

Mutual Insurance.
A paper read by Wm. B. Gammon before the Decatur County Farmer's Institute.

Ladies and Gentlemen:
As one of the farmers of Decatur county, I happen before you to-day to talk of the principle of Mutual Insurance and of speculative insurance because every farmer and every business man or woman is, or should be, interested as the permanent welfare of every farmer and business person with a home is interested in keeping that home in as good and comfortable condition with as small an outlay of money and labor as is necessary. And we find by observation and experience that with all the caution and forethought that our homes are likely to be destroyed by fire, lightning, wind storms, cyclones, tornadoes.

And to spend time and money in building, then lose by either of the destructive elements and be left without means to replace these buildings again, is the object of insurance, and to carry this principle into operation we have to have co-operation of a sufficient number of persons so when there is a sufficient number of persons so when there is a loss the burden will not be too great to help the unfortunate replace their property.

Insurance as a business may be divided into two classes, viz: Speculative and Mutual. Speculative or stock insurance, until the past 25 years, was almost the only insurance available, and the charges made by these companies became too burdensome for the farmers to patronize as they were taxed so heavily to support these few organizations. The farmers began to look around to see if there was some more economical way of getting insurance by the farmers.

We find by examining the state Auditor's report for 1897 that the first Mutual Insurance company was organized April 2, 1870, in Allamakee county by the Germans—called the German Mutual Aid Society. The next was August 2, 1890 in Linn county, Linn township. Then in 1871 we find two more mutual organizations. Then in 1872 we find five more mutuals and in 1873 we find six more, and The Farmer's Mutual of Decatur County was one of them.

In 1874 we find eight more mutuals in Iowa so we see mutual insurance companies grew very slowly until now there are 157 mutual companies in Iowa.

Total amount of risk in force Jan. 1, 1897, \$136,630,887.61; written during the year '97 \$36,121,520.91. Jan. 1, '99, \$57,490,079.20. Jan. 7, '99, \$70,000,000.

We find by the Auditor's report for 1897 there are 18 stock companies in Iowa and their gross assets for 1897 was \$1,609,844.45. And of the 103 foreign companies doing business in Iowa their gross assets are \$257,427,713.63; capital stock paid up is \$42,652,875 and their net surplus over capital and all other liabilities \$94,815,111.76, leaving those 103 companies a net profit on their capital stock for the year 1897 of \$52,160,236.76. Multiply that amount by five—the number of years the policy runs, and if they do the same amount of business each year they will receive of the people of Iowa \$260,801,183.80. This money all goes out of Iowa to enrich foreign corporations.

Eight of the Iowa stock companies with a capital stock of \$500,000 paid up for the year 1897 they received as net surplus over capital and all other liabilities \$758,353.53, a very snug little sum for those eight companies for one year. Average per cent. of losses paid to premiums received 35.1.

The 103 foreign companies pay average per cent. of \$8.90 to premiums received so you can see that for every \$1000 paid to the stock companies the people get only \$350 back.

Now let us examine and see if farmers' mutuals are any benefit as compared with stock companies. Our mutual companies have been in existence for ten to thirty years, and we have their sworn statements to the conditions of each company every year which show the cost per \$1000 for the past twenty-five years as two dollars in the Farmers Mutual of Decatur County, and the average cost for all the farmers mutuals in the state was two dollars and forty-four cents per \$1000, while in the stock companies the cost would not have been less than four dollars per \$1000. In most companies five dollars per \$1000 up.

Now let us itemize a little: Take 100 farmers in our county who insure in the home mutuals at \$1000 each. That would be \$100,000. The cost of the membership would be two dollars each which is \$200. Now at the end of five years we find there has been losses to the amount of \$1000 which has taken an assessment of ten mills to the dollar to pay. Now add that to the two mills you have paid for membership and it makes twelve mills or twelve dollars for \$1000 of property for five years. Now in a stock company you would have paid twenty mills on twenty dollars for the same \$1000 of property for five years. Now the 100 farmers who have insured in the home company have paid 200 dollars for five years insurance, while the 100 farmers who have insured in a stock company have paid \$2000 for the same amount of property five years and the \$200 paid by the farmers in the Mutual remains in the county, while the \$2000 paid by the farmers in the stock company goes out of the county or out of the state if insured in some foreign company.

