THE NATIONAL GRANGE

Conducted by Charles M. Gardner, Editor of the National Grange, Westfield, Mass.

CO-OPERATION IN KANSAS

Patrons' Bank at Olathe One of the Most Striking Cases of Co-Operative Effort.

One of the most striking cases of co-operative grange effort to be found in the country comes to light in Kansas, in the Patrons' Co-Operative bank at Olathe; which is a practical illustration of what the grange can do in a business way when its energies are set at work in that direction.

This is the only grange bank in the United States, a sweeping statement, but positively true. Its stockholders are all members of the grange and its rules are such that none but a member of the order in good standing can ever hold stock in the bank. Located at Olathe, it is in about the center of Johnson county and is surrounded by eighteen live subordinate granges, whose members recognize this bank as one of their most successful co-operative enterprises.

This bank was organized in 1883 with an authorized capital of $75,000, with about $37,500 paid up, and was continued under that charter until the present banking law of Kansas was passed, which required that the capital be paid up in full. This bank was then reorganized with a capital of $50,000, all paid up; and since its reorganization it has accumulated a surplus fund of $50,000 and, after the railroads, has become the heaviest taxpayer in the county. Its stock sells at a premium of 300 per cent. and is hard to secure at any price.

The bank was organized on purely a co-operative basis, but the passage of the new Kansas banking laws compelled the elimination of some of its co-operative features. There is this left, however, that stock does not vote, each stockholder being entitled to one vote, in the election of officers and in the transaction of business, regardless of the amount of stock he holds. Individual holdings of stock are limited to ten shares. The stockholders at present number about one hundred and fifty, and their ownership ranges from one to ten shares each.

Seventy per cent. of the business of the bank is with farmers and about 90 per cent. of the patrons of the community patronize the bank. On the other hand, over half its accounts are held by persons who are not patrons, which fact is ample evidence of the confidence felt in Kansas in the grange and its members. During all the panics and financial disturbances that have taken place since this bank was started, no suspicion has ever been expressed regarding its soundness and stability, and today its strength is recognized as beyond question.

Real Grange Service.

A side of grange ministry that is not always recognized was well brought out during the lecture hour in a grange meeting in one of the states in the middle west. Twelve young men were assigned to give a five-minute response to the question: "What the Grange Has Done for Me," constituting a unique symposium of surpassing interest. In clean, forceful language the young men recounted the grange benefit they had derived, in the training its meetings had brought them, the ability to speak in public to think more clearly and more rapidly, more confidence in themselves, a broader view of life and an encouraged purpose to make the most of themselves.

The group of young men then together sang the well-known song of the patrons: "Beautiful Grange That We Love," which formed such a fitting accompaniment to the symposium of testimonials they had first given that those present were profoundly impressed with the significance of the occasion. At least it was an illuminating illustration of the service a grange can render to its young people if they are willing to be helped.

Supplied Town With Water.

During the long-continued drought of middle summer there was one section in New England where the scarcity of water was particularly severe. In one village in particular all the families depended on wells for their supply and practically every well was dry. The situation was acute and what could be done was a problem. Here the village grange stepped in and proved itself a community benefactor indeed. Appropriating liberally from its treasury and securing quickly such other funds as could be raised, the grange contracted for the sinking of a driven well on the town common and had the work pushed as rapidly as possible. A fine supply was struck and then the grange turned it over absolutely to all who wished to use it.

The supply proved ample and for weeks, so long as the drought lasted, hundreds of gallons of water daily were carried from the grange well to supply all the household needs throughout the village. To supply a thirsty people with good water may be a homely service, but it is also a distinctly honorable one; and in so doing that New England grange has won the respect and gratitude of every person in its village.

Co-operative Business.

Most of the Chinese business houses are owned by partnerships, and most partnerships are of a large number of persons.

Beware of Fits of Passion.

The very instant you perceive yourself in a passion shut your mouth and keep it shut until your blood cools. This advice, if always followed, would save many a life of bitterness and of deep, incurable anguish.

Feminine Mystery.

Another thing—if it is true that birds of a feather flock together, why does a pigeon-toed girl wear ostrich tips?—Galveston News.

On Flossie's Advice

"Yes," said young Mrs. Tomlinson as she poured a glassful of water into a shallow bowl filled with blooming bulbs, "they did bloom at last and they are pretty. But don't you ever let any one tell you what Flossie told me about them, for it isn't true."

"Chinese lilies or narcissus?" asked her visitor, as she slipped off her pinless hat and warmed her blue tipped fingers against the tea cozy, all set for gentle brewing.

"I'm sure I don't know. I bought both kinds of bulbs and they got mixed, and now every bowl has some flowers with yellow centers and some that are white and everybody tells me a different story about which is which. But that doesn't matter nearly so much as the rest of it." Young Mrs. Tomlinson sank into her wicker chair and began to arrange the delicate tea cups, and after that she uncovered a pile of cheese sandwiches.

"It is all lovely," exclaimed her friend. "All—tea, cheese, sandwiches and flowers. I am cold and hungry, so hurry the tea, and do tell me what Flossie said that wasn't true."

