WHO OWNS THE FARM?

A Problem for John Smith, in the West, and William, in the East.

John Smith has a farm out in Colorado. He has a warrantee deed, but he is dependent on an irrigation company for water, and this costs $3 per acre every year. His farm can be worked only by him subject to that charge, and the irrigation company is landlord No. 1. He has to send his produce to market by rail. The average freight charges are one-third of the value of the produce. His warrantee deed does not run against the railway company, which is his landlord No. 2. He has to buy groceries, clothing, implements, etc. They come from distant markets at an average freight charge of 20 per cent., which also goes to landlord No. 2.

The average tariff charges on John Smith's groceries, clothing, implements, etc., would be about 40 per cent. if all these things came from abroad. The American manufacturers put their prices a little lower to hold the market, so that the tariff charge on the goods that he buys averages about one-third, and the tariff is John's landlord No. 3. Next come the state and local politicians. They have to be fed, and so while they come after the irrigation company, the railroad company and the tariff, their title is absolute against John Smith, and he will have to pay or be evicted by due process of law. The local politician is landlord No. 4.

John Smith borrowed some money at 12 per cent. and a bonus with which to make some needed improvements. For this he gave a mortgage on the whole farm, and the mortgagee, a man not to be trifled with, is landlord No. 5. Now, with the irrigation landlord taking $3 an acre, the railroad landlord taking one-third of what he sells and one-fifth of what he buys, the tariff landlord taking one-third of what he buys, the local politician dipping his hand into the remainder and the mortgagee taking 12 per cent., it may be quite worth John Smith's while to consider who owns the farm.

John Smith's brother William remains on the old homestead in Connecticut. He has no irrigation landlord to pay, but his crops are less certain than John's. The landlord exacts so large a share that he has to cut down an orchard of grafted fruit and convert it into a meadow because he cannot afford to send apples sixty miles to New York, in competition with those that come 600 miles from the west. The state, county and town landlords take a portion each; he has 6 per cent. to pay on that mortgage he gave to John for his share of the homestead, which John sold to James Banker, and which Banker threatens to foreclose because the farm is not worth as much as it was then, and is growing less valuable. William is careworn and weary, but still he works early and late, striving against the inevitable, and says to himself so often that he really believes it, "I own the old homestead."—Edwin A. Curley in Rural New Yorker.

Pleasant for Farmers.

W. W. Phelps, minister to Germany, is home on a vacation, and is employing his leisure in saying a few words in relation to the protection of American industries. In a speech at a Republican convention in New Jersey he said: "The export of agricultural products must find a limited and falling market, but the export of manufactured articles must find an increasing and permanent market. The lowest grade of labor can raise corn, wheat and pork. Ultimately we shall lose foreign markets for our wheat, but not for our wares."

Mr. Blaine months ago declared that there was not a line in the McKinley tariff bill that would produce a new market for a bushel of wheat or a pound of meat. Mr. Phelps, who has been studying matters abroad, or at least observing the condition of affairs, has come to the conclusion that our agricultural products sent abroad must find a "falling market," because they will come in competition with those produced by "the lowest grade of labor" in the world.

As the prices in European markets govern those in our own our farmers will be compelled to send their products to a "falling market" if they send them anywhere. Manufactured articles, however, are to advance in price. The farmer, therefore, is to lose in two ways. He is to get less for what he raises and to pay more for what he buys. He is also comforted by the complimentary statement that his is "the lowest grade of labor."—Chicago Herald.

To Protect Themselves.

Broomcorn raisers of this vicinity are taking active steps with a view to building large storage warehouses, in which to hold their brush when the prices are too low to be profitable. The movement is in the shape of a combine to escape from the oppression and misrepresentation of middlemen, and it is proposed that the farmer who holds any amount of stock in the warehouse shall be allowed to store his crop and draw from the association funds a reasonable advance upon it per ton. Rules and regulations have been adopted to make all parties safe and to help each other out of tight places financially, without compelling them to sell at forced low prices to meet bank advances on growing or harvested crops.

Farmers who raise brush on a large scale, and who have been to the eastern markets with their crops this year, report that they have been shown letters from middlemen in this section advising the wholesalers not to be in a big hurry to purchase direct, as the crop was a heavy one, and by bearing down the prices it could be purchased at much lower figures than the opening ones. There is also on foot at Mattoon a movement to build a large general warehouse and factory.—Arcola (Ills.) Dispatch.

Members of the Chicago board of trade were stirred up recently over the resolutions adopted at a recent meeting of the Farmers' Mutual Benefit association at Springfield. The resolutions declared that the aforesaid board is "a den of thieves," and some of the members deny the allegation.

