GRANGE COOPERATION AT WORK.

How Conditions Were Improved in an Isolated Town as Seen by a Writer for the Country Gentleman,

[ BY JAMES ALVIN. ]

[ A few months ago the Reporter made men tion of the fact that Lynn R. Meekins, Esq., a writer for the Country Gentleman, one of the Curtis Company publications, had been in Centre Hall gathering material for an article on cooperation. In the Country Gentleman of May 4th Mr. Meekins, under the name of James Alvin writes a two-page description of "Grange Co operation at Work." There are four illustrations all of which are well executed. The ar ticle, which is well written, is published below.-EDITOR. ]

There are houses approved by the grange which give discounts to grange ten dollars a year? It does not seem customers and from these houses the grangers of Centre Hall purchase a possible. And yet that is precisely thousand dollar's worth of goods annually. Each member has a trade card which is inclosed with his order and which entitles him to the trade advantages. Cooperative action at freight rate of \$2.10 when the members did not have the money, but they used formerly paid the retail rate of \$4.40 fit of the wholesale rate if his package ganized the Patrons' Rural Telephone weighs 100 pounds or over. Thus many of them get their groceries by the sack and barrel and their syrups by the barrel. As a rule they buy flour from the local mills The grange committee by its cooperative bulk-buying saves to the members \$1000 a year, and besides this the members have their individual savings from their purchases from approved houses, and the whole sale freight rate. The purchasing committee also saves 20 per cent, on farm machinery by buying through the executive committee of the state grange. No plan for cooperative selling has been tried, but there is a grange agent in Philadelphia who pays special attention to cona commission of 5 per cent.

But the hall and the cooperative buying are only two of the good influ-for each telephone, Formerly the bought ten shares in a building and loan ences that make life in Centre Hall and Blank Company had to send a man association that yielded \$326 on an inits contributing territory worth while. through the county to do its collecting. vestment of \$730. It reinvested in One factor is the Centre County Mutual Fire Insurance Company, Patrons of Patrons Rural Company and for this it its \$730 is no w worth \$1500 and is in-Husbandry. It has been in existance receives from the Blank Company \$1 creasing in value. It bought local poration anything it asks remains to more than a third of a century having for each telephone. This goes to the bank stock at \$100 that is now worth be seen. been organized in 1874, and the average stockholders in the company. The cen-\$150. It could realize five or six thouannual cost of insurance per \$100 for a period of thirty-seven years, including survey, premium and policy, has been 21 cents. Its office is at the home of the secretary, two miles from town. the secretary, and each director gets the elects one director to the central munificent sum of one dollar for every meeting he attends.

The organization of this company is representative. Each subordinate grange elects one director and these directors elect the officers. The county Pomona grange elects three auditors who audit the accounts of the board of directors. No one is eligible to any position unless he has property insured in

on it, the idea being that you shall prosperous. carry a third of the risk. You give the necessary to meet the losses. The company will take no. risk of more than \$2000 on one building. If the grange members insure in other companies they must notify the grange company.

The director who takes the insurance receives \$1 for the survey -that is, for estimating the value of the property; and for writing the policy he collects 26 cents, which the secretary gets. In some years there have been no assessments, but in one year three big barns were burned from the same fire.

On December 31, 1910, the risks in force amounted to \$3.041,453; and during 1911 \$330,657 of new insurance was written, making a total of \$3,372,-110. Two adjoining counties, however, Huntingdon and Elk, which had been in the Center County Company, withdrew and organized companies of their own, thus reducing the Centre County ment at Harrisburg, is interesting as where I live we do not have coopera showing the operations of a farmer's tion. insurance enterprise :

FINANCIAL STATEMENT.

Anditor's pay... Postage, stationery and printing ... Adjusting losses .... Director's pay and mileage ... Executive committee, pay and mileage. Writing 164 policies

Applications rejected. Discount paid. Stock killed by lightning .. Joseph Wolf, damage to house by light-

ning.... Small losses by lightning. Small losses by fire .. John W McAllevy, house and contents. Alexander Kelley, house and contents. Frank E. Wykoff, barn .... Mestona A. Wykoff, house and contents M. O. Woodring, house and contents.. .. John Kelley, trustee of the United Brethren parsonage at Port Ma-

tilda... W. J. Hunter, contents of house. Frank Ginther, house and contents ...... Traveling expenses of the president to

Refunding order for assessment

What do you think of a telephone service as good as any in the world for what the farmers of Centre County have secured through cooperative effort. Six years ago two big telephone companies competed in the county. The members of the grange wanted cheap service and went about to get it. They what is even better than money-an idea. On February 12, 1906, they or-

porated with a capital of \$10,000. This service was for farmers one mile or more from the borough limits. The company then encouraged the organization of branch companies and soon had enough support to make a definite contract with the Blank Telephone Company, which then had less business in the county than its rival.

