tax. In my opinion the law as it now exists is a failure and a damage to the poor man who borrows money.

Huron Co.

Field and Stock.

TARIFF VS. WOOL GROWER.

EDITOR GRANGE VISITOR—In replying to your question, "Do you anticipate any abrupt tariff legislation as concerns wool?" will say that I do not believe any tariff legislation as affecting wool will take place during the life of the present congress.

To the second question, "What do you think probably will be the policy pursued?" will add that it will take a better guesser than myself to predict with any degree of certainty what the policy of the party soon to come into power will be. If it carries out the pledges made in the platform adopted in Chicago at its national convention, the McKinley bill which gives adequate protection to the growing of American wool, will be repealed among the first of its legislative acts and wool will be placed on the free list. If the letter of acceptance of the President-elect, were to be considered the basis of future legislation, I would think wool would still be protected were it not for the fact that Mr. Cleveland is on record as strongly favoring the abolition of the tariff on wool grown in this country. In either case, I do not see how the Democratic party can do differently than to take off the protection now afforded the wool grower and keep its pledges and live up to its traditions.

To the third question, "Under such probabilities what would you advise wool growers to do?" I would advise wool growers not to abandon the business, but wait and see how a different policy, a policy of free trade, will work. It has been proclaimed from the forum and published in the press that under free trade, wool would be higher than when, as now, the article is protected. If such a theory proves correct the wool grower who sticks to his flock will receive a benefit. Should the theory by actual test, prove delusive, the American wool grower will demand in no uncertain tones a restoration of protective duties on wool. In either case I think it a wise policy to wait and not sacrifice so important an industry as wool growing until compelled by the importations of cheap foreign free wool.

To the fourth question, "Would you advise any different policy for any man who owns and shears sheep?" In answering this question my advice would be that wool growers improve their flocks by proper breeding and liberal feeding, so that flocks which now shear from ten to twelve pounds per head of unwashed wool shall shear twenty-five per cent additional amount and that the cost of the production per pound be cheapened. This can be done if the same skill and thought is given to the business as is given to any prosperous and well managed enterprise.

I would further advise those flock masters who have established valuable flocks of thoroughbred Merinos or Merino grades to keep right along the same line of work that has made their flocks valuable rather than to follow the teachings of those who would breed a class of nondescripts that have no special value in any direction.

Time alone can tell with certainty what the probable change in the future policy of protection or free trade will bring about. One thing is sure; no shrewd business man will abandon an important interest on assumption or theory. Let us wait and see what will be the result before we sacrifice our business which has become so near to our wishes and desires.

WM. BALL.

ANOTHER GROWER SPEAKS.

EDITOR GRANGE VISITOR—In answer to your inquiry asking my idea in regard to tariff legislation affecting wool, will say that I do not think an extra session of Congress will be called, but at the very first opportunity an effort will be made to revise the tariff, and "wool will be one of the first articles to be placed on the free list." As the coming administration was placed in power with the above promise in its platform, and with a majority in both houses, a president who has advised in his message to give the people free wool, I do not see how they can avoid fulfilling

their promises to the people who were in the majority.

As to my advice to wool growers under existing probabilities, I hardly know what to say to breeders of pure wool bearing flocks, as I am one of their number and do not know what is the best method to pursue myself.

Let us study the prospect for the future and see with what we will have to contend that we may be better able to decide our future course.

I think any lower rate of duty on wool would be very injurious, and free wool means decided ruin to that industry, which would prove a great blow to agriculture in the United States. I will give some of the reasons for this expression. The greatest is—we cannot compete with our principal competitor, Australia, in growing cheap wool. Many of your readers may not know why. Perhaps I cannot tell them in a better way than to give excerpts from a statement made before the Ways and Means committee Jan. 2, 1890, by E. N. Bissell of Shoreham, Vt. Mr. Bissell has been to Australia several times in the past few years with Merino sheep bought in Vermont, New York and Michigan. They were taken there and sold to wool growers for crossing on their flocks, which improved them by increasing the weight of fleece without impairing the quality of their wool. He received a good deal of information about their principal industry (that of wool growing), from Mr. Samuel McCaughey, a prominent wool grower of Coonong, Urania, New South Wales, who visited Vermont in 1887 and 1888, and purchased sheep to ship to Australia. His home farm is 400 miles from Sidney. He owns 1,200,000 sheep which graze on 3,500,000 acres of land, 2,000,000 of which he owns, and 1,500,000 he rents of the government at two cents per acre, the lease running in some instances 35 years and all permanent improvements made by him, such as fencing, is paid for by the government. He estimates that it takes three acres of land to keep a sheep one year, as they have no frost or snow during the year they feed no hay or grain, and his farm being fenced in fields containing 1,000 to 2,000 acres with salt plants he requires no shepherd to herd his flocks. He often hires others to keep sheep for him and pays nine cents per head, for one year. At this price the person keeping them clears three cents per head, as the rent of enough land to keep them only costs six cents per head. Mr. McCaughey's sheep shear on an average five pounds per head, and it costs him two cents a head to get them shorn. They are not particular about getting them shorn close and smooth, as they say what they do not get this year they will get next. The freight from Coonong to Sydney is one-half cent per pound, and from Sydney to New York or Boston by sailing vessel is one cent per pound. The total cost of growing and transporting his wool to our markets would not exceed five cents per pound, and the increase in his flock most certainly ought to pay good interest on the money invested.

