

The Chelsea Standard

CHELSEA, MICHIGAN, THURSDAY, OCTOBER 8, 1908.

VOLUME 38. NO. 9

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Copyright 1908 by Hart Schaffner & Marx

OVERCOATS

You'll find a good many styles in overcoats here to select from; and they're

Hart Schaffner & Marx
MADE.

You ought to buy more than one overcoat to get the best results in looks and service. A dark fabric like kersey or melton or heavy oxford cheviot, for dressy use; and a raincoat or something in a fancy fabric for more general use. It's cheaper in the end, to buy this way. Same in suits; two suits at a time, worn in alternation, outwear two suits worn one after the other steadily until outworn. Better dress right. Suits and overcoats, \$12 to \$30.

H. S. HOLMES MERCANTILE CO.

Wanted---Red Wheat

The White Milling Co. is in the market at all times for Wheat, and will pay the highest market price.

See Us Before You Sell Your RED WHEAT.

We have on hand a good stock of bran and middlings, which we are selling at \$1.25 per hundred. Flour and Feed Grinding done on short notice. Give us a trial. We can please you.

WHITE MILLING CO.

HOLMES & WALKER

Furnaces and Stoves.

We are prepared to give you estimates on the cost of heating your home by Steam, Hot Water, or Hot Air. We have experienced men to do this work, and can save you money. We can install one of the Great Bell Hot Air Furnaces, all complete, for \$75.00 and guarantee satisfaction. We have a very complete line of Ranges, Cook Stoves, Base Burners, Coal and Wood Heaters, at Low Prices.

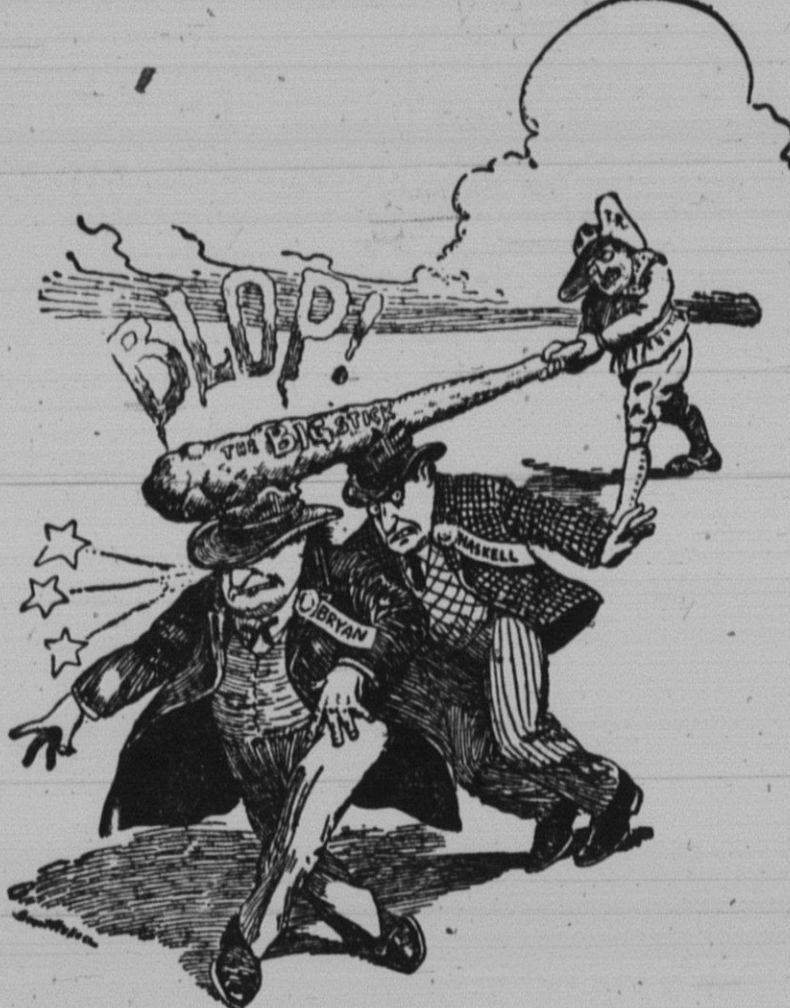
Furniture and Crockery.

