

IT IS VERY CHEAP

Insurance in the Kent County Farmers' Mutual

ACCORDING TO SEC. WITHEY

His Annual Report and Address Read at the Twenty-ninth Bi-ennial Meeting Held Yesterday.

Judge Grove gave up his court room yesterday, that the Farmers' Mutual Fire Insurance company of Kent county might hold its twenty-ninth bi-ennial session.

C. H. Richardson of Bowne, Walter C. McGrath, Grand Rapids; Henry Green, Grattan; Edmund Manley, Walker, and Andrew Boorum, Sparta, were elected directors for the ensuing year.

Secretary John H. Withey read his annual report of the names of those who had suffered losses and claimed damages.

This was prefaced by the following statement from the president, of cash receipts for the year 1891:

Table with 2 columns: Item, Amount. Includes Cash by cancelled insurance, Cash by delinquent insurance, Balance of mortgage, Assessment roll, 1889, 1890, 1891.

Total, \$19,752.82

The secretary's report of losses and expenditures was as follows:

Stephen Reynolds, Grattan, loss, \$650; Alfred E. Barnard, Solon, loss, \$338.12; Mrs. Louisa S. Chubb, Tyrone, loss, \$100; George Broadbent, Caladonia, loss, \$150; Andrew Nelson, Nelson, loss, \$210.71; Wm. J. Thomas, Cannon, loss, \$16.88; George L. Patten, Alpine, loss, \$200; Mrs. Harriet E. Griefchen, Paris, loss, \$10.61; Charles E. Roberts, Sparta, loss, \$15; E. A. Harris, Sparta, loss, \$229.55; Dennis Coppi, Walker, loss, \$8; John McNaughton, et al., loss, \$150; Parker Wright, Walker, loss, \$7.38; Joseph Horton, Byron, loss, \$400; Sarah A. Traxler, Algoma, loss, \$110.37; Christian Laver, Lowell, loss, \$110.37; John McNaughton, Ada, loss, \$100.01; John E. Plinfield, Ada, loss, \$500; Barney McGee, Vergennes, loss, \$112.50; Henry Kline, Alpena, loss, \$50; Robert Wood, Bowne, loss, \$300; Henry O'Brien, Paris, loss, \$700; Mrs. Anna Burns, Alpine, loss, \$500; John W. Hurd, Cascade, loss, \$174.85; T. W. Martindale, Alpine, loss, \$1,450; John Rettenger, Bowne, loss, \$300; Patrick Murray, Vergennes, loss, \$500; James E. Green, Lowell, loss, \$223.70; C. B. Field, Sparta, loss, \$860.25; L. E. Paine, Sparta, loss, \$418.12; L. B. Lamphen, Ada, loss, \$835.94; W. G. Hennigal, Bowne, loss, \$270; James Foley, et al., Plinfield, loss, \$1,000; Levi McDonald, Nelson, loss, \$175; Total losses paid, \$13,518.87.

Salaries and fees paid officers and directors, \$1,167.30; all other expenditures, \$955.24; total for the year, \$15,741.11. In conclusion the secretary says as follows: "Our losses this year have been more than for any one year, except 1871. Our assessment was a little high, and yet I have been surprised that some of our members actually kicked on account of it. For fear that they do not stop to think what they are doing, let me give you a few facts and figures. The total expenses for the year were \$1,570.24. The loss paid the secretary and agents in no way an expense to the company, and do not enter into its account. The losses should never be cause of complaint if they are honest ones, for our company was organized for the express purpose of helping our unfortunate neighbors and friends. Why, I have had some of our members say to me that they had been in the company more than twenty-five years, and never had a loss, and appeared grieved on that account. In the year 1871, the year of the great Chicago fire, we had two assessments; but do you recollect that we had no assessments in 1872, '74, '76, '81, '82 and '87? I never have heard any complaint of those years, because there was no assessment, and very little credit. They seem to have slipped from the memory of some of our members. Do you know that the cost to you on a \$1000 insurance in our company has been only \$1.63 in 29 years on the average, making only \$4.90 for three years, when the cheapest insurance you ever could get in the country for three years in a stock company is 7.50."

OLD OFFENDER ON TRIAL.