The theory that our fine wool would bring as good prices if placed on the free list and in competition with foreign wools with the above facts staring us in the face I cannot believe. I would as soon think that if I had a ten acre lot pasturing about all the Merino sheep that would thrive and do well on it, "I could improve the pasture by opening the gates and letting in my neighbors Shropshires." The mixture of the manure would make the grass grow better.

There is only one condition that I can think of that would make the price of Merino fleece as high with wool on the free list—that is when the American Merino became as scarce as buffalo, and foreign fine wool growers had it all in their own hands. It will not take many years of free wool to bring this condition in the older states. The politicians can say truthfully to us breeders then that "You should have stuck to your flocks. I told you wool would bring as good prices under free wool as with a protective tariff." But at what a loss to the agricultural interest!

If unfriendly legislation compels us to give up or abandon what has been a life work of many (that is, to develop a breed of sheep that cannot be improved by crossing

with the same purpose sheep from any other nation), we shall have to resort to the mutton breeds which may cause overproduction making that also unprofitable.

Our western sister states have driven us out of the cattle business (nearly), by their cheap and free use of government land, and now if we are compelled to abandon sheep breeding in the older States, the condition of our farms and farmers would become deplorable, as we could not keep up the fertility of our soil without stock, especially where a catch of clover cannot be relied on.

Every agitation of the tariff has had a bad influence on wools, especially fine wool, and since the late election stud flocks in this vicinity have been offered for sale at about ten per cent of the value of the original flocks in 1883. What a severe blow this industry has received already. The next query is, How are the wool growers to be compensated? If they have to sell the products of their labor in competition with the world will they be allowed the privilege of buying there? If not, and they are compelled to sell free wool and buy protected goods, every farmer and wool grower will become an orator and stump speaker before another presidential election.

As to my advice to those having the mutton breeds, under the present probabilities, I say continue in their line, and to those having grade fine wools I would use upon them a pure bred Shropshire ram. Circumstances in the future would decide me as to keeping the female offspring with the intention of turning them into a mutton producing flock.

To the breeders of pure bred American Merinos I would advise them to do as I intend doing myself, viz: Try to make them better, or at least keep them as good as they are (a sheep producing the most, best, and strongest clothing wool of any sheep on earth), until legislation says I have in all these years only produced a little raw material.

I fear in answering your questions for publication I have intruded on your valuable space, but I have been honest in my expressions, and have given them from the standpoint of a farmer, wool grower and wool dealer.

I forward you a sample of wool that I obtained from a Philadelphia firm that was recently bought in London for 28 cents per pound. Can any person who has any knowledge of the cost of growing wool think for a moment that we can deliver our fine wool in eastern markets in this condition for 28 cents per pound with importing freight added?

Yours truly,
P. VOORHEIS, JR.

STOCK AT THE WORLD'S FAIR.

EDITOR GRANGE VISITOR—Replying to your question, "What can be done to insure a good show of Michigan stock at the World's Fair?" In the first place it will be necessary that an appropriation be made from the fund of the commission already appointed, or that a special appropriation be made by the incoming legislature for this special purpose. The stock interests have not been treated generously so far, to say the least. In my opinion an appropriation of \$10,000 should be made by the coming legislature to be divided,—\$3,000 for horses, \$3,000 for cattle, \$2,000 for sheep and \$2,000 for hogs, and that these premiums be paid through the superintendents and committees already established by the World's Columbian Exposition; that the entire judging of the stock be done through the established committees of the Exposition without any commission or committees from this state to "work up" exhibits or draw salaries and expenses from the fund. These cash premiums divided in the same ratio and for the same classes as are now provided for by the Exposition would insure an exhibit of stock at the Fair. So far I believe the commission from this state and the committees constitute one big farce. Few who contemplate an exhibit of stock have applied to them for information or have been influenced in making up their minds to exhibit through anything that any of the committees have done. For me I am sure this is the case. It is the general opinion, so far as I have been able to

discover, that so many people are disgusted with the use of the appropriation already made for expenses and salaries, and so little of it is going to find its way into the expense and premium account of those who make exhibits, that we feel like fighting shy of them less in addition to what they will draw from the state, they will also bring in a bill against us. The live stock interests in this state are very large, and in my opinion they have not received proper recognition and encouragement as was intended, from the committees appointed for that purpose. *It is all red tape and no practical results.*

For myself, I shall exhibit Shropshires prepared to show against the world, but there are many whose flocks I would like to see represented who would be glad to exhibit were the competition confined to those from this state, but when they come in this special breed of stock to show against the oldest and most successful breeding and show flocks of England, they are frightened out, and unless some arrangement for premiums is made for competition among the exhibits from Michigan alone, but few flocks will be represented. What is true of Shropshires is doubtless true of all other English mutton breeds of sheep, and many other kinds of stock.