Our Furniture Department was never more complete. We have some great bargains for you. In our Crockery and Bazaar Department we have everything that is new and up-to-date. We are here to please you.

We also have a large line of Horse Goods.

HOLMES & WALKER
WE TREAT YOU RIGHT.

A MILD REBUKE.



San Francisco Chronicle.

ROOSEVELT HOT SHOT.

On Haskell.
Governor Haskell's utter unfitness for any public position of trust or for association with any man anxious to make an appeal on a moral issue to the American people has been abundantly shown.

To Bryan.
In my judgment the measures you advocate would be wholly ineffective in curing an evil, and so far as they had any effect at all would merely throw the entire business of the country into hopeless and utter confusion.

I put Mr. Taft's deeds against your words. I ask that Mr. Taft be judged by all his deeds, for he wishes none of them forgotten. I ask that you be judged both by the words you wish remembered and by the words that seemingly you and your party now desire to have forgotten.

GOLDEN WEDDING.

Mr. and Mrs. George Loeffler Married Fifty Years.
Monday was a gala-day at the home of Mr. and Mrs. George Loeffler of Freedom. The occasion was the celebrating of the golden wedding anniversary of this genial old couple, and the house was filled with relatives and friends who all expressed the wish that Mr. and Mrs. Loeffler might be spared many more years, and that as they journey on down the pathway of time together the way will always be smooth and the prospects more pleasant. The day was spent in visiting and feasting and it was a most enjoyable occasion. The happy couple were the recipients of many beautiful gifts commemorative of the joyous event. Mr. Loeffler is seventy-five years of age, and Mrs. Loeffler seventy-two. They have lived in the township of Freedom ever since their marriage, and since 1865 on the farm where they reside. They have four children, fourteen grandchildren, and one great-grandchild, and all were present on this occasion. On this day was also celebrated the birthday anniversary of their youngest daughter, Mrs. Charles Grieb. Among the guests present from a distance were Mrs. Geo. Kern, of New York City, Mr. and Mrs. Henry Witt, of Davenport, Iowa, and Mrs. Geo. Walker, of Ann Arbor.

Hearing Postponed.

The sudden illness of Mrs. Emily J. Glazier, mother of Frank P. Glazier, made impossible a continuation of the examination of the members of Glazier's family in bankruptcy court at Detroit last Friday afternoon, and the hearing was postponed. Mrs. Glazier stood without a tremor the three hours of grilling examination by Attorney Selling in the forenoon. She was noticeably weak at the close, however, and away from the court at 12:30 o'clock collapsed. The services of Mrs. F. P. Glazier and Miss Vera Glazier were needed to care for her. Friday was the first appearance of Mrs. Glazier in court in all her life. An attorney, representing the creditors of Glazier, will go to Chelsea with the attorneys for Glazier and secure an assignment of the \$50,000 life insurance policy of Glazier, which the creditors have determined to keep in force till its maturity as an asset of the estate. To do this will cost about \$2,800 premiums. The testimony given by Mrs. Emily Glazier before Referee in Bankruptcy Davock Friday was interesting as showing how far the mother's sympathy influenced her to sacrifice herself to help the son up the dangerous financial road whither his ambition led. As early as 1901 she testified that she transferred to her son her entire dower interest in the estate of her husband, excepting only the old Glazier homestead. In return she was given a contract pledging her \$1,200 a year, secured by his personal note for \$40,000 at 3 per cent interest. Three years later the movable property connected with the homestead and valued at \$1,500 was transferred to Glazier, he giving his personal note, secured by a life insurance policy for \$5,000. Still other loans were made by the mother aggregating more than \$5,000 and secured also by insurance on his life. At last a sum of \$1,000 which Mrs. Glazier had received from the estate of her father was turned over to the former state treasurer, all but \$200, and this without security. Attorney Selling said that an attempt would be made to find a flaw in the transference of the insurance policies to the mother so that the money might be secured to the creditors. It had been planned to continue the hearing with an examination of Mrs. Frank P. Glazier, her daughter Vera G. and son Harold P. but when the matter came up in the afternoon an adjournment was taken until next Friday in Chelsea.

