



THE CO

## AGRICULTURAL

Unsurance Company's

Almanac,

AND

GUIDE TO SAFETY

FOR

1878.

PRESENTED TO THE FARMERS

BY THE

AGRICULTURAL INSURANCE COMPANY,

OF WATERTOWN, N.Y.

Chas. E. Holbrook, Printer, Watertown, N. Y.

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LET EVERY MEMBER OF YOUR FAMILY

AND MAKE A PLEDGE TO BE CAREFUL.

## INSURE YOUR HOMES

## AND FARM PROPERTY

IN THE

## Agricultural Insurance Company,

THAT WAS ORGANIZED SOLELY FOR SUCH INSURANCE.

Nearly a quarter of a century ago, an association of farmers and private residence owners organized this Company, for the express purpose of availing themselves of the most perfect security afforded by a Company doing an isolated or farm property and residence Business.

The sweeping fires that have devastated our large cities within a few years past, destroying millions upon millions of dollars of property, and ruining hundreds of Insurance Companies, rendering worthless thousands of policies upon the homes of our people, are convincing proofs of the wisdom of our plan of separating Private Dwellings and Farm Property from business hazards.

In a business of twenty-four years, this company never lost over \$5,000 by any one fire, although within that time it has paid over \$2,000,000.00 to the owners of private Residences and Farm Property, for losses by Fire and Lightning.

This Company now stands in the first rank among the Insurance Companies of this country. No Company can afford more perfect security to its Policy Holders, for it still holds to the principal of AVOIDING ALL BUSINESS HAZARD.

Safety for the Home is an instinct of nature. To secure it, men build their dwellings away from exposed places, and isolate them as much as they can. To do it, they frequently have their title deeds in the name of some member of the family, who has nothing to do with their business ventures. To do it, Legislatures have passed exemption laws. and Congress homestead bills. In truth this is emphatically a home providing and home protecting age.

But no enactment of Legislature, or caution of men can guard against the danger of ruin by fire. The very isolation which preserves the dwelling from external danger, exposes it to lightning, and deprives its immates of help in time of accidental fire. A link is still needed, to finish the chain of protection—INSURANCE ALONE CAN FURNISH IT. Insurance in Companies that take business risks, and are subject to sweeping fires, lack the element of absolute security which the other links in the chain afford.

The history of Insurance in this country shows that few Companies are able to live out one generation. Their failures generally result from some one or more disastrous fires in one or more cities, which in a few hours overwhelm and ruin them.

To afford such an insurance as is required for the home, a Company is needed that declines to have anything to do with a general business upon hazardous risks. Such a Company is the AGRICULTURAL, and such is its mission. It is determined to avoid the rock on which so many have been destroyed. Its Managers seek to establish a permanent Company, that will naturally gather around itself the support and strength of those conservative, prudent men, who wish to avoid for their homes, the dangers incident to a general business.

There has been for the last few years an amount of incendiarism, unparalleled in the history of this country. You seldom take up a paper without reading of the destruction of a large amount of property by fire, and in a majority of cases, these fires originate by incendiarism. This is mainly owing to the immense number who now sleep in barns and out-buildings.—But, besides these, a property owner at this time is hardly safe to discharge his help, or assistants, if they are dishonest, or to give offence in any way to an unprincipled person with whom he may deal. It seems to be the most prevalent mode of revenge, and the numerous fires originating from this cause, and the vast amount of property destroyed, shows the alarming extent to which this most vicious of all crimes is carried at this time.

The managers of this Company offer its Policies to the owners of Homes at such reasonable price as will render the security absolute, and the protection perfect. The United states affords no other Insurance Company that holds over one million dollars in trust to protect just one class of property—that nearest the heart of every man—HIS HOMESTEAD: and our policies are worth all we ask for them. Our rates are as low as other good stock companies.

No person is safe now without an insurance upon his property, and he that is wise will insure where there is an absolute certainty of getting his pay, in case of loss.

Remember that we pay for all damage done by Lightning, whether fire ensues or not. We also pay for animals killed by lightning any where on the premises.

## Agricultural Insurance Company's Almanac

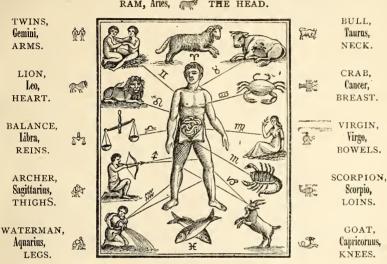
FOR THE YEAR

1878.

Calculated to Mean Time for Boston, New York and Washington,

#### THE TWELVE SIGNS OF THE ZODIAC.

RAM, Aries, THE HEAD.



#### FISHES, Pisces, THE FEET.

Morning Stars.—Mercury, Jan. 10 to March 20; May 6 to July 4; September 20 to October 24.

Venus, Feb. 20 to December 5. Mars, September 19 to end of year. Jupiter, January 5 to July 26. Saturn, March 14, to September 23.

Evening Stars.—Mercury, March 20 to May 6; July 4, to September 10; October 24 to December 25. Venus, until February 20, and after December 5. Mars. to September 19. Jupiter, January 1, to January 5: also, after May 17. Saturn, January 1 to March 24; also, June 28 to the end of the year.

Winter begins December 21, 1877, at 11.42 A. M., and lasts 89 days, and 52 minutes.

Spring begins March 20, 1878, at 0.34 r. m., and lasts 92 days, 20 hours, and 21 minutes.

Summer begins June 21, 1878, at 8.55 A. M., and lasts 93 days, 14 hours, and 23 minutes.

Autumn begins September 22, 1878, at 11.18 P. M., and lasts 89 days, 18 hours, and 15 minutes.

#### CHRONOLOGICAL CYCLES AND ERAS.

Dominical Letter F	Epact29	Solar Cycle 11
Golden Number 17	Roman Indiction6	Julian Period 6591

#### MOVEABLE FEASTS, ETC.

	110 1 111111111111111111111111111111111	
Sexagesima SundayFeb. 24 Ash WednesdayMarch 6	Palm Sunday, April 14 Good Friday April 19 Easter Sunday April 21 Ascension Day May 30	Trinity SundayJune 16 Advent Sunday. December 1

#### ECLIPSES FOR 1878. There will be four eclipses in 1878-two of

the sun and two of the moon, besides a transit of Mercury over the sun's disc, as follows: An annular eclipse of the sun, Feb. 2, invisible.

A partial eclipse of the moon, Feb. 17, partly visible in the United States.

A total eclipse of the snn, July 29, visible in the United States as a partial eclipse:

New York ... 4 47 04 ev. 3 42 03 " 6 33 07 ev. Chicago. 5 41 00 4 36 04 " 4 57 07 " 3 50 09 " Washington.... 6 25 05 6 40 06 Boston. New Orleans. 5 52 04 A partial oclipse of the moon, Aug. 12, part.

ly visible in the United States.

There will be a transit of Mercury over the sun's disc, May 6, visible in the United States.

## OBJECT OF THIS ALMANAC.

THE AGRICULTURAL INSURANCE COMPANY, of Watertown, N. Y., has been insuring farm property for twenty-five years. It has issued twenty to fifty thousand policies annually for a large portion of the time. As most of its policies have run three years, it follows that the Company has had in force at least one hundred thousand policies, and as each policy has insured the dwelling and barns of a farm, it is safe to assume that there are three hundred thousand to four hundred thousand buildings covered by these policies all of the time.

So large a business as this must give the managers of the company a very extensive experience. The causes likely to produce fires in farmers' risks must be familiar to those men who are called upon to attend and settle for the losses that will occur. The Company is thus well fitted to advise its patrons in relation to the danger, and how to avoid its various sources.

It has occurred to the managers of the institution that the readiest way to get the results of this experience before the holders of its policies, is to furnish them with a book, that is frequently read by all the members of all the families. An Almanac is brought into use by every one able to read. Not only the older members of the family, but the help and the children, will at various times during the year take it down and read it.

No person is careful always; and a hint given one day may be forgotten a month or two afterwards. But the Almanae we present is referred to, and so its hints come in to remind all its readers to "Take Care about Fires," very often throughout the year. Children will see the lesson every time they look for the pictures. Help will be cautioned every time they consult the book.

We confidently expect, for this reason, that heads of families will encourage every one to read what we have to say, for their own protection. Let this Almanac be hung where it can be reached by every one who can read. It may be a warning just in the nick of time to keep some one from being careless.

In the history of this Company it has occurred on two separate occasions, that men have become irritated by the sting of wasps, nesting in their barns, to that extent that they have used kerosene to burn the nests, and thereby burned up their barns. A word or a hint of any kind, dropped into the ears of these men would have checked them so they would have thought of the consequences of their grossly careless act, and saved a large amount of property.

It is very difficult to conceive how any one could be so careless as these men were—very few could lose their presence of mind long enough to commit such a deed as this: but after all they differed from other people only in the degree of their carelessness. There will be but few of the readers of this article that cannot remember where they have been almost equally careless, and where the consequences might possibly have been as bad.

Remember, a careless use of fire by one member of a family may do all the mischief that can be done. A match in a child's hands can set a fire

that will prove as destructive as if it were in the hands of an incendiary or a wild Indian. A careless fire arrangement in an out of the way place has been left, in more than one instance, one night too long, and the result has been the burning of the house and death of one or more members of the family.