Stock men are well informed as to what the rules and requirements of the Exposition are, and there is no more need of the intervention of a state soliciting committee, with a class of men as intelligent as the stock men in this state are, than there is for a soliciting committee in every county for exhibits for the state fair. Let the state put up the money with the proper authorities at Chicago, and the stock men will see that the exhibits are there. Each exhibitor should be left to pay his own freight and feed bills, and take his chances at the premiums offered, and with such premiums as could be paid out of a \$10,000 fund for live stock exhibits from this state, they will do it. Hang up the premiums that are worthy of competition, and each of the state associations representing the different breeds of improved live stock, will see that, under the rules of the Exposition, a committee is appointed to examine the stock proposed to be exhibited and pass upon its merits before being sent to Chicago, without expense to the state or Exposition.

Yours truly,
GEO. E. BRECK.

PROFIT FROM STOCK GROWING.

Successful farming in Michigan requires that stock be grown and kept on the farm. Grain and hay cannot be grown and sold for any length of time from the farm without reducing its fertility, unless commercial fertilizers are used, and it is doubtful if this would supply all the waste, even if it were not too costly for the crops usually grown.

Aside from this there is so much grown on every farm that cannot be sold at all except by being fed to stock and making a return rather than a loss.

Aside, then, from stock growing as a business all farms should have more or less of all kinds of stock, and a leading question is how to make it profitable. Stock growing, if profitable at all, must be under one of two conditions; cheap land with nominal care may make a profit even if prices are low, but this is forbidden in this state because the land is not to be had, and because our climate enforces much care and attention. More costly land demands better stock and of course better prices.

Although our farmers are doing some good work in this line it will not be questioned that in the main the economics of stock feeding are not generally practiced, if they are known. The question is not entirely how to grow the best, but the cheapest way to grow it to the best condition to sell. It is a question of the economy of good breeds, of good feed with the least expenses of attendance. As the farmer cannot individually regulate the price, he must confine his energy to economical production. First, the best stock must be used, this does not mean the highest priced pure bred stock for all, but that class that shall grow the most for food consumed, that shall come to maturity the soonest, and when matured shall be the kind that brings a good

price. It is very little use to quarrel with the demands of the market, it is easier and more profitable to grow what the market demands, and he who keeps nearest to it will obtain the best prices.

Early maturity is an essential element of success. Quick returns are a source of profit. A glance at the general character of the live stock of the state will show that this feature is very much neglected. From a business point it is very essential.

It is not proposed to point out in detail the methods to be employed in growing more feed for stock or better feed or the many improvements in handling that are known to our best stockmen. These things will be taught and talked of by practical men at the breeders' meetings next week and all of your readers who are interested in live stock will find it profitable to attend.

STOCK MEETINGS.

The following are programs of some of the stock meetings to be held in Lansing next week:

SHROPSHIRE BREEDERS' ASSOCIATION.

Wednesday, Dec. 21st, 10 o'clock, minutes and report of treasurer.

Eleven o'clock, President's address—Hon. H. H. Hinds, Stanton.

Two o'clock, Paper—"Succulent Food for Shropshires in Winter," F. B. Mumford, Agricultural College.

Paper—"The Mutton Type," Prof. E. Davenport, Woodland.

Paper—"The Kind of Feeding," John Lessiter, Cole.

Paper—"The Effect of the change of Tariff Laws on the Sheep Interests."

Reports of committees, election of officers, unfinished business.

GEO. E. BRECK, Secretary.

SWINE BREEDERS' ASSOCIATION.

Wednesday, Dec. 21, 1892, Reports and President's Address.

Paper—"Winter Care and Management of Swine," A. H. Warren, Ovid. Discussion led by L. W. Bray, St. Johns.

Paper—"What I have learned as an Exhibitor at Fairs," H. W. Riley, Greenville. Discussion led by M. H. Walworth, Hillsdale.

Paper—"The Coming Hog," J. H. Banghart, Lansing. Discussion led by W. O. Wilson, Okemos.

Election of Officers.

GEO. H. MCINTYRE,
Iosco, Mich. Secretary.

MERINO BREEDERS' ASSOCIATION.

Tuesday, Dec. 20, 7 P. M., President's Address. Minutes.

Paper—"The Relation of Silage to Merino Sheep," Jerry Spaulding, Ionia.

Wednesday, Dec. 21, 9 A. M., Reports, Elections, etc.

Paper—"Wool Interests," J. J. Woodman, Paw Paw.

Tuesday, 1:30 P. M., "The Relation of the Wool Buyer to the Breeder of Merino Sheep," Chas. Farmer, Ovid.

Paper—"Merinos, and their Possibilities by Crossing with other Breeds," J. P. Ray, New York.

Question Box, conducted by Peter Voorheis, Pontiac.

Reduced rates at Hotel Downey.

E. N. BALL, Secretary.

DAIRY NOTES.

One advantage in dairying is that it gives time for other kinds of farm work, such as pig and chicken raising, small fruit growing etc., for they can be looked after while the cows are attending to business in the pasture or at the feeding rack.