CHELSEA STOVE & MANUFACTURING CO.

TOOK POSSESSION OF THE STOVE WORKS TUESDAY.

WILL PUSH THE BUSINESS

The Lines Will Be Remodeled—New Lines To Be Added—H. L. Stanton To Remain As Manager.

On Tuesday of this week at Detroit a company to be known as the Chelsea Stove & Manufacturing Co. was organized to take over the business and plant formerly conducted by the Glazier Stove Co., and the plant was turned over to the new company by the trustees who bid it in for the larger part of the creditors at the recent sale. The new company is capitalized at \$400,000 all paid in; \$375,000 being in plant, tools, machinery, manufactured goods, material on hand and in process of manufacture and \$25,000 in cash. Directors were elected as follows: Alex. McPherson, president Old Detroit National bank; Emory W. Clark, vice president First National bank; Ralph L. Stone, secretary Detroit Trust Co.; H. C. Potter, vice president People's State bank; Frank F. Tillotson, cashier Citizens' Savings bank; James A. Smith, Detroit manager of sales American Sheet & Tin Plate Co.; Archie W. Wilkinson, of Chelsea, and W. W. Wedemeyer, trustee for the Chelsea Savings bank. The officers are: President, Alex. McPherson; vice president, Emory W. Clark; secretary and treasurer, Ralph L. Stone. H. L. Stanton, formerly with the E. Bement's Sons, of Lansing, and manager of the Glazier plant under the Detroit Trust receivership, remains as manager for the new company. Mr. Stanton informs the Standard that it is the plan of the new company to concentrate the working parts of the plant in order to ensure a more economical handling of the work, and while this is being done the working force will be reduced. After this is accomplished the force will be enlarged. The company is now working on several new lines of goods which they will soon place on the market. Among these is a stove for burning denatured alcohol for which there is a heavy demand. Besides this the present lines will be remodeled and brought up to date and made more attractive. As soon as the line of goods is fully decided on, a vigorous campaign for business will be made, and the factory will be run to the full extent that the business will warrant. The company will retain the trade mark, Brightest and Best, under which the goods manufactured here have been sent out. It has been decided to drop the manufacture of the steel ranges after the material on hand is exhausted.

Bolles-McLaren Wedding.

Wednesday afternoon, October 7th, at 2 o'clock occurred the marriage of Miss Kathleen Harriet Bolles, daughter of Mr. and Mrs. Charles E. Ulrickson of Jackson, and Mr. Wirt Sylvester McLaren of Chelsea. The ceremony was performed by Rev. C. S. Jones of Detroit, the Episcopal ring service being used. Miss Janet Connor of Jackson was maid of honor, and Howard S. Holmes of Chelsea, acted as best man. The ribbon bearers were Mrs. O. C. Miller, Mrs. Bert Reece, Mrs. Flint Hawkins and Miss Mabel Russell. The bridal procession moved to its place to the strains of the Mendelssohn's wedding march. The bride wore a princess gown of white embroidered batiste, with baby Irish lace, and carried a bouquet of lillies of the valley and white rosebuds. The maid of honor wore white embroidered net over pink silk and carried a shower bouquet of pink roses. The ribbon bearers were appropriately gowned and carried pink ribbons and bouquets of pink and white asters. The decorations were in pink and white. The bride is a popular member of Jackson's society, and has made many friends here during the past year. The groom is the son of Mr. and Mrs. D. C. McLaren, and is one of Chelsea's most popular young men. The couple were the recipients of many beautiful gifts. After the ceremony they left for a trip to Detroit and Cleveland. After November 1st they will be at home on East Middle street. The Standard want ads brings results try them.

FREEMAN & CUMMINGS CO.

THE BUSY CORNER

An Economy Program For Every Week Day FOR GOOD THINGS TO EAT And Genuine Satisfaction this store is a good place to trade.

IN OUR GROCERY DEPARTMENT.