The contract was made under these instrument from the Blank Company. management. Nearly all have the Blank instruments. signments from members. He charges They pay \$2 to the branch company the finances of the county grange. It for operating and the branch dues to does not let its surplus lie idle but finds the central company are 50 cents a year wise investments. For instance, it Now all the collecting is done by the another local building association and tral company pays all taxes, furnishes company. The county grange sub- to establish their own grain elevators. scribes for stock in every branch company and elects five members of the directorate. The local grange subscribes to its branch company. So you see the plan of cooperation and repre sentation runs through the whole

scheme. TEN-DOLLAR TELEPHONES.

The success of this plan is remarkable. the company, which insures property of For ten dollars the farmer has a countymembers of the grange only. If a man wide telephone service and has all the fort he told me to visit Center Hall. loses his grange membership his policy long-distance connections. Of course The advice may be passed on to others. is revoked. This insurance plan does he pays extra for the long-distance They will find nothing sensational, but North Carolina, were held beginning much to strengthen the grange member- calls. The grange formulated this plan ship. The saving on insurance rates and has controlled it from the beginning pays the grange dues many times over. The first arrangement was made with There are unique features. For in- the Blank company for three years. stance, if you have a building worth a Two years ago the contract was renewed risk of \$1500 you get \$1000 insurance for three years. The central company is

New branches are being added. The company a premium note of \$50, which way this is done is as follows: Six covers five years and is the maximum of farmers or more organize and build-a your assessments. On that note there is pole line to the nearest telephone exassessed at once a premium of 5 per change. Then they own that line and cent., or \$2.50 After that assess- the Blank Company has no control over ments are made only in cases of loss. it. They make their contracts with the After five years you get back your note. Blank Company through the Patrons' You have paid on it only what has been Rural Telephone Company. They can put on more telephones as they choose, paying the established rates. They charge non-stockholders more for main-

tenance than they do the stockholders. A result of this rural telephone system is that the service is probably the most dependable in existance. Each farmer keeps the line that runs through his property. In case of a storm or interruption from any other cause the exchange quickly locates the point of the trouble and the line is promptly restored. So the three hundred rural telephones mean actually that there are three hundred men available at all times to keep the service open.

Personally I could not help drawing a comparison between this ten-dollar county-wide rate and the telephone bills that are paid by the people of my own home. The usual rate is \$48 a year for ings, and larger congregations; good go to work again, now that the sore is Company's risks more than half. The a restricted area and the extras run it total income of the company last year up to over \$70. It is the same monopo- variably should indorse the moral side was \$5,918.88 and the following list of ly which the Center County farmers of every question. Local progress, the engagement of Miss Ruth A. expenditures, as reported to the depart- brought to their own terms. But with the moral phase divorced, is not Bottorf, of Lemont, and Rev. Robert

Mr. S. W. Smith, the secretary of the company, is the editor of the only survive whose fabric is not interwoven the same institution, has been in troubled with a cough or cold give it a newspaper in Centre Hall. We know with standards. Success or failure, in charge of music at State College for trial and become acquainted with its that the country editor is supposed to the promotion of progressive ideas, the past year. Mr. Reed is a graduate 33 48 do everthing free, from births to obitu- and enterprises, are largely depend- of Princeton, has studied abroad and 59 04 ary notices; but here is a work that able upon the righteogeness of the is at present chaplain at State College. 66 98 would usually require the service of a proposition. thousand-dollar bookkeeper. I went over Mr. Smith's books and saw the de-6 00 tail. And yet he receives no salary.

10 60 This is another illustration of the element of personal service that enters into the cooperative work of a community that is uplifting and modernizing 159 00 itself.

As we sat in Mr. Smith's office going over the data of the system his telephone bell rang. The call was from a former who lives five miles away who 'phoned that his paper had not arrived. In my section that message would have cost the farmer at least ten 476 00 cents extra even over a forty-eightdollar line. Over his ten-dollar line it was free; and it would have been 4 48 free had it come from any other part of

Centre County. The county grange of Centre County organized in 1875 and it has a thousand owns a 28-acre camp ground that cost \$5000. On this it conducts annual fairs. Last fall there were 3000 entries. It allows no horse-racing, no fakes or dubious shows. It is a clean, comprehensive exhibition that portrays and exalts the farm and its products. But that is not all. Every year it has an encampment. A thousand farmers and families of farmers live in tents and this big white city becomes a center of enjoyment and instruction. There is an auditorium where serious lectures are given every day and at night there are either lectures or entertainments. Crowds attend in the evening.