Dairying and stock breeding are each full of subtle problems. It is only the ignorant man who thinks that he knows about all that is worth knowing. The scientist and expert find out a good deal, but the most important thing they find is that a vast deal more is to be learned, and that more and more intricate problems are constantly coming to the front.

Skill is but another name for knowledge. The successful butter-maker must have a thorough knowledge, not only of the mechanical part, but of the scientific principles of butter making.

Do not judge cream always by its condition; sometimes sour cream is not ripe cream. Sudden atmospheric changes will not only sour milk, but cream also.

THE GRANGE VISITOR

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Kenyon L. Butterfield, Editor and Manager,
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I. For one new name for one year we will send a copy of *Black Beauty*.

II. To any one sending in 5 new subscribers for one year we will send the *Visitor* one year free.

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Remember, any full subscriptions sent in before Jan. 1 will be credited to Jan., '94. Do not send stamps.

Send in your names as fast as you get them, with the money, stating what premium you are working for.

Begin now.

Black Beauty for one new name.

Look out for our next number. It may interest you especially.

How many Granges are studying our papers on Political Economy?

If your communication is left out, remember that we are crowded for space just now.

Lack of space forbids as long an account of National Grange as we had hoped to give.

Orders for "Black Beauty" continue to come in rapidly. Are you not going to have one?

This issue appears early so as to have it out of the way when State Grange meets. Reports will appear in the Jan. 1 number.

We make no apology for substituting other matter for editorials. We would rather others would do the talking if we can get them to talk.

If you want to speak your mind on any topic through the *Visitor*, don't be afraid to write. We don't use the waste basket very extensively.

The Michigan Engineering Society meets in Lansing, Jan 17, 18 and 19. The question of roads will be fully discussed. All interested are invited.

A teacher writes, "Send me some samples of the *Visitor* please. We are going to try for an organ." Teachers, don't let the winter pass without grasping the opportunities the *Visitor* offers in the way of substantial premiums.

HOLIDAY GREETINGS.

Before we meet our readers again through these columns, the Christmas gifts will have been presented and New Year's resolutions will have been made. So we offer our greetings to you. May your Christmas be merry, and your New Year happy. Among your good resolves include one to help boom the *Visitor* during the coming year. Let us pull together, so that the paper may be made more and more a medium of usefulness, instruction and inspiration to those who read it.

A POSSIBLE AID.

Farmers, would you be more apt to send your son to the Agricultural college if there were a shorter course, say of two years? Or a practical winter course? It would be less expensive certainly, and if

made practical would start a great many boys in study who do not feel like spending four years in college. Of course it would not do to do away with the four years course.

This is, perhaps, worth thinking of. Other states have tried it, and with some success.

ANNUAL MEETING OF STATE HORTICULTURAL SOCIETY.

The annual meeting of the Michigan State Horticultural society will be held in Ann Arbor, Dec. 26 to 28, beginning Monday evening. A variety of horticultural topics will be discussed and the annual election of officers will occur. Much attention will be paid to the status of Michigan's fruit exhibit at the World's Fair, and the premium list of the horticultural department of the Fair will be for inspection. A very interesting program has been prepared. Chief Samuels, Prof. Fairchild and S. D. Willard of Geneva, N. Y., will be present. Will also be addresses by Prof. Angell and Profs. Vaughan, Spaulding and Steere.

The change of date from the first week to the last week in December, was made to secure benefit of the reduced railway fares of the holiday season. Those attending should go to Ann Arbor on Monday, December 26, as that is the last day that tickets will be good going. The people of Ann Arbor will provide free entertainment to all visitors. For programs and further information address the secretary, Edwy C. Reid of Allegan.

THE SENATORSHIP.

The *Visitor* is non-partisan; and in discussing this question does so because it accepts the fact of Republican supremacy in the next legislature of Michigan and understands that that party is to be responsible for the election of the next United States Senator. It is very probable that to urban citizens the plea of the farmer for political recognition has become worn and semi-humorous. They may claim that he has had recognition or that at least he has been granted abundant legislation. Yet the plea for justice should never become trite to any true citizen, and our earnest belief is that the farmer has not been properly recognized in the bestowal of high offices of public trust in this state.

A large portion of the vote of Michigan comes from the farm, and ever has, and yet in all the long period from 1835 to the present, fifty-seven years, we believe but one farmer, Kinsley S. Bingham, has ever occupied a seat in that distinguished body; and he only from March 1859 to October, 1861. Out of 114 years service from Michigan in the United States Senate the farmer has had but two years. The showing in the lower house of Congress is almost as unequal. It has been computed that of 172 terms served by Michigan representatives seven terms only have been served by farmers; and for many years last past not an agriculturist from the broad fields of Michigan has been in either House. How can the question but naturally arise "are they a prohibited class?" The question is not answered by saying for six years the farmers have had the Governorship for a debt to them of 50 years in which that office has been held by other professions is not half paid.

We present these things merely to show the justice of our case. We do not believe in class legislation; but we do most firmly believe that that class which constitutes the bulk of the population, which is the acknowledged bone and sinew of the State, which certainly

possesses its quota of brains and of able and influential men whose whole training prepares them to understand the needs of the "common people" and whose sympathies are with the men of toil—we say we believe that class should furnish its legitimate share of public servants.