We are selling the finest grades of Tea. The most delicious brands of Coffee. The Purest and Spiciest Ground Spices that the world markets affords. Don't let Any Smooth Talking Peddler convince you that by paying a little higher price you can secure better Teas, Coffees, Spices and Extracts than ours, because there are no better; also, watch the "chap" who is willing to sell you a pound of Coffee, Tea, Baking Powder, or whatnot (at the same price you would have to pay at this store) and give you a cheap premium; he may be honest but you will pay for the premium. When we charge 25c for a pound of Coffee we give 25c worth of Coffee, not 20c worth of coffee and 5c worth of premium. However We Know That You Know all These Facts—and truly now, isn't it more satisfactory to go to any good reliable store and pay 25c for Coffee or 20c for Coffee and 5c for a premium than it is to pay the peddler 25c for both.

- TRY SOME OF THESE**
- Fancy White Clover Honey, at pound **12 1-2c.**
 - Creamy Cheese soft, mild and rich, pound **17c.**
 - Fresh Crisp Golden Heart Celery, dozen **30c.**
 - Fancy Breakfast Bacon, pound **17c.**
 - Fancy Pig Pork lean and fat, pound **15c.**

BAZAAR DEPARTMENT.

Don't Forget Our Complete Basement Bazaar. Don't Fail to Visit this Department for all items in-house furnishings, etc. Wall Paper and decorators' supplies at special prices for the next 30 days. If you are contemplating the re-decorating of your home we will save you money and show you the proper styles when you visit our Basement Bazaar.

OUR DRUG DEPARTMENT.

Is very complete. Pure, standard strength Drugs and Medicines, finest Perfumes and Toilet Articles, Brushes of all kinds, Combs, Rubber Goods, Leather Goods, and all Druggist Sundries. School Books and School Supplies—a larger assortment and lower prices than any where else.

FREEMAN & CUMMINGS CO.

Farmers & Merchants Bank

Entrust Your Business With Us and we will prove to you that we mean to treat you courteously, and extend to you all the privileges possible under conservative banking.

- OFFICERS.**
JOHN F. WALTROUS, Pres. CHRISTIAN GRAU, 2nd Vice Pres.
PETER MERKEL, 1st Vice Pres. PAUL G. SCHAIBLE, Cashier.
- DIRECTORS.**
JOHN F. WALTROUS. PETER MERKEL
CHRISTIAN GRAU. JOHN FARREL
JAMES GUTHRIE. LEWIS GEYER
CHRISTIAN KALMBACH JOHN KALMBACH
ORRIN C. BURKHART

Stoves, Ranges, Heaters.

DO YOU WANT THE BEST STOVE, RANGE OR HEATER?

If so, select a "Garland" or "Round Oak" Stove. These lines of stoves are the "World's Best" and will give more genuine satisfaction than any other makes of stoves. We have in stock a complete line of Cook Stoves, Steel Ranges, Base Burners and Wood Heaters. Call and inspect these stoves before buying.



FRED. H. BELSER.
Successor to W. J. Knapp.

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 H. S. W.

INSURANCE WORLD'S GREATEST GAME OF CHANCE

WILLARD W. GARRISON.
 ILLUSTRATED BY
 D. Melvill.

DROP a nickel in the slot and get insured. That is the latest in the ancient art of betting between corporation and individual. In many of the country's large railroad depots you will find the insurance machines. By placing coins therein, the insurance company gives you long odds that you will not be killed before the end of your journey. You wager that you will be killed and of course you hope the company wins, but at the same time you figure that your winnings in case you succumb may help out your wife and babies to tide over the struggle that all widows must face.



"WELL SWOP ME BOB, I THINK HAS OW HILL CHANCE A WAGER WID DE LLOYD'S ON DE HINGLEMENCY OF TOMORROW'S WEATHER."

You can insure anything against destruction or injury in any form whatsoever. Before you speak, the company has accepted the proposition to which you are about to give voice and the acceptance encompasses everything, except, of course, the rate to be charged.

That is a rather broad statement. There is just one exception in the list of things insurable. That is the director's gown. But there are so many insurable things that the French creation is hardly missed. Here's a few of the things on whose destruction or safety you may wager, at long odds, with insurance companies: Lives, homes, births, deaths, marriage, domestic animals, livestock, barns, crops, circuses, the success of business, vessels, any sort of conveyance, against injuries, beauty, a suit of clothes, any wearing apparel, jewelry, false hair, teeth, health, athletic prowess, theatrical productions, ideas of all kinds, airships, bank accounts, stocks, bonds, success in the formation of social organizations, elections of all kinds, fluctuations of the stock market, race courses, important messages, exploring expeditions, mining enterprises, rain, snow, heat, cold, eyesight, bodily strength, sanity, etc., etc.