Decreasing Farm Values.

Since 1860, and therefore since the existence of an extremely high protective tariff, inordinate watering of corporate stocks, capitalistic conspiracies to rob productive industry and other modern financial and political abuses, agricultural wealth, relatively to population, has been steadily decreasing. For the ten years ending 1860 farm values increased 101 per cent., for the ten years ending 1880 farm values increased but 9 per cent., though population increased 37 per cent., and the agricultural proportion of population was not perceptibly changed. It is yet too early to say just what the census for 1890 will reveal regarding this matter, but from data so far received it is estimated that farm values will be from 9 to 15 per cent. less than in 1880, though population, agricultural and all, has increased about 30 per cent.

Judged by surface indications, the decrease will be greater than either of the foregoing estimates, for it is difficult, indeed, to find a locality settled more than ten years where farms could be sold for 85 to 90 per cent. of their value in 1880. The situation is a grave one, and should excite the gravest apprehension. Here is a matter for our statesmen to grapple with quite as important as protecting manufacturers, as supervising and running elections by United States officials, as building postoffice buildings in villages, or as exhausting the "surplus" without decreasing the revenues.—Farm, Stock and Home.

Send in your subscriptions, and get your neighbors to subscribe.

Alliance Stock Yards.

It has just become known that a gigantic movement is on foot among the members of the Farmers' Alliance of the western states to organize a stock yards company and establish extensive yards in Kansas City, Kan. Work has been going on quietly for the past month, and it was learned yesterday that the site for the new yards had been selected and the company would be organized in a few days.

This move was unexpected, and it no doubt will create some surprise among cattle dealers of this city. For some months past the American live stock commission company at the stock exchange building has been doing business for the Alliance, and this move will doubtless be news to it. A representative of the Farmers' Alliance of southwestern Kansas and a cattle raiser of that district, who is working on the scheme, was seen last evening by a Times reporter.

"You see," said he, "the farmers of the west, and especially the cattle raisers, have determined to do away with the second men or commission men. The American live stock commission company at the stock yards has been doing the business for the Alliance for the past year, but for some reason the farmers have become dissatisfied, and so a meeting of the representatives of the Alliance of Kansas, Nebraska and other western states was held a few months ago, when it was decided to organize a stock yards company and establish yards at this point.

"The new company proposes to adopt a system concerning the shipping of live stock which it claims will be the means of placing the prices of cattle and hogs on a solid basis. The agents who will have charge of the general offices at this point will be kept posted in regard to an approximate number of cattle and hogs ready for the market by each division of the Alliance, and orders for live stock will be sent out each day. In this manner the yards will not be packed with cattle one day and nearly empty the next. When the Kansas City stock yards are crowded with cattle the prices are naturally forced down and the packers take advantage of the market by buying enough cattle and hogs to supply the houses for two or three days, and then when the prices go up again only a few buyers can be found."—Kansas City Times.

A Senator's Indorsement.

The much more numerous class of our society are the agriculturists, but it cannot be questioned that they have not exercised the power and control over elections and governmental affairs which their numbers entitle them to. They have been confiding and true, and they have left it to other persons of other pursuits mainly to conduct the affairs of the politicians and statesmen. The consequence has been that their claims to a just and fair recognition have not always been respected as they should have been. They have borne this state of things for a long time with great patience and moderation, but they have finally reached the point where they propose to take into their own hands the management of their own interests, and to have a word to say in the manner of conducting the affairs of the government.

This, I think, is commendable, and I have no quarrel with any organization of farmers who unite themselves together for the purpose, not of assaulting and crippling the interests of other classes, but of protecting their own.—Address of Senator Brown, of Georgia.

SYNOPSIS OF ANNUAL STATEMENT OF

American Fire Ins. Co. of Philadelphia.

Made to Supt. of Insurance, of Kansas, January, 1890.

Assets	$2,642,669.07
Cash capital	500,000.00
Reserve for re-insurance, etc.	1,733,093.18
Net surplus	409,575.79

"Hello! Tom. Glad to see you, old fellow! It's almost ten years since we were married. Sit down: let's have an experience meeting. How's the wife?"

"Oh! she's so-so, same as usual,—always wanting something I can't afford."

"Well, we all want something more than we've got. Don't you?"

"Yes: but I guess 'want will be my master.' I started to keep down expenses; and now Lil says I'm 'mean,' and she's tired of saving and never having anything to show for it. I saw your wife down street, and she looked as happy as a queen!"