Facts seem to show that such is not the case.

We are equally earnest in our belief that the farmers are decided in this matter and intend that their voices shall be heard and their wishes shall weigh in the coming choice. And our legislators, as they assemble to discharge the duties laid upon them by the people of Michigan, can do no better service than to listen to these voices and to consider these wishes.

Have the farmers the man of commanding ability thus to represent their interests as well as those of the entire state? Yes, we think several of them. So far, the name of Ex. Gov. Luce is the only one prominently mentioned whose training and sympathies and acts seem to make him the farmer's representative. But let the people speak their choice who ever it may be, and let the members of the legislature not dare to act contrary to the wishes of the intelligent and substantial voters of Michigan. We plead for no man but for what seems the interests of the farmers. And the legislators must sink personal wishes if not in accord with the people's wishes and desires.

NATIONAL GRANGE.

The National Grange met at Concord, N. H., Nov. 16, and continued in session eight days. The city had been finely decorated for the reception of delegates. The meeting was one of intense interest, perhaps the most interesting ever held. Among the pleasures was a trip to Mt. Washington and a visit to the immense cotton mills of Manchester. Bro. Brigham had a ringing address. The report of Worthy Gate Keeper, Ava Page, of Missouri, was much admired. We present portions of the Master's address.

EDUCATIONAL INFLUENCE OF THE GRANGE.

Education is the great central object of our Order. It is our purpose to teach better methods in all branches of our work including all that pertains to good citizenship. And blind must be the man who does not see that great progress has been made although the work has but just begun.

WOMAN'S WORK IN THE GRANGE.

The work already accomplished by the committee on Woman's Work has demonstrated the wisdom of continuing the committee, and of extending all the aid and encouragement which we can possibly give. The details of the work of the National committee will appear in the report which will be submitted and published with our proceedings.

CAPITAL AND LABOR.

The farmers are deeply interested in the relations which exist between the employer and employé in this country, and we view with apprehension the disagreements which are too frequent for the best interests of all.

Believing as we do that the "laborer is worthy of his hire" and that steady employment, at fair wages, is of vital importance, not only to the laborer and his family but to all of our people, we deprecate all disposition on the part of greedy corporations to reduce the pay of workmen except when declining prices make it absolutely necessary in order to avoid serious loss.

We believe that employers can better afford to accept losses which result from temporary causes, than to provoke a conflict with the men whose labor in former years brought great profit to the employer. We have no sympathy with organized capital, when its power is used to destroy organizations formed to promote the interests of workmen.

The right to combine for mutual advantage is as sacred to employé as to employer.

We seriously regret, however, that members of labor organizations seem sometimes inclined to encroach upon the rights of employers, and of their fellow laborers who, for some reason, do not join their organizations. The right to labor for the support of self and family is something that must not be interfered with; and if a laborer in the exercise of his rights as a citizen, declines to associate with fellow laborers, those who do unite have no right to interfere with his freedom to work for whomsoever will give him employment at a price agreed upon by both.

THE PEOPLE RULE.

Every two years the people choose their representatives in the lower house of Congress and every six years, through state legislatures those of the upper house or Senate. Every four years the Chief Executive, and through him the members of the Supreme Court who are appointed to replace those who die or resign.

All national legislation must meet the scrutiny of these officials. Congress is expected to reflect the views of the people and carry out the policy indorsed by them at the ballot box, where every citizen is a sovereign. This system of government seems to afford perfect security to the people.

The one objection which may be urged with some force is the frequent changes of policy rendered possible by the short time which elapses between elections. The country can hardly enter upon one line of policy and can certainly give it no fair trial, before the people have an opportunity to change their minds and declare in favor of some other course. It is probable that a longer time between general elections would be conducive to prosperity.

ARID LANDS OF THE WEST.

I again call your attention to the fact that there seems to be a well defined purpose upon the part of interested persons to induce the government to expend large sums of money in the irrigation of the dry lands of the West; and it will be well for the farmers to take note of the fact.

We have no doubt that the time will come when these lands will be needed to sustain the increasing population of our country, and the world; but it is very certain that they are not now needed. There is already more land under cultivation than can be farmed with profit; and we should insist upon it, that no money belonging to the people be expended at this time to bring under cultivation, lands not needed and which will return little or no profit to those who cultivate the same, and will still further reduce the profit of those who now find it difficult to dispose of surplus crops at fair prices.

FINANCIAL QUESTION.

It is not the province of our Order to interfere with the freedom of, or dictate what any member shall believe upon any economic question, but rather to encourage investigation and thought, whilst at the same time we counsel conservative action when important changes are proposed. "It is oftentimes better to endure the ills we suffer, rather than fly to those we know not of."

The farmers are vitally interested in all questions relating to the circulating medium of the country; and full and free discussion of everything pertaining thereto is desirable. We should avoid all reflections upon the patriotism, or integrity of those who differ with our views; recognizing the right of every man to his own opinions. We should urge all, however, to investigate for themselves rather than adopt the opinions of others.