I could keep up that string of things insurable all day long, for in Lloyd's great insurance directory in England there are dozens of gigantic ledgers which list the articles and human beings upon which that company and other concerns are wont to bet in relation to their destruction or safety. And out of these insurance propositions grow a dozen side lines to each plan. For instance, taking crops as an example: You can insure your wheat, corn, oats, barley, flax, beet sugar, butter, eggs or cheese against destruction by fire, by cyclones, by excessive heat, excessive cold, by robbers or by accident. The same with your life. You may provide yourself with insurance against injury on trains; if you are a sailor, against drowning; if you are a railroad fireman, against wrecks; if a miner, against being entombed, and so forth, until the entire list has been exhausted. But the sheath-directoire gown won't insure. The why and wherefore of this is because insurance cliques believe that this article of wear is destined to become decidedly unpopular in the United States. In Paris this might be given consideration but in America the populace is given credit for a large stock of feminine modesty. Only recently this test was made in New York. Lloyd's received an application for a \$10,000 policy on a consignment of sheath gowns from Paris, which were bought by a big



NOT INSURABLE WITH LLOYD'S



LLOYD'S CLIENTS THROUGING THE LONDON OFFICE



THE CHEERFUL BUSINESS OF BETTING YOUR FRIEND WILL DIE WITHIN A FORTNIGHT.

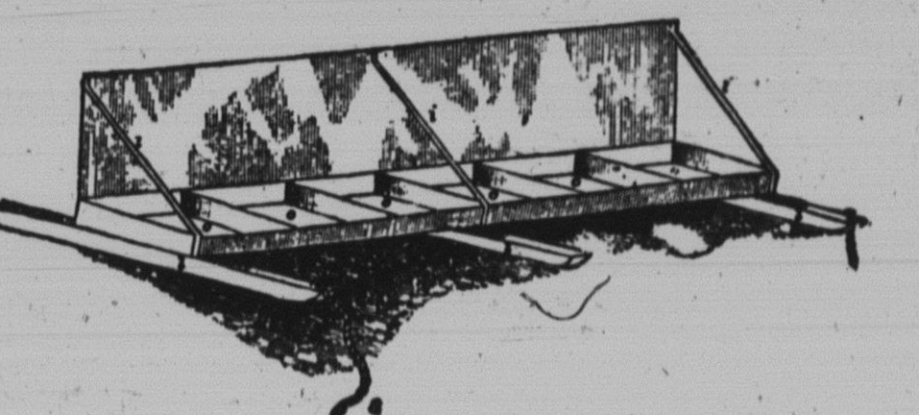
New York department store, which, seeing a boom in this article, "scooped" its contemporaries by securing an early supply. The merchants who secured the goods felt rather skeptical themselves as to whether the latest Parisian costume would hold the Gotham women's attention. As a consequence a New York broker was instructed to secure an insurance policy upon the sale of the gowns—in fact, to insure the popularity of the costume in America. To the surprise of the broker, merchants and New Yorkers, the proposition was turned down flat. Applications to other companies who were wont to bet upon almost anything which seemed a "good risk" also proved in vain and the New York merchant went to work by inserting advertisements in the newspapers, through which method he hoped to overcome the refusal of insurance. This was the first instance of its kind ever recorded, experts declare, in which Lloyd's have turned down the proposition of issuing a policy. It probably was caused by the airy persiflage hurled by the male Americans who gave the sheath gown the loud "haw-haw" when it appeared. No business in the history of the world has spread out as the insurance game has. It encompasses everything. One insurance man, who rates himself quite a wag, asked another whether Lloyd's would insure an iceberg from melting. "Why, yes," the latter answered, "if you'd tow it down to Piccadilly lane, where it could be watched by Lloyd's." However, the sort of insurance about which the average American knows most is life insurance and this industry alone has reached such a stage of development that there is little unexplored territory for it to enter. There are life insurance agents everywhere. Statistics show that for every hundred men of the big city there is one and sometimes two life insurance agents. So the reader can easily discern that there is plenty of opportunity to provide his or her family with financial protection after death. Since the companies were brought to time