Hard Work to Get a Jury to Try Fred Newberg, Late of Jackson Prison.

Nearly the entire day yesterday was occupied in the superior court in the selection of a jury to try Fred Newberg, the alleged negro robber, who was implicated with the Goodman brothers and George Holman in the robbery of Cornelius Gannover and family and Cass. Fairbank's saloon on Ottawa street. Each of the last mentioned have been found guilty. Newberg is the largest and ugliest of them all. He turned states evidence once and then retracted. Before he did so, however, he told his story to several officers.

SMITH IS ENJOINED.

He Can Continue His Horse Show But Must Stop Selling the Books.

The case of Professor Gleason vs. Professor Smith, both horse trainers, was heard yesterday before Judge Savers of the United States court. The defendant raised a point that he was not a resident of the district and that the court had no jurisdiction. The judge decided that the defendant had waived this point by making his answer to the complaint. The hearing then proceeded on its merits, and after hearing all the evidence, the injunction was granted as prayed for with respect to the delivering of the pamphlet containing a treatise on horse training. Professor Smith was permitted to continue his exhibitions of the "horse drama" without restriction.

DEED FOR DAMAGES.

Mrs. Toms of Alpine Wants the Railroad to Pay for Her Barn.

The suit of Mrs. Johanna Toms against the Chicago & West Michigan is now on trial before Judge Grove in the circuit court. Mrs. Toms owned a barn in Alpine township, filled with hay and grain, and surrounded by shade trees. She alleges that sparks emitted from the smokestack of a passing locomotive ignited the structure, and it was raised to the ground and all of its contents destroyed, including the shade trees. She thinks the company wholly to blame and would like \$2,000 damages, or as much as she can secure.

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GAVETT WANTS DAMAGES

And He Brings Suit to Collect to the Tune of \$75,000.

Alexander Gavett of Walker filed a declaration in the circuit court yesterday morning, beginning suit against the township of Walker for \$75,000 damages for injuries received from falling from an unguarded bridge on the Butterworth avenue road. The accident occurred on the evening of November 21, 1891, and Gavett has been confined to his bed since. The physicians say the unfortunate man's injuries are permanent. He is a poor man and has a wife and four children depending upon him for maintenance.

YOUTHFUL DEPRAVITY.

Five School Boys Arrested for Burglary and Theft.

Martin Ball, aged 15, James Hastings, aged 15, John Meyers, aged 12, John Van Dyke, aged 10, and Frank Meyer, aged 14, were arrested yesterday afternoon at the West Leonard street school for breaking into the Grove house, formerly run by Jimmie Rowe as a room-house, in Walker township, last Sunday. They are accused of stealing a revolver, pair of cuff-buttons and a quantity of wine. They will be arraigned this morning before Justice Hydon.

Suing For Life Insurance.

Before Judge Adsit in the circuit court, Rachel E. Mallory is suing the Metropolitan Life Insurance company for \$1,000. Her husband took out a policy, and, as the plaintiff alleges, paid all of his assessments. Before he died, according to the rules of the company, he was advanced a sum of money. The case is brought to collect the balance due. The defense alleges that all claims were forfeited by lapse.

Little Girl Victim Still Missing.

The case against Robert Jackson, criminal assault, was adjourned in police court yesterday till February 16. The victim and complaining witness, Rickie Van Dort, who was spirited away by her mother, has not as yet been located, but the prosecution still entertains the hope of finding her. The charge will pend against Jackson until her whereabouts are known.

Doesn't Affect Their Credit.

The attachment reported in the court proceedings yesterday against Stockwell, Allen & Co. was merely a formal one, pending the settlement of an old matter, and does not affect the credit of that firm nor any of its members.

Cases Against Saloonists.

M. B. Cuccaunon was arraigned in police court yesterday for selling liquor to minors. He pleaded not guilty, and his examination was set for February 5.

Notes of the Courts.

Park, Brother & Co. have begun suit in the circuit court against Frank J. Sokop and John Hormuth to recover \$500, the price and value of goods furnished.

Bernard Conroy pleaded not guilty to the charge of assault and battery in police court yesterday. He will be tried March 1.

LAW AND LAWYERS.

Circuit Court—Part I.