Books are published to educate people on almost every subject. There are books on farming, on cooking, on thinking, on talking,—books with plays and songs for children, with stories and poems for young people, with histories, and politics, and religion, for the elder ones. In addition, the papers are full of advice how to vote, how to plough, how to churn, in fact, how to perform every duty of life—except how to be careful about fire. Our Almanac comes to fill the need—to supply the want. The managers of this Company offer you and your families, without cost, instructions how to shun one of the most dangerous elements in the world, when in careless hands. They offer you the result of their experience. Every member of every family needs the caution here presented to keep them reminded of a danger that never slumbers—the danger of their own carelessness.

Millions of dollars worth of property is destroyed every year by the momentary carelessness of some persons. Not one of those persons would have admitted five minutes before he committed the fatal act, that he could be so careless. He was thoughtless for a moment, to repent for a life-time.

May all who read this little book avoid such responsibility. Let no one arise from the perusal of this without a new resolution to TAKE CARE. If any one remembers of any dangerous arrangement he has left, let him neither slumber nor rest, until he has made all safe. If he remembers any careless habit he has, let him resolve to correct it at once and forever.

And if this book educates a very few of the hundreds of thousands who will read it, to the great advantage and necessity of caution, it will have saved many thousand dollars worth of property in the coming year, and by so doing, will merit the thanks of householders throughout the land.

lolly Smokers and what they did.



It was not so good a time as they

1st MONTH.

## JANUARY, 1878.

31 DAYS.

MOON'S PE	IASES		Bosto	n	N	ew Ye	ork	Wo	ishin	gton
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Wheat, 60 Rye, 56 Corn 56 Oats, 32 Barley, 48 Buckwheat 42 Clover Seed 60 Timothy, 45	Hemp Seed	Peas,
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### FREQUENCY OF FIRES UPON FARM PROPERTY.

The AGRICULTURAL INSURANCE COMPANY pays about one thousand losses by fire each year. This is nearly three a day, or about one every nine hours. This is a pretty steady stream of fire, devastating farmers' property. There is no hour in the year, that some of it is not wasting away in smoke. A careful estimate shows that in the course of twenty years, one farmer in every six will have a fire. Of course, many of these are small, because they are seen and put out before they make much headway. But this does not alter the fact we are trying to impress upon our readers—that there is danger of fire upon farm property. It is a piece of good fortune if it is seen in time and extinguished—that does not alter the truth that carelessness on farms, will bring fires just as quickly as it will elsewhere; and this is our text for this article.

A fire in a farm building is a fearful thing to think of, especially if it be the dwelling, or a barn containing animals. If it gets started, it is apt to proceed too far to be checked or put out, before it is seen. A farmer usually has but few neighbors within sight of his house. If his buildings get on fire when he and his family are asleep, or away, there is no one near to arouse them—no one to check it. If a villager's house takes fire, either in the day time or when the family is away from home, some one of the neighbors will see it, and assistance can be readily obtained. If it occurs in the night, there is then great probability that some one in the village or city, will be up and awake, either through sickness or other causes, who will see the light, and arouse the town.

The farmer cannot calculate upon this aid. If his house takes fire, he or his own family must discover it, or it proceeds unmolested. If they should be away from home, the fire may work its way for hours, and no one see it. If they are asleep, although the terrible scourge will be creeping along a stairway and shutting off the avenues of escape—or the smoke may be stupefying their brains, making their sleep all the sounder until it becomes the sleep of death—yet there is no one near to sound an alarm, or rescue them from destruction.

There is scarce a month passes, that we do not settle for losses, where the families barely escaped with their lives, by jumping from windows and second stories. Not a year passes, that our adjusters do not find some families mourning over the terrible death of a member, in the fire they go to settle,

Only the 28th of June last, the family of F. R. Patterson Esq, of Sterlingville, Jefferson County, N. Y., were aroused at midnight by their house being on fire. Although all the family escaped, yet a lovely daughter 8 years old, was so badly burned by drawing in fire in breathing, that she died in two or three hours while lying on the grass in the door yard.

In January 1865, Robert. Forsyth, Esq. resided upon his farm in the town ot Macomb, St. Lawrence Co., N. Y. His family consisted of himself and wife, his father, mother and a married daughter, whose husband was in the army. His property was insured to a moderate amount in this company.

On the 16th of that month a portion of the family returning from a visit to his brother's, brought home a grand-daughter four years of age, to stay with them a few days. It is supposed they retired at an early hour, as two gentlemen passing the road later at night, noticed the house and saw no appearance of danger. A neighbor living on an adjoining farm, getting up at his usual hour the next morning and going out as was his custom to look around, missed the familiar sight of Mr. Forsyth's house across the field. On closer inspection he saw smoke issuing from the cellar, and at once made his way to the spot.

Finding no one there, he went on to the next neighbor beyond, to in-

2d MONTH.

## FEBRUARY, 1878.

28 DAYS.

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To Measure Grain in the Granary.—Multiply the length, breadth and height together to find the cubic feet; divide this product by 56, and multiply the quotient by 45, and the result will be struck measure.

To Measure Corn in the Crib.—Find the cubic feet as above—then multiply this product by 4 and divide this last product by 10; the result will be shelled bushels, nearly.

To find the weight of Hay in a Mow.—Find the cubic feet as above, and divide by 512. The result will be in tons. A ton of hay is equal in size to 4 cords of wood.

—If you have a lightning rod on any building, do not let it remain unless it is all in good shape. If it is broken, or bent so as to touch the building anywhere, or the glass insulators in the staples are broken out, then it will draw the lightning and discharge it into the building. Take it down at once.

-The flies in a farmer's kitchen held a convention one day, and unanimously passed the following resolution:

\* + + + \$ ¶ - , ; : . ? ! \* + + \$ ¶ []

quire as to the circumstances of the fire, but found that they knew no more about it than he did. Farther inquiry of other neighbors, only developed the fact that no person had seen the fire, and the far more startling one, that no member of the family could be found. With fearful forebodings, they at last returned to the ruins and there in the cellar, amid the ashes and the burning timbers, they found the charred remains of all the six persons who had been their neighbors, but a few hours before. Not one had escaped to tell the awful tale of that night—and not one of all the friends, who would have been so ready to help them, was aware of the doom they were meeting.

A poet tries to tell us of the weird horrors to be heard in the bells in towns, ringing out the alarm of fire. He says,

Hear the loud alarum bells,
Brazen bells.
What a tale of terror now their turbulency tells:
In the startled ear of night,
How they scream out their affright,
Too much horrified to speak.
They can only shriek, shriek,
Out of tune.
In a clamorous appealing to the mercy of the fire.

\* \* \* \* \* \* \*

Oh! the bells!

What a tale their terror tells

Of despair!

How they clang and clash and roar!

What a horror they outpour

On the bosom of the palpitating air!

Not thus would he have written of the fire bells, had he ever been aroused by them from his slumbers in a burning house. Then would their tones have been joyful to him, calling him to flight and safety. They have saved many lives by their pealing, and are destined to save many more.

But the farmer, alas! In his isolation and loneliness, has no such friend to arouse him or his neighbors. He can depend only on his own feeble powers. Worn out with the labors of the day, he and his family lie down at night, to sleep the sleep of peace. Shall he or they awake in the morning, or shall their friends look for their remains in the ruins of their house?

This question, that must come home every night to each farmer in the country, is ample excuse for charging every member of the family—to TAKE CARE ABOUT FIRE! Upon the care of each one of you, depends the answer to this awful question. Upon it hangs your doom each night, as, in a minor degree, does your prosperity in the day time. If fire occurs then heaven help you; human aid is too far off, to be of any service. You shall consider yourselves fortunate if you come out with your lives in your hands; you have but little chance to save anything else. Once started, no human being can tell the result.

Farmers, your salvation, your opportunity, lies in *prevention*. There is a proverb, that "an ounce of prevention, is worth a pound of cure." Here it is worth a thousand pounds. There is but little chance for cure—there is every opportunity for prevention. Only it needs your care. The causes for most fires are so trivial, that every one can avoid them; the remedy so easy, that every one can apply them if they will. We point them out elsewhere. Here we only wish to say, that when you come to them—when you feel tempted to be careless, as you will be at times, each one of you—do not say to yourselves "I will risk it," but rather say in the light of the fearful consequences that may arise "I will take NO risk. If I make any mistake it shall be on the side of caution. I will be too careful a hundred times, rather than too careless once"

Fires do not happen of themselves very often. Out of 24,000 fires in the United States and England, only 321 arose from spontaneous combustion and many of these could have been avoided. Except the dangers from Lightning and from incendiarism, the other causes of fire in dwellings may

3d MONTH.

## MARCH, 1878.

31 DAYS.

MOON'S PE	ASES		Bosto	n	N	ew Ye	ork	We	ı <b>s</b> Jıin	gton
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Be sure and burn or clean out your chimneys on a damp day IN THIS MONTH.

be classified as "Avoidable causes." How certain it is then that there is no good reason why one sixth of the farmers of this country should have a fire, total or partial, once every twenty years. Carelessness lies at the base of the evil.

We do not mean that the carelessness is co-incident with the fire, occurring at the same time. If it were, then the remedy might be applied. ally the careless arrangement is made months, often years, before the fire oc-The preparation is made—it is patient—it bides its time, often until all remembrance of it has passed from him who made it. Then the spark drops quietly to its place and the whole chain is completed. It makes no difference in these matters whether the person was ignorant of his doings, or innocent in his intentions, all considerations of justice. The punishment following carelessness is blind to all considerations of justice. Innocent parties are involved in the ruin, equally with the guilty—nay, the guilty one may escape, and only the innocent reap

the awful effect of this crime of neglect or carelessness.