SOCIAL AND FINANCIAL BENEFITS. This life brings the farmers and their wives and their sons and daughters and friends into happy social contact and terms : The farmers put up their own gives new inspiration for the work of the poles and wires and made their connec- year. The fair and the camp return a tions with Blank exchanges. Each profit. So we get to the fact that in all man was to pay \$5 a year if he installed this cooperation endeavor in Centre his own telephone or \$8 if he got the Hall and Centre county there is safe

Let us find an illustration of this in sand dollars on its investment in forty an attorney free, of charge and makes eight hours and it is gradually accumureports to the state and national govern- lating a fund that will enable it to do ments. It is worthy of note that there bigger things in the future. All this has are no salaries. Each branch company been due to taking care of he small sums. The members want ultimately

Here are good farmers using local opportunities to work out local problems and to advance the interest not only of their own vocation but of the material, intellectual and social welfare of their communities.

When I asked Mr. Creasy, the master of the state grange, where in Pennsylvania I might find the place that best ombined the benefits of cooperative efseeking the general good each is helping himself even more than he is helping others. In short, cooperation seems as well as good business.

Writes of Conditions in Chicago.

Mrs. J. W. Grenoble, of Chicago, land roadster. Illinois, has a word to say about politics and present conditions in the Windy City. Mrs. Grenoble's husband is engaged in the hardware business. The letter follows :

Enclosed find one dollar for the Reporter another year. We are always glad to get it as it brings us lots of news from our old home. We haven't had much nice weather so far this spring. Every thing is high located near Martha, this county, was or more. in price with us, and one strike follows sold by Bud Thompson to D. O. another. At present the printers are crew of fifteen men, will next week in exposing the weak points in the and the grinding department, was deanxiously looking forward when the adminstration will change, and we tract. will have better times. I hope you eastern people will do your part to Beliefonte hospital on Saturday very oring this change about. Cimes are much improved and is now at the dull in Chicago and we don't expect home of George E. Heckman, where much this summer.

promote good sanitary conditions, clean back yards, small factories, roads and decent side walks; and in- bealing.

Again, remember the Maine and

Not Discouraged

Mrs. Rebecca Floray, of Centre Hall, sent to the Reporter office a clipping the late Christian Dale, of Lemont.

ED. REPORTER:-I would just say about the lateness of the spring. We 1853, hence was past 59 years of age. have a promise that there will be seed- Her parents came to Centre county time and harvest while time shall last. when she was a young girl and in 1881 Well do I remember that in 1834, the latter part of March we had very fine Young, of Boalsburg. They had one dwelling house owned by Mrs. J. C. weather, and also fine in April. I son, George, who survives. After the began planting corn on 22 of April, death of her first husband she mar- and formerly occupied by her. and then May set in cold and on 13th ried Benjamin Corl in 1885, who died I was planting potatoes when it was quite suddenly in 1893 while on a cleaned up for Memorial day. John s known as Pomona No. 13. It was so cold that I quit. The ground froze, hunting trip in the Allegheny moun- Geary is now sexton, and he is pushand on May 19 there were snow tains. members. Adjoining Centre Hall it storms and the ground was covered with snow. My corn had sprou!ed and in a few days my corn came up. and I never had a finer field of corn. There was no fruit that year-apples all frozen. The great trouble this seaall right yet, even the early cherries.

C. DALE, ER. No Special Council Meeting.

No special session of the Centre Hall borough council was held on Saturday evening, and for good reasons. It had been planned to finally act on an ordinance granting a free and perpetual, and in action, an exclusive franchise to a corporation to furnish electric light and power.