JUDGE GROVE.

Patrick Finn vs. Valley City Street and Cable Railway company; trespass on the case; proceedings stayed thirty days.

Johanna Toms vs. C. & W. M. Ry. Co.; trespass on the case; on trial.

Circuit Court—Part II.

JUDGE ADSIT.

Hattie M. Moore vs. Wilbur W. Smith and George J. Smith, chancery; on trial.

Rachel E. Mallory vs. The Metropolitan Life Insurance company; assumption; on trial.

Superior Court.

JUDGE BURLINGAME.

People vs. Fred Newberg, robbery; on trial.

CONGRESS.

At Last Takes Action.

A bill has been introduced at Washington requiring all baking powders containing alum and ammonia to be so labeled. This is a step in the right direction, and has been long foreshadowed by the action of state legislatures, boards of health, food commissioners, etc., in this matter. The bill affords needed protection to the public, for the evidence as to the injurious effects of alum and ammonia is very heavy; but it will nevertheless be fought bitterly by the manufacturers whom it affects who are accustomed to sell their goods as "pure cream of tartar," "absolutely pure," etc.

The bill is something needed. If a maker uses a drug in his powder, the name of which he does not want to have printed on his label, it is prima facie evidence that there is something wrong. We hope the subject will be vigorously prosecuted all over the country, not only as regards baking powder, but all other food adulterations.

This bill may incidentally benefit the makers of pure articles, but if it should, this is only an additional point in its favor.

Ask your grocer for Favorite Compressed Yeast. Sold in bulk only.

Every sack of LILY WHITE FLOUR has a picture of our mill. No genuine without it. VALLEY CITY MILLING CO.

Tell Joe I Said So.

It is a pleasure to purchase furniture at Nelson, Matter & Co.'s when Joe waits upon you, but when he cannot

suit you with a chamber suit just call at Hartman's new furniture rooms, and inspect the Widdicomb line—they are fine!

Change of Location.

Dr. G. E. Emanuel will hereafter be found at rooms 22 and 23 New Gilbert block. Office hours, 10 to 12 a. m., 2 to 4 p. m. and 7 to 8 p. m.; Sundays, 12 to 1; phone No. 1190.

Order your wood of E. A. Hamilton.

If you want a splendid \$1 spectacle and nicely fitted to your eyes, call at No. 65 Monroe street and consult A. J. Shellman, the optician.

What Next?

Couldn't guess, unless it should appear in THE HERALD in a few weeks—C. B. Hartman had taken to the lecture platform as an advocate of lower prices for furniture and pianos. He believes in small profits and quick sales.

Masonic Notice.

A special communication of Valley City Lodge No. 56, F. and A. M., will be held in Masonic hall Tuesday, February 2, at 1 o'clock p. m., to attend the funeral of our deceased brother, Ed. D. Benedict. All M. M. in good standing are invited to be present. By order, JOHN RAWSON, W. M. GEN. W. LABOUR, Sec'y.

Lily White.

The Valley City Milling Company has no peer in the manufacture of flour. Try the LILY WHITE.

Charles Grinnell.

after years of faithful service, has decided to do the sensible thing and take a few personal business risks. The bank will miss him, but it will give Mr. Grinnell time now to call at Carroll Hartman's new furniture rooms and get better posted on the latest styles and the low prices.

Lily White Flour.

Made by Valley City Milling Co., Grand Rapids, is a family favorite. Try it.

Piso's Remedy for Catarrh is the best medicine for that disease, I have ever used.—L. C. Johnston, Iola, Texas, June 24th, 1891.

Clifton Springs, Battle Creek and Hot Springs Sanitariums, all famous health resorts, are using Gardell's Tea in their treatment of constipation and female weaknesses.

Pileal Piles: Itching Piles.

SYMPTOMS—Moisture; intense itching and stinging; most at night; worse by scratching. If allowed to continue tumors form, which often bleed and ulcerate, becoming very sore. SWAYNE'S Ointment stops the itching and bleeding, heals ulceration, and in most cases removes the tumors. At druggists, or by mail, for 50 cents. Dr. Swayne & Son, Philadelphia.