In the following pages some of the places in farm houses are pointed out, where carlessness most frequently lays the train. There is not any family, probably, whose members are careless in all the ways mentioned. were, a fire would certainly clear them out. On the other hand there are but few families in which there is not one place, at least, where a fire can be started under certain circumstances. Reader, we call your attention to the one in your case. We mention most causes—we ask you to pick out your favorite carelesness, and we charge you, in that respect, with imperilling great interests by your conduct. Read our descriptions—look to see if they apply to you-or to property you are connected with, for if so, then we charge you by all the value you place upon your home—by all the love you have for your friends, and the desire you have for their welfare—by all your self-respect and your own interests—if you set a price upon your peace of conscience remove the danger at once. Let no feeling of indolence, let no tenderness for other feelings, hinder you; but knowing what immense interests may be at stake, do what is to be done to make, and in the future, to keep, all safe.

After the above article was written, and while it was going to press, the papers brought the following notice of a terrible calamity to a family in Canada, that occurred last September. No comment of ours can add any force

to the warning contained in the notice:-

"Montreal, September 28 .- A fire occured at a farm-house at St. Gregoire, six miles from St. Johns, last night, by which a whole French Canadian family of eight children lost their lives, five being burned to death and three suffocated. The mother who was the only adult in the house, escaped.'

WILLIAM A. CASHORE, Esq., of Farmer Village, Steuben Co., N. Y., had a fine set of barns valued at \$1500 to \$3000. One Sunday evening in Sept. 1872, while his barns were filled with the products of his farm for the year, his son drove home from an evening's visit, being unwell. Driving into the barn, Mr. Cashore, learning he was sick, took his lantern, (Kerosene), and went out to aid him. A buffalo sene), and went out to aid him. A buffalor orbo was spread in the grannry for the son to lie on, while the father took care of the team. The son asking for a drink of water, Mr. C. put the lantern on the barn floor, between his son and the door, and entering the house to get a dipper of water, heard an explosion, looked back and discovered the inside of the barn to be all ablaze. Rushing to the door, he found that all chance of escape was shut off from his son. He called for aid from the house, and although one or two others came off from his son. He called for aid from the honse, and although one or two others came at his call, nothing could be done to stay the mad flames, rescue the son, or save any of the property. Three horses and about \$3,000 worth of property were destroyed; and worse than al, a young man was instantly hnrried into eternity, as a sacrifice to this Moloch of the present day—kerosene oil.

-On the night of Oct. 6th, the house of George Griswold, Esq. at Burn's Station, Steuben Co., N. Y., caught fire on the roof .-Mrs. Griswold, discovering it, seized a pail of water and rushed up stairs to put it out. While she was gone, Mr. Griswold lighted a kerosene lamp; and taking it in his hand, started out of the bed-room. It suddenly exploded, burning his hands and face in a terrible manner, and when Mrs. Griswold attempted to descend the stairs, for another pail of water, she was met at the door by the flames of the second fire, and driven back to the chambers. Here she succeeded in reaching a window, nearly suffocated by the smoke, and threw herself out upon the ground, receiving injuries in the spine, and elsewhere, from which she may never recover. At this writing both these people are confined to their beds, dependent upon their neighbors' kindness for nursing. The house and nearly all its contents, including deeds, policy of insurance, and other valuable papers, were purned.

And still people will say that kerosene is not dangerous. kerosene lamp; and taking it in his hand,

not dangerous.

## APRIL, 1878.

30 DAYS.

MOON'S PHA	ASES	I	oston	ı	N	ew Y	ork	We	shin	gton
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MONTH. WEEK. YEAR. PHASES.	at noon Vashing- an time.	State, Wisco		higan, Iowa,	nectic	ut, Ne Pennsy India	éw Jer- ylvania. na, and	Kentu	•	ginia, Missouri ia.
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—Mrs. Partington insults the doctor—"Yes, doctor, and a few days previous, feeling somewhat predisposed, and having a groaping pain in the abandon, I took some patient medicine, and I feel convicted that it seriously repaired my constituent. I suppose I'm of an execrable temperature, for I'm always a worrying,

ever since Betsy Smith had congregation of the lungs, or some tonsorial affectation; but, to tell the truth, I've always dreaded an infernal rumor!"

- -Caution is the father of security.
- -Ruling classes-Schoolmasters.

### A LITTLE FREE COUNSEL TO HEADS OF FAMILIES.

You can hardly ask care of your family, if you do not take care yourself, and if your children see you take chances of fire by some faulty arrangement, they will certainly be more careless than you are. They learn these lessons very quick, and can always do worse than their parents. A father may possibly light his pipe and go into the barn, taking care that he does not scatter the fire. But when the boys see him do it, they will follow his example so far as smoking is concerned, but forget to be careful and wary. A daughter may see her mother take a kerosene lamp, and go slowly and carefully into The effect will be that the daughter will take the lamp when she wants something, and go quick and carelessly, endangering the safety of the The wife may take up ashes in a tin pan, and set them in a shed where they may be safe, perhaps; the girl will take them up and set the pan down anywhere—in a draft of wind, as likely as any other place. The father will keep a pan of ashes twenty four hours before he empties them into a barrel that stands against the house or in a corn barn or wood shed; the children or the hired man or woman, will empty the pan in the same place, but may not wait twenty-four minutes after they are taken up.

All this is intended to show the heads of families that they must be overcautious, if they would keep the rest of the family under proper restraint.

We suggest then that certain well defined rules be laid down in reference to all matters pertaining to fire. These should be so rigid, that the ordinary indifference or thoughtlessness, of any member of the family, shall not en-

danger its interests. We point out a few.

A safe metal dish should be provided in which to take up ashes—never take them up in wood yourselves, nor let any body else. But it will not do much good to have a good dish to take them up in, if this is to be set in a place where the ashes may be scattered or spilled by the wind or children. A safe place should be provided away from wood, or chips, or litter, where the ash pail shall always stand—and it should be where the wind never will blow, to scatter its contents.

Then a good place ought to be prepared in which to empty the ashes and store them. This place can be easily prepared in the cellar of the house, with brick or stone if there is room enough there; but if boxes or barrels are used, they should be set in the open air at least twenty-five feet away from any building or shed. Never allow them to be stored in any wooden building, corn barn, wood-shed, or storehouse, because if you do, sometime somebody will empty live ashes in there, and then you will stand a good chance for a lively fire.

Provide a safe place for matches—so high and difficult to reach that no small children can get them. If possible have a shelf under the match

safe so that if any are dropped, they will not fall upon the floor.

Allow no stove to be used without some provision under it to protect the floor,—zinc, tin, brick or stone. Stoves should always be set at least twenty inches away from all wood work and lath partitions.

Stove pipes when they pass through floors or partitions, should be provided with double tin thimbles—do not use earthen crocks. Do not ever let the unprotected edge of a board come near a pipe. If you do it will get dry as tinder, and when the pipe burns out, it can make enough heat to set the wood on fire.

It is the duty of the man of the house usually to put up the stoves and stove pipes in the fall. We wish to offer him a piece of advice about this matter, that is of very great importance. It is something new—but we consider it all the better for that.

If your pipe goes into the chamber or still more if it goes into an attic, so it cannot be watched, and seen daily—be sure and pick out the very best

## MAY, 1878.

31 DAYS.

First Quarter Full Moon Third Quarter New Moon  Moon's Perigee at Washington  23 8 58 evening 31 9 4 evening.  Moon's Apogee at Washington  25	morning. evening. evening. evening.  DAR FOR  Vork City, hita, Con- New Jer- nnsylvania. diana, and  Moon  ets Rises	23 8 34 eve 31 8 40 eve CALENDA Washingtoryland, Vir Kentucky, Mand Californ Sun Sun Sets	ning. rning. ning. ning. R FOR on, Ma- ginia
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—We said some days since that 15,000 lives and \$20,000,000 of property had been destroyed through the agency of explosive coal oils in thirty-eight cities. We have been asked in how long a time, and reply in ten years—an average of 1,500 lives, and \$2,000,000 of property per annum in 38 cities.—N. O. Democrat.

—Said a politician to his son, "Look at me! I began as an Alderman, and bere I am at the top of the tree; and what is my reward? Why, when I die, my son will be the greatest rascal in the city." To this the young hopeful replied, "Yes, dad, when you die—but not till then."

pieces of pipe to put up there. People generally do the other way; they put the old, rusty, worn out pipe out of sight. But if you value your house do not do so. Put your poor pipe down stairs where it can be seen, and then if it lets fire out of it, this can be put out. Never place a poor piece of pipe where it cannot be watched. Your women folk will object to this, they do not want a dirty, rusty, old pipe down stairs where their neighbors will see it. Never mind—do not be swayed from your purpose to have good sound pipe—the very best, where the most danger lies, and if your determination on this point is likely to breed a quarrel in the family—then compromise the matter, by throwing away all the poor pipe you have, and go and buy some good, if you are able to. If you are not able, then—well, we do not wish to interfere in a family quarrel, but do not put poor pipe up stairs or in the attic, if you have to let the stove remain unused.

If your kindling wood is green and needs to be dried before it will burn—then make a rule to have it made ready the morning before it is to be used, and let it be dried in the day time while some one is around the stove to watch it. Never leave it around or on the stove when you go to bed, if you want to be reasonably certain of ever getting up again.

Wood boxes soon get filled with dry slivers, scraps of paper and inflammable articles. They should be cleaned out every washing day at least, and should never be under the match box or where sparks can fly into them.