EXPERIMENT IN FEEDING SHEEP.

F. B. MUMFORD.

The business of fattening lambs is rapidly becoming one of Michigan's most profitable enterprises; and any experiments tending to lessen the cost of production without decreasing the value of the product will appeal to all feeders. Experiment stations have not given the same attention to the economical production of mutton, that they have to the production of beef and pork. The Michigan station, there-

fore, is doing a much needed work.

The leading grains employed in feeding sheep in Michigan are corn, oats and bran. Exact data showing the value of each grain, either singly or in combination, are not readily accessible to the ordinary feeder. The object of this experiment is to furnish such data gathered from actual feeding trials; 125 grade Shropshire lambs are divided into lots of 10, 15 and 20 respectively. There are under experiment ten lots. Three lots are fed on corn, oats and bran respectively. Four other lots are fed combinations of the above grains, ten lambs receiving corn and oats, ten receiving corn and bran, fifteen receiving oats and bran, and fifteen receiving corn, oats and bran. The grains are mixed equal parts by weight. Each lot receives all the clover hay that it will eat up clean, and an allowance of one pound of roots per day for each lamb. The endeavor has been to conduct the experiment as nearly under average conditions as possible. In a feeding trial during the winter of 1891-92 results seemed to indicate that roots were very valuable for putting an animal in prime condition, and doing it cheaply. We are continuing the same experiment during the present season and shall watch the result with much interest. Many farmers believe that silage is not a safe food for sheep, especially breeding ewes. We fed it with marked success to fattening sheep during the winter of 1891-92, and our breeding ewes, fed a limited amount, apparently wintered well. We shall thoroughly investigate this matter of silage for breeding ewes and be prepared to publish the results of our investigations. Many feeders are using a "self-feed" for fattening sheep, i. e., grain kept before animals at all times. This subject will also claim a share of our attention.

NOTES FROM THE FIELD.

Monday, Nov. 28, at 12:37 we stepped off the train at Jones, Cass county, and recognized Bro. E. J. Stover, a deputy who took us in charge and to his home in Newburg. At evening we went to the Norton school house and were greeted by a very attentive audience who seemed glad to learn of the work of our Order. Several signed the call to organize, and to give opportunity for some friends not present we agreed to meet then again the 21st of December. Tuesday evening was planned by our Brother for another favorable locality, but a letter came stating the necessity to postpone and asking us to come again. And then we went and called out Newburg Center Grange and had a good meeting—only about a year and a half ago we spoke to a few here, on a very stormy night, and now they report about sixty with others coming right along, and they stand well up in line of Grange work. Bro. C. W. Poe and wife from here will be with us at Lansing.

Here are the fruits of coöperation in trade. They have bought twine, not only for themselves and neighbors, but filled orders for local dealers who could buy of their purchasing agent cheaper than elsewhere, while orders in wire, implements, and other articles have always made a good showing.

Wednesday was a trip to Penn and among the substantial farmers of Young's Prairie, where a joint meeting was held with the Ladies' Aid Society and the list of recruits was taken by good workers to secure the material for a first class Grange and another appointment made.

Thursday we were taken to the home of Gideon Hebron, and in the evening met a fine gathering of people at the Porter town hall and quite a large list of old members and new applicants pledges to put Porter Grange in working order again by our assistance on the 20th.

Friday, our next field was Mottville where a Grange Hall with an organ and other furniture of the old Grange is idle. Some calls among the old members show quite an interest, but a severe cold rain, afternoon and evening, dampened our prospects here for the present, and early Saturday morning we were off for home but counting on Cass county to be found in front line of Grange work before long.

If some of the other county deputies would look about and put in the work as Bro. Stover they will find as good fields ready. Wont you try it now?

A. J. CROSBY JR.

TWO STATESMEN.

We extract the following from the N. Y. Sun. It is a tribute from the great editor to the great statesman;

We make room for the following letter because it seems to be dictated and animated by a sincere desire for the acquisition of knowledge:

Sir: "Will you tell us whether Gladstone, the Premier of England, is a greater statesman than our own Blaine? How do they compare in all-around intelligence, by which I mean scholarly attainments, as leaders of political parties, thinkers, writers, orators, and men? These questions are the result of several arguments by two of THE SUN'S readers, and, to settle the matter, we have decided to abide by your decision. Respectfully,

STILL ALARM.

Alas! how could we find time to answer these comprehensive questions in a satisfactory way? We cannot.

In statesmanship the American takes rank with the Englishman. They both possess political ability of a high order. In their mental qualities the two men do not resemble each other. We are inclined to think that if Blaine had been in Gladstone's place his statesmanship would have been better and stronger than Gladstone's, and that if Gladstone had been in Blaine's place his statesmanship would have been inferior to Blaine's.