Charles Holden

is still receiving congratulations. He is also busy at the safe deposit vaults daily, but reports that many of the depositors are drawing out their savings that they may purchase some of Hartman's new furniture at 94 to 100 Ottawa street.

Cigars Given Away.

thousands of them, by the furniture salesmen the past month. These liberal salesmen have all left the city now, and will not return until next July. But before they left most of them sold their finest samples to Hartman, the Ottawa street furniture dealer, who proposes to retail these splendid goods during the month of February at wholesale prices. Don't miss securing some of the many bargains.

There is nothing like Dr. Thomas' Electric Oil to quickly cure a cold or relieve hoarseness. Written by Mrs. M. J. Fellows, Burr Oak, St. Joseph county, Mich.

Try Jackson's \$2 cabinet.

Clipped from Canada Presbyterian, under signature of C. Blackett Robinson, proprietor: I was cured of recurring bilious headaches by Burdock Blood Bitters.

Ed. E. Peck

holds the championship record at ten pins at Hartman's bowling alleys. Who can do better than 211 next week?

We will pay liberally for the services of an energetic lady or gentleman in every town to represent a choice publication, elegantly illustrated and immensely popular. A full copy of the book furnished free. For particulars address C. R. Beach & Co., Lakeside Building, Chicago.

Barney, the Barber,

bowls big balls at Hartman's bowling alleys. It is great sport and the best of exercise.

If You Want to Go

to any point in Michigan, or from anywhere in Michigan to any point in the East, South, or West, you will almost invariably find the direct route to be the Michigan Central, whose numerous branch lines traverse the state in every direction, and whose great main line is "The Niagara Falls Route," between Chicago and Detroit, and New York, Boston and the East.

No railroad runs finer or faster trains is more solidly constructed and vigilantly operated, so that its time schedules can be depended upon, and a remarkable immunity from serious accident is secured.

No other road runs directly by and in full view of Niagara Falls, when (at Falls View) its day trains stop five minutes to give passengers the most comprehensive view of the falls and river that is afforded from any single point.

No other road from the East runs directly by and in full view of the colossal buildings of the World's Columbian Exposition, and enters Chicago along the beautiful lake front to its depot, within a few minutes walk or ride of the principle hotels and business houses of the World's Fair city.

No other road has a finer or more complete through car system, running to all points upon its own line and to points beyond—New York, Boston, Cincinnati, St. Louis, Duluth, San Francisco.

For any specific information desired, address JOSEPH S. HALL, Michigan Passenger Agent, Jackson, Mich.

OH! OH! OH!

HOW CHEAP THEY ARE SELLING EMBROIDERIES

AT VOIGT, HERPOLSHEIMER & CO.'S

WHAT A RUSH THEY ARE HAVING AT VOIGT, HERPOLSHEIMER & CO.'S ON

EMBROIDERIES

IS THE EXCLAMATION OF ALL.

N. B.—JUST THINK OF IT, A GOOD EMBROIDERY FOR 1c PER YARD.

VOIGT, HERPOLSHEIMER & CO.,

78, 80 AND 82 MONROE STREET.

GOOD WORK AND LOW PRICES IS MY MOTTO.

Gentlemen Clothing Cleaned, Dyed and Repaired. Reining and Re-fitting a specialty. Gentlemen's Suits made to order. Ladies' garments of Wool, Cotton, Velvet, Plush Cleaned, Steamed, Pressed and made like new.

All work done in a superior manner, and satisfaction guaranteed. Call or address

C. A. FREDRICKSON, 75 1/2 PEARL STREET.

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Educate them at the Grand Rapids (Mich) business college, Ledyard Block, cor. Pearl and Ottawa streets. Visit us. For catalogue and Green A. S. Parish, successor to C. G. Sweeney

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Chronic, Blood and Nervous Diseases

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NO. 147 MONROE ST. New Kendall block, opp. Soldiers' Monument. Office hours—9 to 12 a. m., 2 to 5 p. m. Evenings by appointment. Sundays 12 till 1. Telephone at office 67, residence 757.

DR. M. H. PASCO, No. 302 Cherry st., Grand Rapids. HOURS—10 to 12 a. m.; 2 to 4 and 7 to 8 p. m. Sundays, 12:30 to 1:30 p. m. Telephone 161.