Fire boards over old fire places are very dangerous. Lumps of soot drop down from the chimney against them. When the chimney burns out, some of the fire will drop down upon the mass, and set it a going. This may smoulder for hours, but at last starts the fire board, and if it occurs at night the house will probably burn up.

If you no longer use the fire place, you had best brick it up—if you do use it occasionally, then have the fire board, if you have one, lined with tin or zinc at least two feet above the bottom, or better still line it clear up.

Do not fail to have enough wire to make every pipe secure, so it cannot fall down, however much the children may run, or the house be jarred. Of all the careless and cheap things a man can do, that is the most foolish, of saving a few cents worth of wire, in putting up a pipe, and thus give a chance for it to sag apart, and let out smoke and sparks. Every long piece of horizontal pipe should be well suspended by wire from above, and then bound together by wire around it horizontally. If you have any pipe in your house not well secured, please lay this book down, and go put one of your boys on the old mare, and send him to the store at once, to get enough wire to tie up your pipe strong and secure: Then while he is gone you can read about some other things we want to tell you, but as soon as he gets back "Go and fix that pipe."

Now a few words as to your chimney. What we have advised so far has been inexpensive. It has only cost you a little trouble or at most a few cents, to get all safely arranged. But if the chimneys are not in good shape, it may be necessary for you to go to some expense. But do not hesitate about this, for we assure you that defective chimneys are the most frequent causes of fire in farm dwellings. There are thousands and thousands of them in the country. What with careless masons to start with, and careless householders afterwards the wonder is that so many houses remain unburned.

A chimney to be safe should have its foundation so firm that it cannot settle the hundredth part of an inch. It should be plastered outside and inside. It should come down through the attic into the chambers, if not to the cellar so that no pipe need ever go into an attic out of sight. No pipe should ever enter a chimney through its bottom, but always in the side. The chimney should never be pinched by the roof, but the hole it passes out through, should be a little larger than the chimney on all sides. It should go high

6th MONTH.

## JUNE, 1878.

30 DAYS.

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—A visitor to a private lunatic asylum who found a distingushed looking man sitting moodily alone, went up and said to him, "How do you do? I think I have seen you before. May Iask your name?" "My name!" returned the man, fiercely; "I am Alexander the Great!" "Why," said the visitor, who suddenly remembered having already had a discussion

with the man, "the last time I was here, you were St. Paul!" "Yes, of course," the man rejoined quickly, "but that was by the first wife."

—"Grandma, why don't you keep a servant any longer?" "Well, you see, my child, I am getting old now; and can't take care of one as I ne-1 to, you know."

enough to clear all the roofs in its vicinity, so that when it burns out, there shall be no eddys of wind to drive the burning soot upon the shingles.

When the mortar, or any single brick, begins to slack and crumble, the chimney should be relaid at once, so as to keep it fire tight.

Gentlemen, there is a reason for every one of the requirements above mentioned, the chimney is not safe if it lacks one of them. If you have any that will not bear inspection in all respects, then you have a fire trap in your house, and we advise you to sleep with one eye open at night, and to hire a lively boy to watch for you daytimes. You are going to have a fire on your hands some day, and as no one can tell just when, you want to keep constant watch—or else repair your chimney.

It is not enough for you to know that last year your chimneys were all right, to remember that you examined them then and fixed them up good. Bricks slack, foundations settle, mortar crumbles. In about ten or fifteen minutes, you can find out whether any of these things have happened since you last fixed them. Will you please step up stairs and see how they all are now. It will be a relief to know they are right.

We have been writing about brick chimneys—but we have a word of advice about others. If you have an earthen or pottery chimney, go and get a large stone and lay over the top of it—then go down and threaten to punish any one who offers to build a fire leading to it—then go and arrange to have it taken out and a good brick chimney substituted.

Perhaps you have a stove pipe sticking up out of a summer kitchen. If you have sawed the wood away from it at least three inches all around—have securely fastened it so that it cannot fall against the roof—have run the pipe up until it clears the roof of the main building—possibly you have arranged it so it is safe, but it is uncertain. But do not have any thing less secure than this.

The best of chimneys, gather soot and burn out from time to time. It is during this, that the chief danger from chimneys arises. They become heated to a degree that endangers the house. If they are not sound the pressure of escaping gases, may force the flames into any crack or hole, and through against adjoining wood. Or these may have slowly gathered within them, a quanity of soot, and this may burn through. Such fires have frequently lasted several hours after the chimney has burned out, and at last crept into the wood adjoining, setting the house on fire long after the family supposed the danger was gone.

But if it proves trustworthy, and there is no danger through cracks or holes, still the burning out of a chimney over a shingled roof is a time of anxiety and fear for a family. It usually occurs during a high wind; if the roof be dry at the same time, one can hardly imagine a more critical moment for the home than this, when with a loud roar, the chimney spurts forth livid flames, and dense smoke, and pours over and upon the ignitable shingles masses of burning soot and millions of sparks.

Against this danger every farmer should provide beforehand so far as he can, for he has no time to do it at the moment. In fact as it is liable to occur any moment, he may be away and there may be no help at hand. The house then is literally left at the mercy of the flames, and if it is spared, it must be considered providential.

We recommend a restoration of the old fashion of cleaning out chimneys, two or three times a year. It is a slight chore and easily done; a broom attached to a long handle can be used to sweep the soot down, and it can be removed from a pipe hole below. Or a stone tied to a rope can be let down the chimney from the roof and gently jarred against the sides when it will knock the loose soot down, to be removed in the same way. Or, lastly, on a wet day, when the roof will not take fire, a little straw can be passed into

### JULY, 1878.

31 DAYS.

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A good rule for Farmers.—Every person who carries matches, shall be provided with a pocket match safe. If he is not able to buy one, then he must leave the matches alone, or the owner of the premises shall make him a presen of one. Better spend twenty five cents to my a safe, than have matches dropped arou. d the barns.

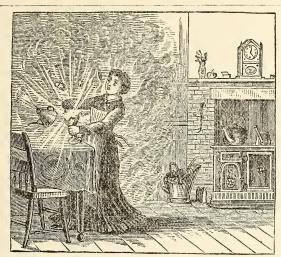
A serious Defect in Chimneys.—A great many careless carpenters pinch chimneys with the roof, to keep the water out. When they do this, if the foundation of the chimney settles, it will leave a crack just against the roof. Then when the chimney burns out, it will exthe roof on fire. Go into your attics and see if your carpenter made a fire trap for you.

the chimney from below and burned, when it will burn out the soot harm-

lessly.

We also urge that every farmer keeps a good ladder fastened to his house, or if there be children, then let it lie beside the house, where it will be at hand in case of need. This is needed, not only when a chimney burns out, but may come in play at any dry time, for it is a well established fact, that sparks often drop upon a roof from a good chimney, and set the shingles on fire. Every farm house should have a ladder to reach the roof, and if this latter be steep, some permanent arrangement made so as to easily run to the ridge. The ladder will come into use in many other ways, but the place to store it is close to, or against the house. With means to get upon a roof, a man with a few quarts of water, may save a house, when without it he would have to stand on the ground, and in agony see the flames spread and the fire grow, because he had no means to reach it.

The girl in this picture knew it was not dangerous to fill a kerosene lamp while it was



burning, for she had done it a hundred times. She has changed her opinion now.

FOR THE WOMEN OF A HOUSEHOLD TO READ.

There are some things in the house that come especially under the oversight of the women. We desire to call their attention to these.

Kerosene does not make good kindling for starting a fire. That is, it is not the best kind of kindlings. It is too frisky in its nature; it scatters and spatters fire. It is estimated that kerosene manages now-a-days to burn up about one woman a day, who tries to make it useful as kindling. As this is not a pleasant way to die, we feel compelled to advise you not to build your fires with it.

Do not fill your kerosene lamps while they are lighted, unless you are anxious to make your exit in a chariot of fire. This habit is even more dangerous than building fires with kerosene, and thousands of persons have reached untimely graves by thinking they knew how to be careless without danger. You can be happy if you do not try the experiment, so you had better not.

Kerosene is in many respects worse than powder. It has an inflammable gas arising from it all the time, which is very explosive. Gun powder has no gas floating over it, and so fire can approach the powder much closer before it will explode, than it can kerosene. Again kerosene clings to what-

## AUGUST, 1878.

31 DAYS.

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—He's a sociable wretch; is the ash-barrel! He likes above all things to snuggle up in a corner of the wood-shed or under the back stairs, and smoke a little, and gossip with the cobwebs and dry wood and inflammable things generally, which are usually lying around his neighborhood in artistic confusion.—C. C. Hine.

-The man who called his hen Macduff, in the hope that she would "lay on" more frequently, is going about asking "what's in a name?"

—If the pretty girls wear their hats much further back on their heads, they'll have to take 'em off to keep from sitting down upon them.

ever it lights upon, and burns violently of itself for awhile; long enough to set clothes, wood, &c. on fire. Powder will not do this; it explodes violently, but with only a flash, and then it is all out—it has not lasted long enough to set anything on fire, unless it is very inflammable.

Under these circumstances we suggest the following rule for housewives: Handle kerosene more carefully than you want the boys to handle gun powder—handle it just as if you thought it was going to explode any minute

and fly over the room.

Let your kerosene lamps be always stationary—never to be taken up, or carried about when lighted. To be able to do this, provide some good candles in candle sticks—have them in a handy place, where they can be easily obtained, when any one wants to go into another room with a light. Then give your orders, that when a light is to be carried they must use a candle, and let the kerosene lamps alone. You will enjoy yourself enough better to pay you for the little trouble it will be to provide the candle, when you see the children stumbling about (as they always will with a light in their hands), if this is a candle instead of a lamp.