"None of it was true—about the bulbs," declared young Mrs. Tomlinson, sternly. "And she started me on them, you know. She was here last summer when we gave our rubber plant to Aunt Sophie because Harry said it was too big to live with and fussed so about it. I was sorry to see it go, for it was the only thing I ever made grow, and I have spent a fortune on ferns and various kinds of plants. They die the minute I touch them. So Flossie suggested bulbs. They were quite cheap, she told me.

"'Just get some cheap, plain glass bowls,' said Flossie, 'and you can gather enough pebbles this summer to fill them. Then get the bulbs—at 25 cents a dozen—and you have flowers for the entire winter. Plant them two weeks apart and then keep them in the dark for two weeks. In six weeks they bloom and you can keep taking out your bowls as the old flowers die.' It sounded delightful, so I decided to try it.

"That was in July. We were going north for the rest of the summer, so I just made a note of it and watched for pebbles. Whenever we were in swimming or were walking by the lake I made everybody pick up pebbles for me. Harry said his pockets were full of stones all summer long, and he got awfully mad once because I emptied the cigars out of a new cigar box to put stones in, though I covered up the cigars and they weren't hurt a bit.

"I brought back four boxes of stones—perfect beauties, blue and white and yellow and pink. Then I began to look up bowls. Flossie said the bowls would cost almost nothing at all, and I began to look for plain glass bowls. The cheap ones were dreadful pressed glass things and the only pretty ones were $1 each, so I got two of those and then looked at pottery bowls. Harry says that there's where I lost my head, but I looked on the bowls as an investment. And I got some beauties. They cost more than the others, but I thought they were worth the money, and the Japanese clerk was such a dear about choosing them.

"Then I got the bulbs. And instead of costing 25 cents a dozen they were three for a quarter. Flossie said I went to the wrong place, but I didn't know that, and I had bought six bowls, so I had to have plenty of bulbs.

"About October 1 I began to set them out so they would begin blooming about November 15. I never have got over this part of it. Harry has always given his cigar boxes to a neighbor boy and he came over to play in our basement one day and found my pebbles in those boxes and threw them all into the alley!

"Harry wasn't at all sympathetic. He simply refused to go and gather more pebbles by the lake, which he might have done to save expense, and so I had to go back to the bulb store and buy little ugly, commonplace stones for ten cents a quart.

"I finally got one bowl started in the dark in the coat closet. There Harry found it before it was a week old and spilled it all over the silk lapels of his new tuxedo. Of course, his tailor could fix that, but he insists on counting it in as part of the expense. He never seemed to care for my bulb ambitions.

"That bowl was broken, and of course it was the nicest, and the little tender sprouts were harmed, so I had to begin again. I took all the things out of the closet and had the janitor put up some shelves, and it didn't cost much and was a splendid place for the bulbs.

"But all winter Harry has said that he hasn't been able to find a thing in its proper place. He quieted down a bit after the bulbs got to blooming—until he got his newspaper in a bowl one night, and then you really should have heard him rave, though it was just his own carelessness.

"Of course, I have learned a lot about bulbs. I tell Harry that next year, since I have my equipment, everything will go much better. It is an investment, you see, so I must go on, for there are only the bulbs to buy.

"If you ever want to try them, dear, come to me, or ask Harry. We know. Do have another sandwich."

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DIDN'T TRUST HIS LAWYER

Shrewd Client Paid Fee in Advance to Learn If He Had Reasonable Chance of Winning.

It was told at luncheon at the Lawyers' club the day before the Equitable building burned down. A group of legal luminaries were gathered about a table discussing the apparent impossibility of insuring the honesty of any man, and it was contended that there was no remedy for it save to pick out your man and trust him absolutely. No matter what safeguards you might hedge him about with, if he was dishonest he would contrive to cheat somehow. One of the lawyers told this story to emphasize his point:

A client went into a lawyer's office in Fulton street and said that he had a grievance with his neighbor and wanted to go to law. He stated all the circumstances of the case and counsel listened attentively. The case fully stated, the client asked:—

"Well, those are the facts. Do you think I'm in the right safe enough to win if I go to law with him?"

"If the facts are as stated you certainly have got a case. If I were in your case I should begin suit," answered the lawyer.

"And how much would your fee be for taking the case and pushing it clear through?"

"Oh, I'll see it through for you for a hundred dollars."

The shrewd client produced from an inside pocket a well worn wallet, from which he extracted a roll of bills and peeled off one hundred dollars.

"There," said he, "that's yours. It's your fee. That's all you'd get if you tried the case. Now, without doing any work on it at all, just tell me, honestly, whether I've any chance of winning the case."

An Indian Day.

In the dew-bespangled sunrise, while the air was caressingly cool, we went forth to ride along the river bank and beside fields of yellow mustard or dun stubble; then, on our return to the shadowed tents, a bath, breakfast, and the day's occupations; then again, in the swift dusk of evening, when furtive jackals rent the twilight stillness with wailing and demoniac laughter, or the silver bark of little foxes echoed over the mist-veiled rice-fields, white under the moon, we gathered in comfortable deck chairs in a great, dim aisle of the mango grove, while the tents shone orange in the lamplight, to tell sad stories of the deaths of kinds, or listen to the Police Chota Sahib, who had a pretty, sentimental tenor, singing "The Long Indian Day."—Charles Johnston, in the Atlantic.