Diseases of the Mind and Nervous System and Gynecological Cases of a nervous origin a specialty.

D. EMMETT WELCH Practice Limited. Nose, Throat Eye and Ear

79 Monroe Street. GRAND RAPIDS, MICHIGAN.

SUCH NICE EMBROIDERIES AT

5c.

WHAT BEAUTIFUL PATTERNS AT

10c.

HAVE YOU BRONCHIAL CATARRH

Have You the Disease That invariably Leads to Consumption?

Had you a cold beginning in the head, then extending down to the bronchial tubes? Did you know that it was not checked, it would attack the lungs and cause consumption?

Did you know that you can be cured of this complaint, with all its complications and symptoms, by Dr. S. Clay Todd, 16 North Division street, rooms 1, 3 and 4, Grand Rapids, Mich.?

Well, such is the case, Dr Todd has been curing these complaints for thirty years.

Call on him and get the medicines that will perfectly cure your trouble.

ALMOST A MIRACLE

We Refer by Permission to the Care of the Daughter of Mr. John G. Meredith of Reed City, Mich.

Her complaint was very complicated, consisting of great nervous prostration, smothering spells, great nervousness and trembling limbs and fevers, dyspepsia, belching wind, prostrating spells, could not sleep at all; age 20; married. Had been treated by several good physicians, but grew gradually worse until all hope was lost.

She then took the treatment of Dr. S. Clay Todd, 16 North Division street, Grand Rapids, Mich., and became perfectly well. Dr. S. Clay Todd, Grand Rapids, Mich.

Dear Sir—Your success in my daughter's case was almost a miracle.

—John G. Meredith, Reed City, Mich. (Late of Reed City, Mich.) November 12, 1892.

Consumption Cured IN HASTINGS, MICH.

Dr. S. Clay Todd, Grand Rapids, Mich. Dear Sir—I am well. You can put any testimonial in print that you want to for I had everything. Mrs. W. E. Alderson, State Street, Hastings, Mich. October 24, 1891.

PATIENTS IN MEXICO

Dr. S. Clay Todd had another case in Mexico; yesterday he sent the medicines by the United States Express. This patient gave Dr. Todd Dr. Archibald Lawson, managing physician of American Hospital in the City of Mexico, as reference.

CATARRH CURED IN THIRTY DAYS.

Dr. S. Clay Todd, Grand Rapids, Mich. Dear Sir—I read the Standard of Grand Rapids, Mich. I had catarrh and a stopping in the nose; noise in head and nose bleeding. Am 22 years old and very strong. I received your medicines and in the time of thirty days I was entirely cured of the catarrh and other troubles. You can put it freely in the papers, and I am very thankful to you. CONSTANCE FINNEN, Ashley, Hardin Co., Iowa, Nov. 22, 1891.

IN DEMAND EVERYWHERE.

Dr. S. Clay Todd has patients in Europe. He sent medicines to a patient in Garm, Netherlands, yesterday (Sabb) by American Express. The best physicians of that country had pronounced the case hopeless. He has a very painful disease, as shown by the custom throughout the world, his friends applied to Dr. S. Clay Todd, 16 North Division street, Grand Rapids, Mich., as a last resort.



CALL AND SEE THEM AT HARTMAN'S MUSIC HOUSE, 94, 96, 98, 100 Ottawa Street,

Where you can find a complete stock of Pianos, Organs, Musical Merchandise and Sheet Music.

ORCHESTRA AND BAND—Attention is called to leaders of orchestra and brass bands to the fact that Hartman, the music dealer on Ottawa street, has the complete catalogues of Jean White, Carl Fisher and J. Schotta. Call and make your selections at special discounts.

MUSICAL—Everything in the musical line at lowest prices can be had at Hartman's Music House on Ottawa street.

FREE MUSICAL ENTERTAINMENT—A grand symphony concert at Hartman's New Music Rooms on Ottawa street, Thursday afternoon.

Florida GOLD and SILVER

Plating on Table Ware, Hack and Cutter Trimming in gold, silver or nickel. Grand Rapids Electro Plating Co. 2 Erie Street.

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DR. PRICE'S Cream Baking Powder. Used in Millions of Homes—40 Years the Standard.