by the recently enacted insurance laws, which followed the famous New York investigation, nearly all of the concerns which lived through that scathing inquiry are up to scratch regarding legal requirements. Nearly every up-to-date American possesses insurance upon his life. If it is not \$1,000 it may be \$500 or \$100, but among the richest citizens of the country there are seven men who carry \$1,000,000 or more upon their lives. Rodman Wanamaker of Philadelphia, a merchant prince, is insured to the amount of \$4,000,000. He is the most heavily insured man in the world, for there is not a person, even among the monarchs of the old hemisphere, who can lay claim to insurance equivalent to one-half that amount. Two men in the United States carry \$1,500,000 upon their lives and there are four whose death would net their families \$1,000,000, enough to support several generations of families. Among New Yorkers financier James B. Colgate carries more insurance than any of his neighbors in Gotham, his policies which number nearly a score, aggregating \$1,500,000. However, that sleepy old Quaker city—Philadelphia—shows the world a thing or two in providing for its kin after the death of the wage earner. The millionaires and multi-millionaires of that city in proportion to their number have acquired far more life insurance than those of any other city in America and probably in the world. The Insurance Press, an organ which has devoted itself this year to the gathering of a great volume of statistics on the subject, has presented a mass of information on the subject. They all team with the dollar sign and show just how much money there is in the coffers of the country's rich. The statistics touch only the high spots in a general resume, but they show the relations between America's great cities and give a line on the general rainy-day provisions which are taken by men of nation-wide fame. A synopsis of the report follows: "One hundred and eighty-four residents of Philadelphia are insured for \$33,000,000, while New York, with four times as many millionaires, has 491 residents insured for \$57,000,000. Chicago has 185 millionaires insured for \$24,000,000. "There are 5,139 men in the United States

insured for \$50,000 or more, the total of their policies aggregating \$540,967,000. There are seven insured for an even million each; four insured for \$800,000 to \$900,000; ten for \$700,000, and 29 for \$500,000 to \$600,000. There are 1,136 men who carry from \$100,000 to \$150,000 each and 271 who are insured for \$200,000 to \$300,000 each. "Of the seven men who are insured for \$1,000,000, one lives in Georgia, one in Illinois, one in Louisiana, two in New York, one in Pennsylvania and one in Wisconsin. "New York city has 15 men who are insured for from \$400,000 to \$1,500,000; Philadelphia has 14 insured for from \$400,000 to \$4,000,000. Chicago has five insured for from \$400,000 to \$1,000,000. Pittsburg has five insured for from \$400,000 to \$1,055,000. Baltimore has ten insured for from \$300,000 to \$500,000. Buffalo has six insured for from \$200,000 to \$800,000. St. Louis has 11 insured for from \$200,000 to \$600,000. Detroit has eight insured for from \$200,000 to \$500,000. San Francisco has five in that class, Cincinnati has 17, Cleveland six, and Boston 16, with two more whose policies run up to \$600,000 each. "Milwaukee has 16 who are insured for from \$200,000 to \$1,000,000. Minneapolis five with policies ranging from \$200,000 to \$800,000, and Rochester six who are insured for from \$200,000 to \$500,000. "There are lots of selfish persons who say: "Well, what's the use of me getting insured? After I'm dead the money derived cannot be of any more use to me. Therefore, please tell me why I should expend any of these hard earned dollars for the sake of leaving a bone of contention to be fought over by my relatives." Partly for the man who is likely to make that statement and partly for the individual who would provide himself against the infirmities of old age, great insurance companies have devised policies whereby the party insured may come into his endowment when it is most needed. The endowment policy is the one which is perhaps more popular among young men of the age than any which has yet been put upon the market. This allows the payment of a yearly premium into the company's coffers and at the end of 10, 20, 30, 40 or 50 years the entire amount for which the policy holder was insured is turned over to him or her. The rate of insurance varies with the length of time. The longer the period between the payment of the first premium and the final endowment the less the rate, other things being equal. Just recently insurance companies introduced another sort of proposition which is just the reverse of that of insuring one's life.