Never let anybody go into a closet or clothes press with a light. We have paid for a great many fires, where somebody in trying to find some article of clothing, set fire to, and lost all they had and their house to boot.

If you have children, teach them not to play with fire, and not to take a match into their hands, and especially never to put one into their pockets or take one out doors. Make this lesson one of the most impressive of all you give them.

We do not want to dictate about your family government, but if you ever whip a child, punish them for playing with fire, or carrying matches. You might about as well give them a revolver and cartridges, and send them out to play with them, as let them have a habit of carrying matches, or playing

with the fire.

Do not hang clothes on backs of chairs or clothes bars around a fire, and go off and leave them there. Do not, if you can avoid it, have a bed near a stove pipe, as the clothes may fall against it and burn it. Do not let a chamber carpet, come within three inches of a stove pipe passing through the floor. If you have a stick of wood in a stove, so long that you cannot shut the door, do not go off and leave it, until it is burned so you can close the stove. If you put a stick in and find you must take it out again, do not put it in the wood box, until you are sure there is no fire clinging to it. Throw it out at the door and pour water on it until the fire is out. If you go away visiting, see that the fire is all out in the stove, or the stove securely shut so no sparks or coal can get out. It would be well, if you think best to leave the draft or hearth open a little, to put some pie pans or a dripping pan in front, to keep any stray sparks from flying out upon the floor or carpet.

If your stove has a crack in the bottom, never go out and leave a fire in it, without leaving something under the crack that will catch any fire that may drop out. If any door of the stove will not stay shut, then never leave the house so long as there is any fire in the stove. If you will not take this advice, but persist in going out, brace the door with shovel or flat iron and cover it with pans; and if it be an end door, put a pan under it, so that no

fire or spark can reach the floor if the door flies open.

If your stove is broken or unsafe, then please exercise your powers of persuasion with the head of the family to get you a new stove. One will have to be bought before a great while, any way. What use, then, to risk your house and your lives with the old one, all of this year? Better change now, when the danger is to be provided against, before mischief happens.

We write this book and send it out, on purpose to teach farmers this one lesson—DO NOT TAKE RISKS OF FIRE. As soon as you see a place where one may possibly happen, then at once provide against it. These old cracked, broken stoves, are unsafe. They may answer while you are

## SEPTEMBER, 1878.

30 DAYS.

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Measuring Land.—One acre contains 160 square rods, 4.840 square yards, 43,560 square feet. One rod contains 30½ square yards, 272½ square feet. One square yard contains 9 square feet. The side of a square to contain: 0ne acre. 208.71 ft., 13.65 rods, 64 paccs. One half acre, 147.58 " 8.94 " 41 " One third " 120.50 " 7.30 " 37 " One fourth " 104.36 " 6.32 " 32 " One eighth " 73.79 " 4.37 " 22½" "

—A public spouter, while making a speech, paused in the midst of it and exclaimed, "Now gentlemen, what do you think?" Instantly, a man rose in the assembly, and, with one eye partially closed, modestry replied, "I think, sir—I do indeed, sir—I think that if you and I were to tramp the country together, we would tell more lies than any other two men in the country, and I'd not say a word during the whole time, sir."

doing your work and standing right over them, so as to put out any fire they start; but you do not want to live every hour of your life, in that nervous You want to go and see your neighbors, of an afternoon-you want to go to church, &c. &c., and you want to leave a little fire to be ready when you get home. Then get a stove that will keep the fire safely, so that you may have a home to come back to. We have paid for hundreds and hundreds of dwellings, burned while the family were all away, and in most cases the fire started from the stove.

Perhaps the man of the house, will think there is no danger from the old stove, and will insist that you are nervous, and over-fearful. We will tell you how to convince him that your fears are well grounded. Take him into the kitchen, if it be a kitchen stove, and show him the little black spots around the stove, where the coals and sparks have fallen, and you had to run and pick them up or put water on them. Suppose one of these had fallen when you were not there, what would have been the result? Ask him to show you how to fix the confounded old stove, so you can go visiting, and leave it safely for a few hours. Give him the pans and other things you have to use, and let him dress it up. And when he is done, get his candid opinion as to such a fire trap, and such rigging around it.

As you are around the house far more than the men folk, it seems easiest for you to keep watch of the stove pipes, and to provide for their security. If the nails get loose that the wire is fastened to, or the pipe shows a strong inclination to come apart, you should not rest until all is thoroughly secured. See to it that clothes are not hung near a pipe, and that all the arrangements for lights in rooms are safe. Look out for children going to bed, that they leave no lights burning, and in every way keep a thorough oversight of all the fires in the house. Especially have complete arrangements about the matches. Study upon this thoroughly, until you get the depositary for the matches, where neither children nor mice can get to them, and where the grown people cannot scatter or drop them. ABOVE ALL, TEACH YOUR CHILDREN TO BRING YOU EVERY MATCH THEY FIND, AS SOON AS THEY WOULD A NEEDLE, OR A SPOON.

It is your duty to see to the lamp filling. Let this include the lantern for the barn. If the men insist upon burning kerosene in the lantern, then take its trimming and filling into your special charge. Have the wick so it fills the wick tube full. Keep the lamp well filled, so that gas cannot accumulate in the body of the lamp. Have it thoroughly cleaned every day, so as to be as safe as such a dangerous thing can be made.

One thing more we ask of you. It may be a sacrifice on your part, and cause you a great deal of annoyance. But the necessity is great. If the husband or any of the boys, or the hired man insist upon smoking—if you cannot stop them and they will do it—do not drive them to the barn to Give them a place in the kitchen, or at farthest in the woodshed where they can be a little more comfortable than they will be in the barn. Ask them to sit down there, and smoke their fill, and not go to the barn until they get through. If you cannot persuade them to stop smoking entirely, then do the next best thing, entice them to do it where it will be least likely to do harm.

#### A Letter from an Adjuster.

A fetter from an Adjuster.

April 16th, 1876.

Agricultural Insurance Company—Gentlemen:—I hand you herewith proof of loss on tenant house. The house had been occupied by two families, and in order to set up a stove in the wood-shed, they had cut holes through in the wood-shed, they had cut holes through the partition and the chimney, and run the pipe through them. When this family moved out, the pipe was taken down, and the hole in the chimney left open. The owner of the house said if he had lived there, his wife would have had the hole bricked up—but his tenant was an easy going fellow, and did not mind about such things. So some firefell out of the hole, and burned the dwelling. Yours truly,

\*\*\*\*\* Adjuster.

—A boy undertook to torture a wasp by touching a lighted match to its body. The wasp applied its warm end to the boy's hand, and as it flew away, it gave the boy these words of wisdom: "Never try to beat a man at his own game."

## OCTOBER, 1878.

31 DAYS.

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—It makes a boy heart-sick, as the winter's wood begins to loom up in steadily-growing piles in the back yard, and he sees his mother making preparations for organizing him into a "workingman's party."

—A Dutchman was about to make a journey to his fatherland, and wishing to say "goodbye" to a friend, extended his hand and said: "Vell, off I don'd come back, hullo." Of course this man knows that a pipe cannot set a barn on fire! but when he turns round and sees the fire, after feeding his horses,



he will be ready to swear he had not smoked in a week—and if he had, "tobacco can't fire hay, you know!"

#### BARNS AND THEIR DANGER.

The fact that no fires are built or needed in barns, ought to keep them exempt from burning, and they would be, if proper care was taken by those persons who enter them. But the truth is, that barns burn a great deal more frequently than dwellings. It is worth more to insure the former than the latter, for the simple reason that people are more careless in them, and consequently more of them burn.

A great many persons do not realize how dangerous it is, to have a spark of fire around or in their barns. Being filled with very combustible articles, hay, straw, chaff, cobwebs, &c., the smallest fire finds fuel at hand, and if it

once gets started in this, there are no means to check it.

With such a condition of things always present, one would expect farmers to exercise a great deal of caution in the matter. Some such care, for instance, as is taken in a powder magazine; for the difference is trifling in the matter of fire, between powder and the contents of barns. The powder will explode, which the hay and straw will not do; but the hay and straw will ignite with less fire than powder, and when once ignited, they can seldom be extinguished. So a fire in a barn, if not so terrific as one in a magazine, may be as destructive in its results.

Now, when men propose to enter a house where powder is stored in large quantity, they never take any fire with them. They cannot smoke, they cannot carry lanterns, they must put away all matches. They are even required to put cloth slippers upon their feet, so that no chance nail in the heels of

their boots, can strike fire on the floor.