NOTICE TO CREDITORS

The undersigned having settled in the Orphans' Court, an account of the personal estate of Harry B. Hoffacker, late of Carroll county, Md., deceased, and ascertained the balance in his hands for distribution, according to law, among the creditors of said deceased, hereby gives notice to said creditors to file their claims against said deceased, legally authenticated with the Register of Wills for Carroll county, on or before the 18th day of March, 1912, preparatory to a distribution of the assets of said personal estate, to be made amongst said creditors under the direction of the Orphans' Court of Carroll county, Md., on the 25th day of March 1912. After the final ratification of said distribution by the Orphans' Court aforesaid the undersigned will be prepared to pay each of said creditors their respective dividends according to said distribution.

JOHN W. HOFFACKER,
feb 23 Administrator.

No. 4634 Equity.

In the Circuit Court for Carroll County in Equity.

George A. Shipley, Mortgagee, vs. Andrew G. Phillips and Susie E. Phillips, his wife, Mortgagors.

Ordered this 21st day of February, 1912, by the Circuit Court for Carroll County in Equity, that the sale of the real estate made and reported in the above entitled cause by George A. Shipley, Mortgagee, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 25th day of March next, provided a copy of this order be inserted in some newspaper published in Carroll county once in each of three successive weeks before the 18th day of March, next.

The report states the amount of sale to be $1300.00.

OSCAR D. GILBERT, Clerk.
True Copy, Test:—
Oscar D. Gilbert, Clerk.
feb 23 3t

Mortgagee's Sale Of a Valuable

HOUSE AND LOT

In Eldersburg, Carroll County, Md.

By virtue of the power of sale contained in a deed of mortgage from Wm. L. Tolbert and Clara M. Tolbert, his wife, dated January 21, 1903, and recorded among the Real Estate Mortgage Records of Carroll county in Liber J. H. B. No. 47, folio 467 &c., the undersigned, mortgagee, will offer at public sale at the Court House Door, in Westminster, Md.,

MONDAY, MARCH 18th, 1912

at 11 o'clock a. m., all that valuable lot of land containing **1 Acre, 4 Roods and 9 Square Perches of Land,** more or less. The improvements consist of a **Frame Weatherboarded Dwelling House,** containing four rooms; stable and the usual outbuildings. There is a well of good water.

This property is a desirable home, pleasantly located on the Liberty road, one-fourth of a mile East of Eldersburg, and one-half mile from the State road leading from Sykesville to Westminster, Md., and adjoins the lands of Messrs. P. S. Lee, Samuel Barnett and others.

Terms of Sale:—Cash on ratification of sale by the Court; easier terms may, however, be made by applying to the undersigned. A deposit of $100 will be required of the purchaser on the day of sale.

For further information call upon the undersigned at Eldersburg, or George L. Stocksdale, Attorney, Westminster, Md.

G. HARRY BEVARD,
Mortgagee.
George L. Stocksdale, Attorney.
feb 23

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$12 SUIT SALE

100 elegant Suits at less than cost of goods and the making.

ONLY $12.00

Don't miss this chance to get a splendid suit at a real bargain price.

$14 and $15 Suits Reduced to $9.75.

Some cheaper suits reduced to cost.

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Spring Beds, Mattresses, Fancy Chairs, &c., which we offer at lowest rates. An examination of our stock is solicited before purchasing elsewhere, as you can save money by buying from us.

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East Main St., in office formerly occupied by D. N. Henning, Esq., Westminster, Md. feb 31y*

NOTICE TO CREDITORS.

This is to give notice that the subscriber has obtained from the Orphans' Court for Carroll county, Md., letters of administration on the estate of

HARRY L. RINEHART,

late of Carroll county, deceased. All persons having claims against the deceased are hereby warned to exhibit the same, with the vouchers thereof legally authenticated to the subscriber on or before the 9th day of September, 1912; they may otherwise by law be excluded from all benefit of said estate.

Given under my hand this 9th day of February, 1912.

LEVI D. MAUS,
feb 9 4t Administrator.

NOTICE TO CREDITORS.

This is to give notice that the subscriber has obtained from the Orphans' Court for Carroll county, Md., letters of administration on the estate of

ELIZABETH ENGLAR,

late of Carroll county, deceased. All persons having claims against the deceased are hereby warned to exhibit the same, with the vouchers thereof legally authenticated to the subscriber on or before the 9th day of September, 1912; they may otherwise by law be excluded from all benefit of said estate.

Given under my hand this 9th day of February, 1912.

JOHN S. BAILE,
feb 9 4t Administrator, W. A.

S. MYERS, D. D. S. J. E. MYERS, D. D. S

DRS. MYERS, DENTIST,
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A Bank's Capital and Surplus

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Capital of	$50,000.00
Surplus fund of	80,000.00
Undivided profits of	40,000.00
Additional stockholder's liabilities of	50,000.00
A total of	$220,000.00

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