

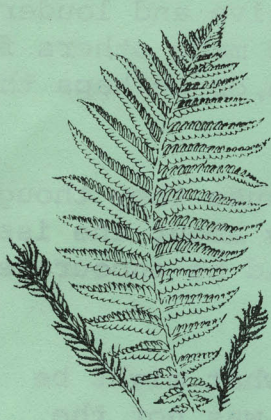
highest priced buildings in the prime locations of the elite business districts of the biggest cities--a large portion of the premium you pay goes to maintain all this. It costs them a lot just to write you up so they don't bother with small policies.

Also, fire insurance may vary by up to 40% depending on how far you are from the nearest fire department, and some companies will turn you down altogether depending on your inaccessibility. Also liability generally increases the more acreage you own (more exposure).

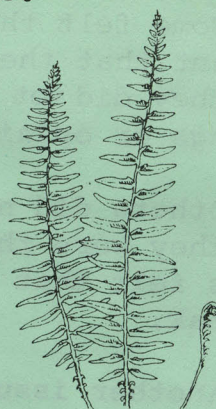
Adirondack Cooperative Insurance Company and St. Lawrence Farmers Insurance Company are two examples of local companies that serve the needs of the local people. Their overhead is small, so your premiums are based on what they have to pay out each year for claims. Also, independent insurance agents (e.g., Carl Colton of Canton) can get you insurance with similar companies as well as a wide variety of others.

If you have any questions, I probably can't answer them, but I would be interested in any comments or corrections.

-- Brian Lee



BOOK REVIEW



Fate has recently put in my hands Brown's Alcohol Motor Fuel Cookbook. It describes clearly yet informally, with pictures and diagrams, how to make alcohol from malted grains and other sources and how to adjust engines to use it.

The author, a professional in industrial arts and a specialist and lecturer on motor fuels, shows the reader how to make a still capable of producing 160 to 195 proof alcohol. This can be used exclusively in an engine designed to burn it. But it can't be used to stretch your supply of gasoline. There is a fairly simple process to remove the 2½% of water from alcohol which then can be used to make "gasohol."

Designs for simple moonshine stills, which produce a quart or so per batch, are given along with plans for doublers, columns, stripper plates--everything up to a complete distillery. The plans are far from complete for anyone having little to no experience in dealing with the materials involved. Stills can be dangerous if run improperly and safety is stressed in the designs and operating instructions.

Although there is a lot of folksy-type propaganda and inert filler, there seems to be enough solid factual information to get a start in making alcohol. The author briefly touches on the history of alcohol production, on building a solar still, and there is a long quoted passage from a 1906 work on distilling alcohol from molasses.

The book is informative and entertaining, and I just returned it to the Canton Library.

-- a shy person