In party leadership, both Gladstone and Blaine are shrewd and skillful. Gladstone is a more patient and less impulsive man than Blaine, who has a bolder and more ardent spirit than Gladstone. Gladstone, whose career has been far longer than Blaine's, has often been placed in more trying situations, as a politician, than Blaine was ever placed in. Blaine has made some blunders in his career; Gladstone has made ten times as many. As a party leader, Blaine has had a more enthusiastic body of adherents than Gladstone ever had at any time of his life. In party leadership as well as in statesmanship, Blaine is the peer of Gladstone.

As speech-makers both Blaine and Gladstone stand well, or about on a level. Both of them are ready debaters. Blaine's oratory is more rosy at times than Gladstone's. In addressing a "miscellaneous audience," Gladstone's speech is less swaying than Blaine's.

Gladstone and Blaine are both able writers; that is to say, can write in an intelligible and impressive way; but neither of them takes rank with the masters of the literary art.

In what our correspondent calls "all-around intelligence or scholarly attainments," Gladstone is greatly the superior of Blaine. In many branches of knowledge about which Blaine knows nothing, or hardly anything, Gladstone is a learned man. As an all-around scholar he is unsurpassed by any man in the world, and perhaps he is the foremost living man, a man without an equal, in general scholarship, a man who, in that respect, stands superior to any other politician who ever lived. Our correspondent will oblige us by taking notice of the words that are here used. As a specialist in any given branch of knowledge, excepting, perhaps, constitutional and parliamentary law, Gladstone is far from the foremost rank, but no specialist compasses the great body learning like Gladstone.

Blaine and Gladstone are not counterparts; they differ in natural traits and endowments. Each has the advantage of the other in some respects.

Plutarch, in writing of the great men of old, was fond of drawing "comparisons and contrasts," and this is something that would need to be done in fully answering our correspondent's questions.

Mr. Blaine may yet have a long public career. He is still in the prime of life. Not until the year 1913 will he be as old as Mr. Gladstone now is. Before he reaches the end of his career, he may have the opportunity of winning renown above that of any other statesman of his time.

SAVINGS OF LABORERS.

Why are the laborers of the Old World flocking to our shores? Why

do "the gates of Castle Garden swing open inwardly only?"

As a result of an investigation into the condition of labor in connection with the United States census of 1880, Mr. Edward Atkinson, the economist, reports that in twenty years the yearly wages of skilled labor rose from an average of \$460 to \$720. If the cost of living increased in the same ratio, the wage earner was not benefited by the advance in wages. Did it? On the contrary the same authority tells us that instead of a rise in the prices of the necessities of life there was a fall along the line, ranging from twenty six to forty-six per cent. Assuming the average decline to be thirty per cent, the purchasing power of a day's labor in 1880 was more than twice as great as it was in 1860. What \$460, the entire yearly wages of skilled labor, would buy of the necessities in 1860 cost only \$322 in 1880, when the yearly wages had advanced to \$720. From 1880 to the present time the general trend of wages, and the cost of necessities, has been in the same direction—an increase in the purchasing power of the wages for a day's labor. But what are skilled workmen doing with the advancing surplus of their earnings over their decreasing expenditures for necessities? First, they are spending more than ever before for articles of comfort, and even luxury; they are living on a higher plane. Articles once considered luxuries have become necessities. Some, indeed, spend all their earnings on better living. Second, workmen are saving more money than they did a quarter of a century ago. The increasing accumulations in the savings banks of the country attest this. The annual report of the Bureau of Statistics of New Jersey shows that from 1890 to 1891 the number of shareholders in the building associations of that state have increased almost ten per cent. During the same year the net assets of the associations increased from \$22,043,892 to \$25,606,373, a gain of over sixteen per cent. Twenty-seven hundred new homes were built by the working people of the state against twenty-one hundred the year previous. Deposits in the savings banks of the state have also greatly increased. These deposits increased from \$32,462,603 to \$33,807,634 in one year. Including the savings represented in the new homes with the deposits in building associations and savings banks, the workmen of New Jersey added in one year to their savings of labor about \$5,000,000. In the savings banks of the state of New York there are deposited \$600,000,000, nine-tenths or which belong to wage earners. In the last six months these deposits increased over \$10,000,000, and in the last three years they have increased \$85,000,000. In a single year \$18,789,720 were added to the deposits in the building and loan associations of the state. The record of the savings banks of the state of Massachusetts is equally good. The reports of the Senate Finance Committee and the Commissioners of Labors of the states of Massachusetts and New York all show that wages are increasing and the cost of necessities is diminishing, but a better test of the real condition of labor at the present time is the record of the savings of labor.—*Ex.*

AN OPEN LETTER.

Old Mission, Dec. 3, 1892.

BRO. HENRY VORHEES, DEAR SIR:—To your first question, "Why not tax air, water, etc.," were they subjects of monopoly, as is the land, the principle would apply. Thank Heaven, they cannot be monopolized, else would the people begin to die on the morrow from inability to pay the air bills. Bear in mind, the object of the single tax is to free the land to the user. If commodities of labor are taxed, they become dear. Tell me why, the more you tax land the more it cheapens? Simply, it is a fixed quantity. Now by the single tax we destroy the incentive to hold land from use. If you wish to purchase land, the tax becomes an important factor in the consideration.