Did you ever imagine that it could be possible, for a man to become so familiar with the danger of powder, by being constantly employed in such a building, that he would after a while get careless? Do you think that a sane man could be found in the whole world, who would at last pay no attention to the regulations laid down for his safety—for instance, would deliberately light his pipe and walk into a magazine with it in his mouth—or that he would put a few matches into his pocket loosely, so that in case the pipe went out in the magazine, he could scratch them in there, and light up again? And if it was necessary for him to go there after dark, do you think that he would take a kerosene lantern, itself likely to explode any instant, and carry it swinging by his side, liable to drop from his hand, or to hit some object he

## NOVEMBER, 1878.

30 DAYS.

MOON'S PHASE	s II	Boston			New York			Washington			
First Quarter. Full Moon Third Quarter New Moon	D. H 1 5 9 9 17 1	1 5 7 evening. 9 9 50 evening. 17 1 14 evening.			м. 55 eve 38 eve	ning. ning. ning.	D. H. M. 1 4 43 evening. 9 9 26 evening. 17 0 50 evening. 24 4 3 morning.				
Moon's Apogee at Washington6d. 3h. e Moon's Perigee at Washington22d. 10h.	mo. Bosto	CALENDAR FOR Boston, New Eng-				R FOR					
	Sta Wis	State, Michigan, Wisconsin, Iowa,			Penns	ew Jer. ylvania, na, and	Kentucky, Misse				
AY OF AY OF AY OF OON'S Sun	Sun Rises	Sun Sets	Moon Sets	Sun Rises	Sun Sets	Moon Sets	Sun Rises	Sun Sets	Moon Sets		
О О И н. м		н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.		
I Fr 305	3 42 6 34 3 41 6 35 3 42 6 39 3 44 6 49 6 43 3 49 6 43 3 54 6 45 4 6 45 4 19 6 48 4 27 6 49 4 10 6 49 4 27 6 55 5 6 56 5 7 6 54 5 7 6 56 5 7 7 6 58 6 7 1	4 54 1 4 52 1 4 51 4 49 4 48 4 46 4 45 4 44 4 43 4 44 43 4 44 43 4 44 43 4 44 43 4 45 4 44 4 47 4 48 49 4 49 4 39 4 37 4 4 36 6 4 35 4 43 4 43 4 44 4 36 4 37 4 4 36 4 37 4 4 36 4 37 4 4 36 4 37 4 4 38 4 43 4 43 4 44 4 45 4 45 4 46 4 47 4 48 4 49 4 49 4 49 4 49 4 49 4 49 4 49	onorn I 4 4 55 ets	6 31 6 32 6 33 6 33 6 35 6 37 6 38 6 39 6 40 6 41 6 43 6 44 6 45 6 6 46 6 50 6 55 6 55 6 55 6 55 6 55 6 55	4 57 4 56 4 54 4 53 4 53 4 50 4 49 4 48 4 44 4 44 4 43 4 44 4 44 4 44 4 49 4 49	II 14 morn o 18 1 19 2 18 3 18 4 17 5 18 rises 6 5 28 6 19 7 17 8 22 9 7 17 10 41 11 52 morn I 5 2 18 3 3 3 4 52 sets	6 28 6 29 6 30 6 30 6 31 6 32 6 33 6 34 6 35 6 36 6 40 6 41 6 42 6 43 6 44 6 45 6 47 6 48 6 45 6 6 50 6 6 50 6 6 50 6 6 50	5 0 5 5 6 4 59 4 55 4 55 4 55 4 55 4 55 4 55 4 50 4 4 48 4 47 4 47 4 46 4 47 4 44 4 43 4 44 4 43 4 43 4 43 4 43 4 44 4 44 4 43 4 43 4 44 4 4 4 6 4 6	H. M.  11 19 morn  0 21  1 21  2 19  3 17  4 15  5 15  rises  4 52  5 36  6 26  7 24  8 28  9 36  10 45  11 55  11 55  11 55  11 55  11 4 48  sets  4 41		
25 M 329 26 Tu 330 27 W 331 28 Th 332 29 Fr 333 30 Sa 334	14 7 3 33 7 5 53 7 6 13 7 7 34 7 8	4 31 4 30 4 30 4 30 4 29 I	5 26 6 34 7 44 8 55	6 59 4 7 0 4 7 1 4 7 3 4	4 36 4 35 4 35 4 34 4 34	5 33 6 41 7 50 8 59 10 6	6 54 4	4 40 4 40 4 40 4 39 4 39	5 41 6 48 7 56 9 4 10 9		

—If you pass through the henroost with careful eye, just now, you will notice a sadness creeping over the countenance of the old hens. It is not simply the knowledge that they must die, but the thought that they must be sold for spring chickens after they are laid out.

-Joint-occupation-Carving.

—At Altoona City, Pa., a youth was advised to use molasses water to keep his rebellious locks in place. He did so, and succeeded—in attracting the attention of all the flies in the church

church.
—"John, what is the chief branch of education in your school?" "Willow branch, sir:
master's used up nearly a whole tree."

did not see; and if the light smoked a little, do you suppose he would jerk it out of the lantern and trim the wick, while grains of powder littered the floor beneath him? Or if he wanted to put the light down for a little while, does any one believe, that he would find a pile of powder somewhere, that he could set the lantern on; or that he would hangiit under some, piled up on a loose scaffold overhead? We do not believe there is such a man in the world. But if there is, he was educated up to this condition of recklessness, by noticing how some farmers act, when they are around their buildings, filled with inflammable stuff and litter. In these, as in the other case, a spark will become a flash of flame, and the flame will rush along the floors, up the mows, along under the scaffolding, almost with the rapidity of a flying bird. building will fill with suffocating smoke, and if a person is caught with the fire between him and the door, he saves himself, if at all, only by rushing through the flames. If animals are in the barn, they will hardly be removed, and if they are driven out of the building, the roar, and smoke, and fire, will frighten them back into their stables—the only refuge from danger they have ever known-to perish in the flames.

Yet there are plenty of farmers, who will deliberately walk into their barns—will allow their hired help and children to do the same, with pipes in their mouths, matches loose in their pockets, and kerosene lanterns swinging in their hands. They will take the lights out of their lanterns, while standing on the litter-covered floor—scratch their matches on the side of the barn, and light their pipes on the mows. Familiarity with the danger has seemed to blind them to its presence, and they take chances that it would not seem

possible for men to assume.

Let us explain these dangers more fully:

First, If smoking is allowed in barns, there are two sources of danger. One is, that the fire may drop from the pipe or cigar, or these be dropped from the mouth. This danger is so patent, that we need not stop to discuss it. It is enough to say, that an animal or tool, may knock the pipe or cigar out of the mouth, or the jar of jumping from a mow, or even stooping over, may scatter fire that is carried so loosely as it must be in this habit. This can easily happen without being observed, and the fire left to work its evil.

But this is not the principal danger arising from smoking in barns. Every smoker must carry matches, if he expects to indulge his habit, and this constitutes a far greater peril. The vest pocket is the place the matches are generally carried in, and they are left loose in the pocket at that. Then when the vest is unbuttoned while at work, the pocket flaps about, and the matches easily drop out. When the vest is buttoned, the motion of the body will often shove the matches out of a pocket. Then, in taking one from the pocket, there is also danger of shoving one out with the thumb and finger, without its being noticed, while they grasp another. Lastly, matches are very brittle, and will break when scratched to be lighted. The end that holds the phosphorus flies off into the litter on the floor. Hunting fails to find it, it being so small, and so it is left and forgotten.

Thus it will be seen there are various ways to get a little match down among the combustibles, if it is only carried into the barn. It does not make any difference how it is done, so the match be dropped. And being dropped, gentleman smoker, get ready for a huge bonfire of the barns. Perhaps it will not come to-day—perhaps not to-morrow—do not be impatient over the matter; you want to keep looking for it, just as you would watch a slow match burning up to a charge of powder. The barn is ripe to burn; the litter is spread on the floor, and the match is nicely laid within it. It needs only one thing—that some person or some animal shall step on it, or

a mouse gnaw at it, and

"Behold how great a matter a little fire kindleth!"

Peter D. Carroll, Esq., a wealthy farmer near Penn Yan, N. Y., had a set of barns on his place, valued at over \$10,000. In the barn he had a valuable