"I think she is; and we are economical, too,—have to be. My wife can make a little go further than anyone I ever knew, yet she's always surprising me with some dainty contrivance that adds to the comfort and beauty of our little home, and she's always 'merry as a lark.' When I ask how she manages it, she always laughs and says: 'Oh! that's my secret!' But I think I've discovered her 'secret.' When we married, we both knew we should have to be very careful, but she made one condition: she would have her Magazine. And she was right! I wouldn't do without it myself for double the subscription price. We read it together, from the title-page to the last word: the stories keep our hearts young; the synopsis of important events and scientific matters keeps me posted so that I can talk understandingly of what is going on; my wife is always trying some new idea from the household department; she makes all her dresses and those for the children, and she gets all her patterns for nothing, with the Magazine; and we saved Joe when he was so sick with the croup, by doing just as directed in the Sanitarian Department. But I can't tell you half!"

"What wonderful Magazine is it?"

"Demorest's Family Magazine, and—"

"What! Why that's what Lil wanted so bad, and I told her it was an extravagance."

"Well, my friend, that's where you made a grand mistake, and one you'd better rectify as soon as you can. I'll take your 'sub.' right here, on my wife's account: she's bound to have a china tea-set in time for our tin wedding next month. My gold watch was the premium I got for getting up a club. Here's a copy with the new Premium List for clubs,—the biggest thing out! If you don't see in it what you want, you've only to write to the publisher and tell him what you want, whether it is a tack-hammer or a new carriage, and he will make special terms for you, either for a club, or for part cash. Better subscribe right off and surprise Mrs. Tom. Only $2.00 a year—will save fifty times that in six months. Or send 10 cents direct to the publisher, W. Jennings Demorest, 15 East 14th Street, New York, for a specimen copy containing the Premium List."

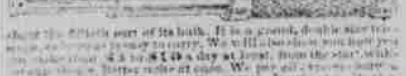
A VOICE from Ohio. Here is a portrait of Mr. Garrison, of Salem, Ohio. He writes: "Was at work on a farm for $25 a month; I now have an agency for E. C. Allen & Co's albums and publications and often make $20 a day." (Signed) W. H. GARRISON.

William Kline, Harrisburg, Pa., writes: "I have never known anything to sell like your album. Yesterday I took orders enough to pay me over $22.5." W. J. Elmore, Bangor, Me., writes: "I take an order for your album at almost every house I visit. My profit is often as much as $20 for a single day's work." Others are doing quite as well: we have not space to give extracts from their letters. Every one who takes hold of this grand business gets started going.

Shall we start YOU in this business, reader? Write to us and learn all about it for yourself. We are starting many; we will start you if you don't delay until another gets ahead of you in your town or county. If you take hold you will be able to pick up gold fast. Read—on account of a forced manufacturer's sale **125,000 ten dollar Photograph Albums** are to be sold to the people for $2 each. Bound in Royal Crimson Silk Velvet Plush, Charmingly decorated inside. Handsomest album in the world. Largest Size. Greatest Bargains ever known. Agents wanted. Liberal terms. Big money for agents. Any one can become a successful agent. Sells itself on sight—little or no talking necessary. Whoever shows, every one wants to purchase. Agents take thousands of orders with explosive never before known. Great profits as all every worker. Agents are making fortunes. Ladies make as much as men. You, reader, can do as well as any one. Full information and terms free, to those who write for same, with particulars and terms for our Family Bibles, Books and Periodicals. After you know all, should you conclude to go no further, why no harm is done.

Address E. C. ALLEN & CO., AUGUSTA, MAINE.

One of the BEST Telescopes in the world. For the lowest amount, and to introduce our superior goods we will send FREE to ONE PERSON in each locality, a glove. Only those who write to us at once can make sure of the chance. All you have to do in return is to show our goods to those who call—your neighbors and those around you. The beginning of this advertisement shows the small end of the telescope. The following cut gives the appearance of it reduced to



Above the actual size of its bulk. It is a good, double size telescope, easy to carry. We will show you how you can make from $5 to $10 a day at least, from the start, while our terms are better make of easy. We pay all freight, duty and charges. H. HALLETT & CO., Box 2500, Portland, Maine.

SYNOPSIS OF ANNUAL STATEMENT OF

NEW YORK LIFE INSURANCE CO.

Made to Sup't of Insurance of Kansas, Jan. 1st, 1890.

Total Assets	$105,053,000.93
Liabilities	83,830,124.57
Gross Tontine and General Surplus (Company's Standard	15,222,876.36
Total Income 1889	29,163,266.2
Payments to Policy-Holders 1889	12,121,121.6

Correspondence solicited from parties desiring insurance or an agency solicited. Address Kansas Branch Office, Wichita Kansas.