TRY A HOPPER DOZER TO FIGHT LOCUST

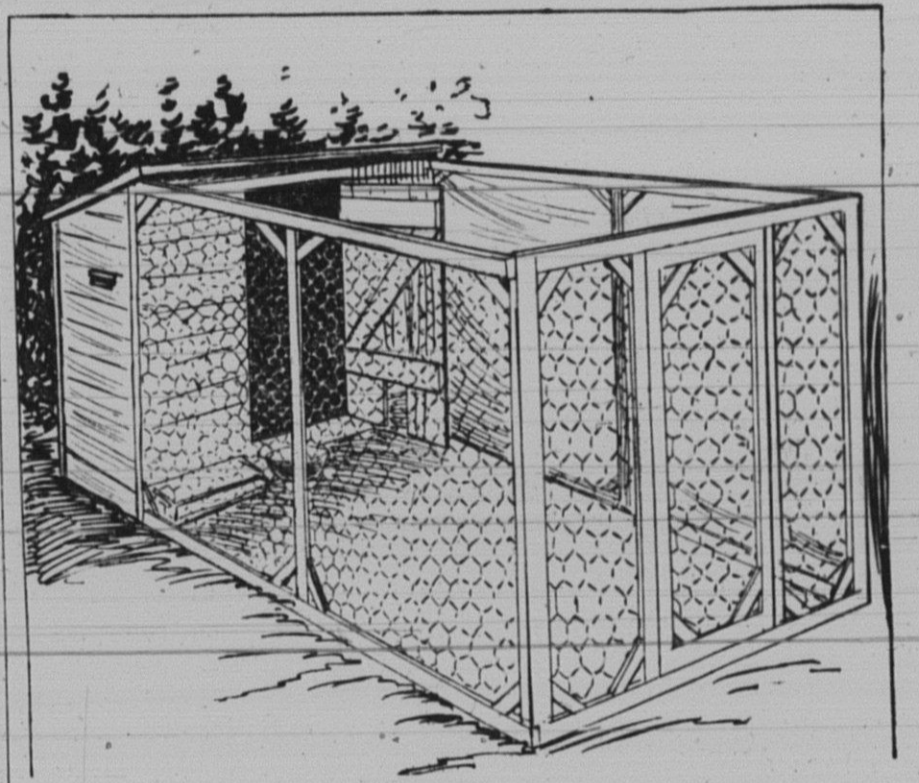
Kerosene Pan Will Capture and Destroy the Pests.



Water and kerosene mixed is placed in this machine or appliance, and it is drawn over a field frequented by grasshoppers. The insects are stirred up and many of them fly into the pans of kerosene and water and are killed.