Only a few of the council men are in favor of the proposition, and not a half-dezen c'tizens support their opinions. The advice obtained from an attorney, so it is stated by the secretary, was to the effect that to guard the interest of the citizens it would be necessary to incorporate in the ordinance such conditions that would not be accepted by the corporation seeking the franchise. Whether or not a few of the councilmen have

LOCALS

There is not quite so much gum- ley in 1866. shoeing being done in Centre Hall this week as last. Mr. and Mrs. M. P. Musser, of Zion,

were in Centre Hall last week. They formerly lived near Centre Hall. Mary Helen is the name given the little daughter born to Mr. and Mrs Edward L. Bartholomew, in Altoona.

est baby on earth. year, and if the weather extremes Scotia. Burial at Jacksonville. follow, as they usually do, there will ant grass and make it into hay.

the Claremont College, at Hickory, Chronister. they will reach the conviction that of this week. This is the institution something real out of life and that in connected, and is advancing rapidly each year.

to be good morality and good education Hall on Sunday, having been called fonte. here on account of the illness of his mother and J. D. Murray. They were traveling in a 45-horse power Over-

Moshannon, by Clarence Lucas, is in to the Reporter's exchange list. The large. times is newsy and well edited, and is deserving of the support of the business men in its field.

Seven hundred and fifty acres of Downing, of Martha, who with a

Henry Rupp returned from the he has made his home for almost nine years. Mr. Hupp went to the hospi-A local county newspaper should tal on account of a bealing on his hand, which required special treatment. He feels certain that after suffering public libraries, fewer church build- for eight weeks he will soon be able to

Announcement has been made of worthy the name Progress, to be of Rush Reed, of DuBois. Miss Bottorf, in sales and voluntary testimonials lasting benefit must have moral sup- who is a graduate of Bucknell Univer- from persons who have been cured by port. No enterprise, no business can sity, and later instructor of music at it. If you or your children are The wedding will take place some

DEATHS.

Mrs. Catherine Corl, widow of the taken from a Reporter of the date of late Benjamin Corl, died at her home HAPPENINGS OF LOCAL INTEREST May 10, 1883 The item printed below at White Hall on Tuesday morning of is referred to, and it was written by last week after a long illness with heart trouble. Her maiden name was Miss Catherine Roush and she was to the farmers, do not be discouraged born at Hartleton on January 10th, she was united in marriage to David

One daughter, Miss Mary Corl. survives as the result of her second mar- merchants at Madisonburg, have conand was under the crust ready to riage. She also leaves three step- tracted for Bell telephones, the same come up. After the 19th it got warm, children, Henry Corl, at home; Mrs. to be installed in their places of busi-Philip Grenoble, of Pine Hall, and ness. Mrs. Zeigler, of DuBois. She also leaves one brother and three sisters, Illinois, "ho came east a few weeks namely: William H. Roush, of Pine ago to be with her brother, M. L. son is this, farmers are plowing too Grove Mills; Mrs. Hannah Martin Rishel, during the latter days of his wet; ground is not in order; it will and Mrs. Avoline Yoders, of Grand life, has again returned to her home in be very injurious to the land. Fruit is City, Mo., and Mrs. Isabelle Roder, of Illinois. Elmira, N. Y. Rev. S. C. Stover, pastor of the Reformed church, Bosisburg, had charge of the funeral which the use of a motor truck. Of course, was held Friday morning burial in the Pine Hall cemetery.

Mirs. Anna Funk, wife of Oliver Musser of Spring Mills, and was born now before that body. in Penns Valley, being thirty-five years and twenty-two days old.

She is survived by her husband and two young children, Nevin and May Ruth. She also leaves her parents and a number of brothers and sisters. Rev. Jones conducted the funeral hundred candle power, services Saturday forenoon, burial in Georges Valley cemetery.

Mrs. Harriet M. Stover died at her home at Versailles, Missouri, aged eighty-one years. She and her husband, the late Major George H. Stover, went west from lower Penns Val-

Deaths of Centre Countians

John Houtz, in Benner township; aged eighty-two years.

Mrs. Nora Reynolds, wife of John Reynolds in South Philipsburg.

Philip Haines, in Boggs township, aged seventy-one years. He was a vet-Like all "first babies" it is the great- eran in the civil war.

Israel Condo, of Marion township, We ought not to want for hay next at the home of his son, Ira Condo, at

The commencement exercises of He was a brother of former Sheriff inch.

Mrs. Rose Kreps, wife of Harry V. Kreps, in Altoons, aged thirty years. about thirty building lots on Allison these people of Cent e Hall are getting with which Rev. John H. Keller is Surviving her are her husband and street, immediately east of the resione daughter, Florence; also two sisters and one brother, namely : Nor-Dr. and Mrs. P. H. Dale and little man and Kythia McClellan, of Leson, of State College, were in Centre mont, and Allan McClellan, of Belle-

Pomona Grange.