## DECEMBER, 1878.

31 DAYS.

MOON'S PHASES	Boston	New York	Washington			
First Quarter Full Moon Third Quarter New Moon First Quarter	D. H. M. 1 11 53 morning. 9 3 6 evening. 16 10 20 evening. 23 4 40 evening. 31 9 13 morning.	D. H. M. 1 11 41 morning, 9 2 54 evening, 16 10 8 evening, 23 4 28 morning, 30 9 1 morning.	D. H. M. 1 11 29 morning. 9 2 42 evening. 16 9 56 evening. 28 4 16 evening. 31 8 49 morning.			
Moon's Apogee at Washington 4d, 7h, mo. Moon's Perigee at Washington 20d, 6h, mo.	CALENDAR FOR Boston, New Eng- land, New York	New York City, Philadelphia, Con- necticut, New Jer-	CALENDAR FOR Washington, Maryland, Virginia,			
DAY OF WEEK.  DAY OF YEAR.  MOON'S PHASES.  F Sun at noon  F mark. Washing-  g ton mean time.	State, Michigan, Wisconsin, Iowa. and Oregon.	sey, Pennsylvania, Ohio, Indiana, and Illinois.	Kentucky, Missouri aud California.			
DAY OF DAY OF MOON'S MOON'S H Sun F mark.	Sun Sun Moon Rises Sets Sets H. M. H. M. H. M.	Sun Sun Moon Rises Sets Sets H. M. H. M. H. M.	Sun Sun Moon Rises Sets Sets H. M. H. M. H. M.			
I S 335 2 M 336 F II 49 19	7 194 29 mern 7 114 28 0 8	7 5 4 33 morn 7 6 4 33 0 9	7 04 39 morn 7 14 38 0 10			
3 Tu 337 4 W 338 5 Th 339 6 Fr 340	7 13 4 28 2 8 7 14 4 28 3 10	7 7 4 33 I 8 7 8 4 33 2 8 7 9 4 33 3 8 7 10 4 33 4 9	7 3 4 38 2 6 7 4 4 38 3 5 7 5 4 38 4 6			
7 Sa 341 11 51 46 8 S 342 11 52 12 9 M 343 11 52 33 10 Tu 344 11 53 6	7 17 4 27 6 29 7 18 4 27 rises	7 11 4 33 5 12 7 12 4 33 6 14 7 13 4 33 rises 7 14 4 33 5 10	7 64 38 5 7 7 74 38 6 9 7 74 38 rises 7 84 38 5 17			
11 W 345 12 Th 346 13 Fr 347	7 20 4 27 6 8 7 20 4 28 7 17 7 21 4 28 8 30	7 14 4 33 6 14 7 15 4 33 7 22 7 16 4 33 8 34 7 17 4 33 9 44	7 94 38 6 21 7 104 38 7 28 7 104 38 8 38 7 114 39 9 47			
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18 W 352 19 Th 353 20 Fr 354 21 Sa 355 11 57 56	7 25 4 30 2 35 7 26 4 30 3 52	7 19 4 35 1 18 7 20 4 35 2 31 7 20 4 35 3 48 7 21 4 36 5 5	7 14 4 40 1 16 7 14 4 40 2 29 7 15 4 41 3 44 7 15 4 41 4 59			
22 S 350 23 M 357 24 Tu 358 II 59 50	7 27 4 32 sets 7 28 4 32 5 21	7 21 4 36 6 17 7 22 4 37 sets 7 22 4 38 5 27 7 23 4 38 6 40	7 16 4 42 6 11 7 16 4 42 sets 7 17 4 43 5 34 7 17 4 44 6 43			
26 Th 360 50 12 00 50 27 Fr 361 12 01 10 28 Sa 362 12 01 50	5 7 29 4 33 7 43 5 7 29 4 34 8 50 5 7 29 4 35 9 54	7 23 4 39 7 47 7 23 4 39 8 53 7 24 4 40 9 55	7 18 4 44 7 51 7 18 4 45 8 55 7 18 4 46 9 57			
30 M 364 12 02 24 31 Tu 365 12 03 2	4 7 30 4 36 II 57 3 7 30 4 37 I2 57	7 24 4 42 11 56 7 24 4 43 12 55	7 19 4 46 10 56 7 19 4 47 11 55 7 19 4 48 12 52			
Wheat, 1½ to 2 bushels. Rye, 1½ "	White Beans 11/2 Potatoes 10 to 15	bushels. Red To Clover,	op 1 to 2 pecks. "W." 4 quarts.			
Oats, 3 " Barley, 2 " Buckwheat, 14 to 1 " Peas, 2 to 3 "	Millet ½ Blue grass 2 Broom Corn ½ Lawn Grass 1 to 2	" Timoth Beets, " Tobacc	ny, 8 "			

horse, worth \$500 or over. On the afternoon of Aug. 24th, 1875, while Mr. Carroll was in the fields near by, and shortly after the horse had been heard impatiently pawing, smoke was seen issuing from the window in the box stall, where this horse was kept. On reaching the barn, it was discovered that the litter under the horse was all on fire. Of course the barns burned down, the horse perished in the flames, and Mr. C. lost over \$12,000. How could this fire have started? The time of day—the impossibility of any one having been in the barn—the place where the fire began—all go to show there was but one way—the horse with his foot had struck a match lieing in the straw under him, and this burned the barn.

Gentlemen, if you will persist in smoking in your barns—or if your hired men or boys will do it, let us suggest an arrangement whereby you can avoid some of the dangers incident to the habit. As we have already said, men who work in powder magazines, take precautions against a fire—why then should you not? So call your boys all together and adopt this

plan.

First, Have all the pockets examined, to see if there are any matches in them; if any are found, they should be taken out at once, and a law be published, that no person who does chores in the barn, shall ever put another match in his pocket loose. Then send out to the barn and have a large space on the barn floor swept clean of straw, chaff, and litter. There should be at least six square feet cleaned for each person who is going to join the ring. Have some chairs, stools or boxes, set in the centre of the cleared space, and march the party in duly equipped with their pipes, but with these unloaded. Carry in just enough tobacco in a large tin pan, and let each one fill his pipe about two-thirds full. (If more than this is used, it will be likely to swell out over the bowl when lighted, and be scattered). Have the doors shut, so no wind can whisk around, and carry the tobacco across the line of sweepings. Then let each man have a match, out of a match safe held over the pan, let him put his pipe in his mouth, scratch the match carefully in the pan, so if it breaks it will not fly out, hold his head over and light his pipe. Have the match left in the pan, or plunged into a dish of water near by. Then command that every jolly smoker sit still while he smokes; or, if he arises, "Shoot him on the spot." Any sensible jury would call it justifiable homicide, to shoot a man wandering around a barn while smoking. Then let them all smoke their fill. When done, let every pipe be placed in the pan without having the ashes emptied, and let this be carried far away from the barn at once. Then let the party go about their work as usual.

We do not say this will make smoking in your barns a safe amusement, but it will be a great improvement in that direction, over the course now usually adopted. Do not think that this is being over-careful; it does not begin with the care taken in powder magazines, and as we have before

hinted a spark in either case will make an unpleasant fire.

Some people may object to our plan, that the pleasure derived from smoking will not pay for all this trouble and care. We admit that the plan is open to this objection, and we do not see any way to answer it or avoid it. We cannot advise you to relax the rules, and so have smoking made easy in barns. There is not a regulation in the whole plan that can be safely dispensed with, and if the above objection be a very serious one, then we can only advise the following rule:

No smoking shall be allowed in any barn, because there is too much dan-

ger for so little amusement.

We have elsewhere appealed to the women, asking them to make some arrangement in the house for such smoking as *must* be done. In view of all we have said in this article about the danger of fire, if smoking be allowed in the barns, we repeat the request here. You may not like to have the smell in the house—it may be very offensive to you; yet we feel the danger

to the barns is so great, if the men folk are sent out there to smoke, that we ask you to make a sacrifice of yourselves on the altar of prudence, and make the men stay in the house to do the smoking, as they do to eat and sleep.

These three children made a bon-fire in the lot by the barn. The wind blew the fire to the stack, and burned the barn. They did not see t, until their older sister ran and told them.



You see how scared she was. If they had given the match they found to their mother, they would not have lost their barn.

The work of farmers requires that they go to their barns after dark. It is therefore an important question, what form of light they will use. They need the safest, for the danger is great with the very best.

Kerosene is explosive. It is transformed into a gas if it gets heated much, and if this accumulates in the lamp it is liable to burst, and scatter burning kerosene over adjacent objects.

We have drawn a comparison between barns and powder magazines in this article, to show how nearly allied they are in dangerous qualities. We here repeat what we have said elsewhere, about the similarity of dangerous properties existing in kerosene and gun powder. The kerosene is by far the most dangerous, for the reason that while it is not quite so explosive, still a gas arises from it, that will take fire at some distance from the oil itself. Furthermore, when it explodes, it scatters widely, and clings to whatever it touches, continuing to burn long enough to set wood on fire. Powder does not do this. This will explode with fearful power, but it goes out at once, and it must be in actual contact with an object, or very nearly so to set it on fire at all.

Now, if a farmer should light his kerosene lantern and go out to his stables to do his chores some night this winter, and find his hired man there ahead of him, using a candle for his light, which he had stuck into the bung hole of a keg of powder—this farmer would feel very indignant at the man, and probably discharge him. But the man's arrangement would be safer than the lantern the farmer carried after all. The keg of powder could not explode sooner than so much onion seed could, until the fire came in actual contact with it. But arising from the explosive kerosene is an explosive gas. It is far easier for this and the flame to meet, and cause an explosion, than it would be for the candle in the bung hole to fall through upon the powder. The powder is solid and has no free gas to burn. The kerosene is filled with it, and this can go to meet the flame that burns above it. For this reason kerosene is not safe in lanterns, and it should be prohibited by farmers from ever entering their barns. It is not a reliable article, under

the most favorable circumstances, as the following recent fires abundantly

prove:

In the evening of September 17th, 1877, Orlando Vandewalker, Esq. of Ganesvoort, Saratoga Co. N. Y., was husking corn with a few neighbors in his barn. He had a kerosene lantern, apparently in good condition, hanging on a wire in front to give them light. Without any warning, the lamp suddenly exploded, scattering the burning oil over the barn, No cause for the explosion could be given, as the lantern was still and no wind blowing. The

barn with its contents burned down of course.

Ten days after this fire, on Sept, 27th, Eugene Downing, Esq., of Macomb, N. Y., was sitting with his father-in-law in his barn husking corn, with a tubular kerosene lantern hanging in front of them on a peg. A sudden puff or flash of light called their attention to the lantern, and on looking up, they saw the oil had run over, or blown out on the outside of the lamp, and was blazing in the bottom. Mr. Downing seized it at once with both hands around the fire and ran out of the door, supposing he carried it all out safely. But unfortunately a few drops of the oil, in a blazing condition, fell upon the floor, and in a few minutes the barn was on fire and burned down.

This case proves conclusively that tin tubes running up and down a kero-

sene lantern, do not take from it its explosive qualities.

If any of our readers are provided with lanterns for burning this article, we suggest to them that such lanterns can be easily and cheaply changed so as to burn oil, by any tinsmith. If you and your neighbors request it, any merchant will gladly keep and furnish you with a good quality of sperm oil. This will give nearly as good a light as kerosene—costs but a trifle for a year, and is safe. We urge all to discard kerosene in lanterns.

There should be convenient hooks or pins prepared in the barns, upon which the lantern can be hung-This should not be over litter or straw, not under a mow or scaffold, if it can be avoided. Great care should always be

taken that no straws hang down near the lantern.