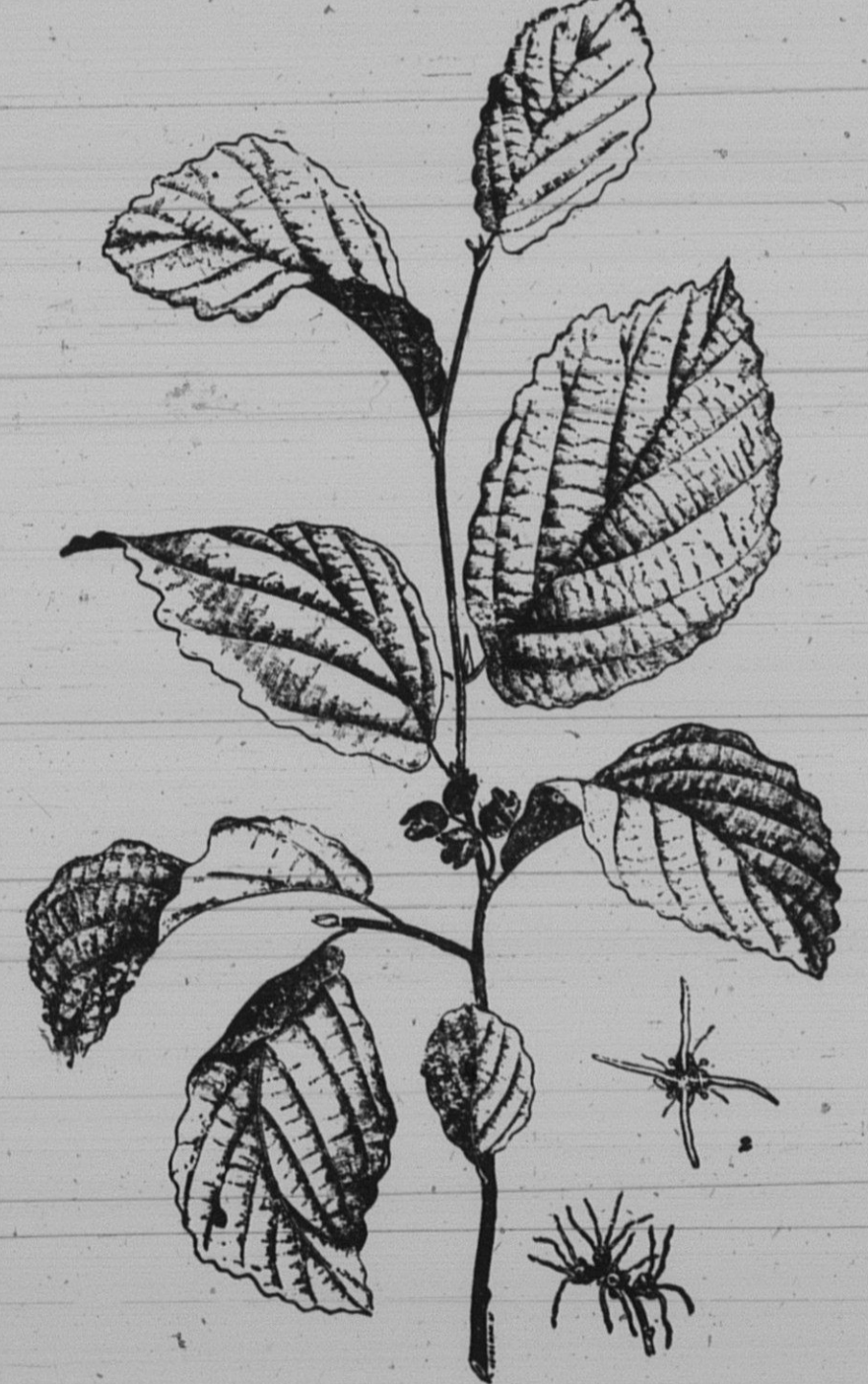
CHEAP COLONY HOUSE FOR CHICKS

It Simplifies the Work of Raising Poultry.



Colony houses can be made very cheaply of an organ box and a few feet of wire netting. The illustration shown herewith, redrawn from an illustration in Journal of Agriculture, shows a colony house he has been using for a number of years. The same was made from an organ box and two rods of netting at a total cost of \$1.45. If dry goods boxes were used in the construction the cost could probably be lowered below one dollar. The chicks are kept in this house till they are old enough to roost on poles in the large central houses.

Hamamelis Virginica—Witch Hazel



This plant is sometimes a bush ten or more feet high and sometimes a tree 25 feet high, according to the locality in which it is found. It grows in the states east of the Mississippi river. It is oftenest found on the banks of streams or in the moist woods. The tree is remarkable for its lateness of coming into flower, which is in September and October. The flowering takes place while the leaves are falling and continues on until winter. The fruit takes the whole of the next growing season to mature. The bark and the leaves were used as medicine by the Indians and are so used by the whites.

Colostrum Milk.—The milk given by a cow for the first three or four days after calving is quite different in color, taste, and appearance from milk in its normal condition. Such milk is called colostrum milk, and has different chemical composition from ordinary milk. Colostrum milk is yellow in color and has a sweetish taste and a characteristic oily feeling. When boiled it coagulates, on account of the large amount of albumen present. When hot water is poured into colostrum milk it curdles.—Prof. Harry Snyder.

Clean Milk.—It is generally supposed that milking in the yard is conducive to pure milk, but even that depends.

The Hen Yard.—Increase the size of the hen yard, so that the grass will not be all eaten off.