You should know that "Economic Rent," rent for use of land, is constantly taken, and by private individuals for private purposes. This tax is designed to divest this rental value from the individual to

the community, or state, and for public purposes, not only discouraging the monopoly of land, but at the same time the community appropriates what it makes. All selling, or rental values, land values, are made by the present needs and labor of the surrounding community, and should belong to those who create it, not the "dog in the manger," who keeps from use, for the increase which the community creates.

Justice to the people requires that this value shall go to the community for common purposes, schools, bridges, roads, any needed improvements. I see that you fall into the mistake, with other honest inquirers, that the farmer is the one who owns the land, and you at once come to the conclusion that such taxation would be disastrous to him, while others of great wealth are free from taxation.

The farmers, measured by the value of their lands, are the least holders of all. The land value of Kings county, N. Y., is more than whole states.

So everywhere an examination of land values in business centers will at once dispel the idea that the burden would be on the farmer. Were the single tax in effect today the cities would pay the bulk of the taxation; as they should, from their immense land values. Examine for yourself and see what they pay under the present system of aiming at everything.

By actual returns, Chicago's personal property is falling off. The farmers have been misled in this personal property taxation. They vainly imagine that by stringent laws they can reach the wealth of the cities, but it has ever been a "will o' the wisp," eluding them. But it came home every time, and farmers, whose property is all in sight, have had to pay their share, and more. Read the last report from the Labor Bureau of this state, and carefully study the figures and diagrams, which conclusively show that were the farmers of the state of Michigan taxed only on land values, they would be the gainers. Where is the man who can show its falsity?

The old Roman power tried torture to make men tell what they possessed. Can we, by swearing them, make them tell? The facts of all past experience are against you.

You speak of occupations, in which, as you say, all these do not need one fact as a prime factor in their work. While to the farmer it is all—everything.

Now, why did you not kindly mention some one, just one, of these occupations; will you do so and oblige me? My friend, land is the first consideration in all classes of business, except the one you shall show. The more important the business as a money making factor, the more valuable is the land. This value reaches even he who hires a room, and he must pay his tribute to the landlord. This tribute must come, though all else fails. In conclusion, I will say, land—I use the term in its economic sense, the land as Creative power has placed it here—is the first factor in all production; the basis of all labor. There can be no free labor without freedom of land. A largely increasing number believe with me, that a single tax on land values will strongly tend to destroy land monopoly, the very basis of all other monopoly. Free the land, and men heretofore denied will turn to it, and the slaves of the factories, workshops and mines will disappear. They can employ themselves.

Sincerely yours,
L. UNDERHILL.

Patrons can help keep up the paper by patronizing our advertisers.

STOCK MEETINGS.

We give notices of meetings of various stock associations of which we have not the programs.

The annual meeting of the Michigan Galloway Breeders Association will be held at the Hotel Downey in Lansing, Tuesday Dec. 20 at 2 p. m.

Breeders of Improved Live Stock met in Senate chamber Tuesday, Dec. 20, 9 a. m.

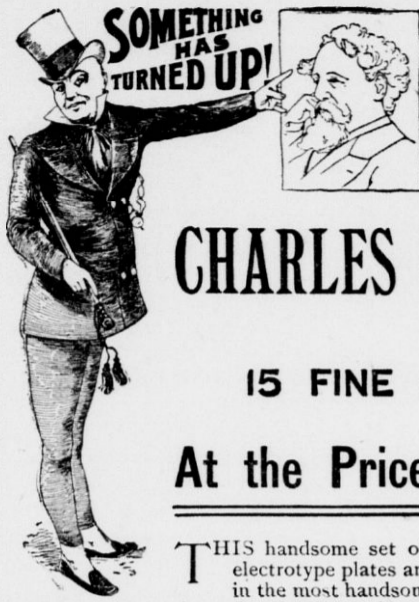
Jersey Association meets at Hudson House, Wednesday, Dec. 21, at 2 p. m. The Holstein-Friesian association Monday, the 19th at 7.30 p. m. in Capitol. Red Polled Cattle Association the 21st.

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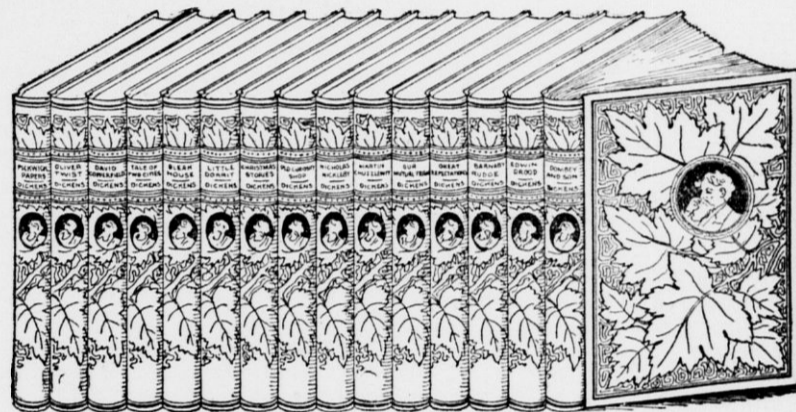
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