The recent depression in general business has rapidly developed a new risk for farmers' barns. So many thousands of men have been thrown out of employment in large towns and cities, that they have been obliged to go into the country to obtain food. Wandering from place to place, and having no money, they are glad to crawl into any barn they may come to, that will

shelter them for a night.

Some of these men are desperate characters. Many others are honest, but in distressed circumstances. They are human beings needing sympathy and aid. But whatever they are, the farmer does not want them in his They are apt to smoke, and this danger is to be avoided in the interest of all parties. It has often occurred that a barn has burned at night, for which no cause could be assigned, until human bones would be discovered in the ashes. Then it became evident, that some poor fellow crawled into the barn for a night's shelter, and probably he lighted his pipe to solace his lonely hours, and perished in the flames his carelessness had produced.

In some localities, farmers have their patience severely tried by the large

number of these persons who apply for food or shelter—and they have sometimes refused to aid them, driving them from their premises. In such event it frequently happens that a barn is fired the ensuing night, clearly indicating that he who applied for charity and had been refused, had sought revenge for

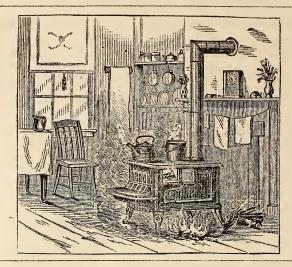
his injured feelings.

It is a very important question, therefore, for a farmer to consider, what course he shall take to best secure himself against this alarming hazard. Each one had best think the matter over at once, and decide what he will do in the future as the cases arise.

We offer the following suggestions:

First, Arrange to have every barn and outhouse locked, and kept so, as

This picture shows the danger of leaving a door of the stove not securely fastened. It fell



open and a coal dropped out. When the family get home, they will have a bad mess of it.

far as possible, day as well as night time. In this respect farmers as a rule, have been very careless. It is only within a few years perhaps, that the necessity has arisen for this degree of caution. But it has now arrived and

needs prompt action.

It can be done, so as not to cause much trouble, after the arrangements are made. The windows of each barn should be fastened down, the underpinning made substantial, and all doors except one should be fastened on the inside. There should be a good strong lock to this door, placed low down, so the boys can unlock it if necessary, and keys enough should be obtained with the lock, so that each member of the family that will need to go into the barn can have one. We attach a good deal of importance to this matter of a number of keys for each lock. If you do not have them, so that each person who has business in the barn can carry one, then the delay and vexation of running for a key, will make the whole system a nuisance, and it will be abandoned. But if each one is accommodated, there is then so little trouble, that all will fall readily into the regulation,

These keys can be carried in the pocket, so as to be always ready, and save all running after them because they have been forgotten. Each person when he leaves the barn, should turn and lock the door, just as much as a merchant or a mechanic locks his store or shop. It will easily develope into a habit, and then no one will think of the bother. This course will keep the wayfarers out of your barns generally, and we know of nothing else

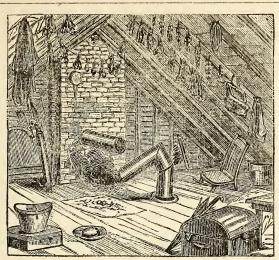
that will.

Our next proposition is, that each farmer provides some place on his premises where such persons can sleep, with tolerable comfort. It is a much better way, than to have them running through your barns, or making them angry by turning them off your premises. And while many of them are unworthy people, it is a sad truth that many others are worthy objects for your sympathy. It thus becomes a question of humanity, as well as your own interest. A room such as we suggest, will pay you in this world, by relieving you from solicitude about your buildings, and it will also pay in the next world, if there is any confidence to be placed in the promise, "Whoso giveth to the poor, lendeth to the Lord."

We have endeavored in this article, to call attention to the dangerous character of the contents of farm barns, and to some of the risks that these are invested with. The idea is prevalent, that there is but little danger of farm

property ever burning. How it became so universally believed is a mystery. We have not exaggerated the dangers in this article. On the contrary, we have left many sources of danger unmentioned. But we have said enough to convince any man who will look at the matter candidly, that it is difficult to exaggerate the danger of carelessnes, in a barn filled with produce. The slightest degree of it should fill the owner with alarm; and not only in the matters we have discussed, but in all ways, he should practice constant vigilance, to avoid letting any fire come within reach of so combustible a mass of property,

This picture shows how stove pipes act in attics when they are not good and not well wired. It was poor economy to save wire in such a place;



but people will do so, and often lose their houses in consequence. The pipe down stairs was good and safely wired.

### A GOOD INVESTMENT FOR ONE CENT.

Many farmers feel that money paid for insurance is thrown away if no fire occurs during the life of the policy. We want to show you that this is a mistake. Read what we say about it.

Money is paid out for various purposes. One object is as an investment, to have it increase and bring in its profits. For this purpose money is loaned, or spent for seed, or invested in trees, or in buying land, or implements to work the land, or stock to increase in value, or perhaps fertilizers to enrich the soil. Another object is to obtain the necessities of life and maintain the family.

A third object is to procure pleasures that are not absolutely necessary on the one hand, nor, on the other, do they pay in kind—that is, as an investment, bring money in return. Every man who is intelligent enough to enjoy life, spends a certain portion of his income for this object. Thus, he may travel to see the world, or to visit friends—he may send his children to school—help support a church to stimulate his own moral faculties, and those of his family—he may ornament his farm with fine fences, his buildings with cornices or cupolas, his door yard with flowers, his parlor with pictures and carpet, his children with good clothing, or his own neck with a collar and neck-tie. Some go further than this, and ornament (?) and beautify (?) their mouths with pipes or cigars, their cheeks and teeth with quids of tobacco, or their breath with the fumes of the whisky bottle. We may, or may not, approve of all these things, but that does not alter the

fact: All men desire to and do spend a certain amount of money for objects that satisfy them, while they are neither necessary for existence, or capable of returning a profit in money again. The return is in some form of pleasure or satisfaction to the feelings, that for the time being, at least, makes the

expenditure seem satisfactory.

Now, money invested in insurance, even if no loss ever occurs, will pay splendidly in this way; we venture to say that for the amount it costs, it pays better than in any other way by the relief from anxiety that it affords. Farmers do not have to pay one cent a day for each thousand dollars of insurance. Can any one conceive of an investment of one cent where it will yield more comfort for twenty-four hours, than to pay it to a company that will agree in return, to pay a thousand dollars in case of loss? If a fire occurs any time within the day it may sweep away the home that has cost the profits of many years' hard work. One cent invested in an insurance policy for that day, warrants a thousand dollars in case such an accident happens—two cents a day will secure two thousand dollars if the property be worth it, and so on for greater sums.

A man may be called from home, yet he knows that one or two cents spent that day protects him from loss by fire, whether it is caused by the carelessness of his own family, the vengeance of his enemies, the maliciousness of vagrants, or the thunderbolt of heaven—for him this is literally a well spring of comfort and peace through the live-long day, and a constant solace through the lonely hours of the night. When the day and the night are gone, if he hears that no fire has occurred, shall he mourn the loss of his cent or two, and feel he has thrown away his money—made a poor investment?

He may be at home to keep watch of his property; yet he knows there are accidents that will occur, which he cannot control. While he is in a field he fears a spark from his chimney may catch in his roof, and before he can reach the house, the fire may become master there, and he, the former one, must stand aside, powerless to protect his rights. He may be in bed, and he knows that if he sleeps, his guard is ended, and his property lies exposed to all the chances of fire. Is there no pleasure for him under these circumstances, as a return for an expenditure of his one, two or three cents in a policy of insurance? Will he not go to his work with more confidence; will he not sleep a more quiet sleep on account of it? Could he put the money anywhere else that it would return him so much good as it does here?

And if he wakes the next day, and walks forth into the morning refreshed and contented, and finds that his property all remains to him—that no fire has occurred, shall he then begrudge the penny or two that aided him to his sound sleep, and claim he never received any benefit from his insurance?

Every man gets the full worth of his money from day to day, and each day, when he insures his property—he does not get it in interest nor in dividends, but it comes in a feeling of relief from anxiety, that adds to his enjoyment of his property-it comes by creating a sense of security that no other investment can afford him. All this in case no fire occurs.

But how is it if one does occur, during some one of these days that he keeps up his insurance? What an investment his money then becomes! No gold or silver mine ever equalled it—no ships ever came so laden with profits from a venture. Each penny invested for that day, returns a hundred thousand fold—for every cent paid he receives one thousand dollars on his loss. Talk of cent per cent investments—what are they beside this? Talk of money at interest; what interest, what usury, what lottery, what game of chance, equals this strictly legitimate and perfectly moral investment?

One may search in vain through all the realms of business, to find a place that the same money can be so well invested. Each day it affords relief and peace, and when calamity comes, it saves the investor from destruction. Who would not be insured?

## AGRICULTURAL

Insurance Company,

(A STOCK COMPANY)

## OF WATERTOWN, N. Y.

CHARTERED IN 1853.

INSURES NOTHING BUT

## Rarm Property

## AND PRIVATE RESIDENCES.

It not only pays for all Losses by Fire, but for Damage done by Lightning, whether Fire ensues or not.

It Pays for Live Stock Killed by Lightning anywhere on the Farm.

This Company has paid for Losses, since its organization,

\$2,089,012.69.

Extract from Charter, Article 2:

"This Company is organized for the purpose of insuring Farmers' Dwellings, Private Residences, Barns and other out Buildings, with their Contents," and is strictly confined to this class of Property.

# AGRICULTURAL INSURANCE COMPANY'S Calendar for 1878.

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S. N. KINNEY. Agent, PEORIA, Ills.