The second quarterly meeting of the Centre County Pomona Grange will The Snow Shoe Times, published at 23rd inst. There will be two sessions John E. Rishel and turned over to its third volume, and has been added tendance is anticipated to be quite cattle were driven through Centre

county will go by rail from Bellefonte, arrangements having been made to obtain a fare of eighty cents for the land, timbered heavily with oak, and round trip, provided there are fifteen Brick and Clay company's plant at

begin cutting the timber from the proposed borough ordinance giving a stroyed by fire Friday night, and the free perpetual franchise to a foreign remaining portion of the plant, comcorporation, yet it does appreciate the many words of encouragement given storage sheds were saved from dehim by citizens who have at heart the struction by the hardest kind of work welfare of the present and future gen- on the part of a bucket brigade conerations. It has always been and will sisting of probably two hundred men, continue to be the policy of this paper to criticise any and all movements that from the Hayes Run plant. can not be clearly shown to be of benefit to the people as a whole, no matter whether friends or foes favor such measures.

> There never was a time when people appreciated the real merits of Chamberlain's Cough Remedy more than now. This is shown by the increase

time during the summer, after which valon the evening of Memorial day, predicts a bright future for her in the their home will be made at State Col- as has been their custom for many musical world. Her renditions were

TOWN AND COUNTY NEWS

FROM ALL PARTS.

When we get electric light! The borough schools closed an eight months term on Wednesday.

Mitterling, the drover, shipped a car load of milch cows to the eastern market, the latter part of last week. Dr. C. M. Parish purchased the

Meyer, on Cartin street, Bellefonte, The Centre Hall cemetery is being

ing the moving machine daily. A. J. Hazel and Byron Hazel, both

Mrs. Ezra F. Smith, of Freeport,

The Bellefonte steam laundry will soon collect and deliver its work by when he feels like doing so, the Hon. John Noll will use the truck for pleasure.

Mesers. W. Frank Bradford, Will-Funk, died on Wednesday morning iam H. Meyer and Lyman L. Smith, of last week at her home at Spring all members of Centre Hall borough Mills of paralysis, with which she had council, went to Bellefonte on Saturbeen afflicted for some time. She was day to consult an attorney concerning a daughter of Mr. and Mrs. Robert D. the electric light and power ordinance

Bellefonte is about to discard the arc lights because they are antiquated, yet the Centre Hall borough council came within an ace of presenting a corporation a perpetual franchise, and a contract for arc lamps at \$60, for five

George H. Emerick is having his house repainted, the color being white. F. E. Arney is doing the work. Mr. Emerick purchased the Peter Durst property several years ago, and since has remodeled the house, and greatly improved it both on the exterior and

S. L. Condo, the Spring Mills carriage builder, last week delivered two rubber tire ball-bearing top buggies, one to John Rishel, at Axe Manu, and the other to Boyd Corl, near the same place. The vehicles were exceptionally fine ones, and indicate the class of work Mr. Condo deals in.

May, like April, has been excessively wet. Farmers were able to work but two days-Friday and Saturdaylast week. Sunday was partly fair. but by six o'clock rain began falling, Dallis Chronister, in upper Bald and continued through the greater be ample sunshine to cure the luxuri- Eagle Valley, aged fifty-seven years. part of the night, the precipitation A wife and eight children survive. being eighty-one hundredths of an

Surveyor William M. Grove, of Spring Mills, surveyed and staked off deuce of W. Frank Bradford, near Centre Hall station, for C. D. Bartholomew. Mr. Grove has had large experience in surveying, and during the past few years did much work for the

Seventeen head of fat cattle and a bunch of hogs were picked up through be held at Port Matilda, Thursday, Potter and adjoining townships by -forenoon and afternoon. The at- A. M. Regal, a Salona dealer. The Hall on Monday morning. The price Those from the south side of the for cattle ranged from five to six and one-half cents, and for hoge, six and one-half cents was paid.

The main building of the Centre Orviston, a mile above the Hayes Run Fire Brick company's plant, compris-The Reporter feels it is doing its duty | ing the engine room, the drying room prising the office, boiler room, and many of whom hurried to the scene

In its social column the Mifflinburg Telegraph printed this item: A very pleasing social event among the younger set was the party given by Miss Catherine Ocker and her brother, John, at the home of their parents, Mr. and Mrs. Forrest Ocker, on Romig Avenue. After the little friends had all assembled the fun of the evening commenced, which included games, songs and music. The little hostess, Miss Catherine, being a talented musician, presided at the pigood qualities. For sale by all dealing her age, of thirteen years. She handles the most difficult music with Progress Grange will hold a festi- ease and grace, and in a manner that greatly appreciated by her guests.