And the only money that ever comes back out of the \$2000 as shown by the Auditor's report is 35.1 per cent. or \$702 out of the \$2000 paid by them. And the 100 farmers who have insured in the home company have paid only \$1200 and have paid the \$1000 to some farmer or farmers in the county and each one has eight dollars in his pocket and has had the use of that money for five years.

Now, with these facts before the farmers of Decatur county, why not leave these stock or speculative companies alone; and in the future when you want to insure your property, do it in the Farmers Mutual of Decatur county which has been doing business for twenty six years in the county and have paid all losses and are out of debt.

Mutual insurance is simply an agreement of any number of persons to help each other bear the losses they may have for any number of years with policies running for five years or more as in five years the property may need re-appraising, so it has become a custom for the mutual companies but no mutual company can organize with less than \$50,000 of risks written to com-

meance business and are not limited to any amount above that although a few years ago there was an attempt made by the legislature to limit them so they could not take cyclones, wind storms and tornadoes as it was thought mutual companies could not afford to do so if they were limited to a small amount, but there are several county mutuals that are carrying wind storms and tornadoes at less cost than you can get of stock companies. See pages 64 and 65 of Auditor's report for 1897.

Also a state organization that is insuring against cyclones, tornadoes and wind storms, the average cost per \$1000 for 1897 was 63 cents with \$48,000,000 insured.

Now let us see what the farmers of Decatur county could save if we were all in one or more mutuals as several of the counties have two to four organized companies with from one to two millions of risks written. See pages 64 and 65 of Auditor's report for 1897.

Now if 1000 farmers were organized into mutual companies as we see other counties in the state and an average of \$1000 to each farmer that would be \$1,000,000 of risks the membership fee would be \$2000 in the mutual company of Decatur county.

And in a stock company for the same amount it would be \$20,000 and all that the 1000 farmers could ever expect to get back would be 35.1 per cent, or \$7,500 leaving in the stock companies \$12,500.

And the 1000 mutual companies would have the same amount of losses \$7000 added to the \$2000 membership fee would make \$9000; \$9500 from \$20,000 leaves \$10,500 in the pockets of the farmers in the mutual company besides we could all know that our money was going to help the farmers of Decatur county to rebuild the lost property. And these are the simple facts as shown by the sworn statements as returned to the State Auditor, 1897.

HOME ATTRACTIONS.
A Paper read by Mrs. John Long before the Decatur County Farmers Institute.

Home is a word which has the power to thrill the heart with pleasure and awaken thoughts and memories which are dear to each individual. But to be a home in the highest sense you must own it, then there is an incentive, beauty the surroundings; to have a neat yard, carpeted with grass and ornamented with trees, flowers and vines; to grow fruit trees and vineyards; to have good fences, gates on good order as time and means will permit.

When we travel over the country, see farm homes—see the new frame houses and barns with modern improvements that have taken the place of the old ones—the neat cottages or large two-story dwellings which are being erected all over the country, we are struck with admiration in appearance, and with much respect and admiration for the men who own them. Then a good kitchen garden with vegetables and fruits growing is another out-door attraction and speaks volumes to the appetite. This will naturally lead our thoughts to the kitchen and dining room where some member of the family must devote a great deal of her

carving, stained glass windows, fine paintings and rare curios. Near him live his sons and other relatives. Mr. Robb, after giving quite a description of the home and its surroundings, some family biography etc. "A happier family or a more congenial colony could not be imagined than that at Buzzard's Bay."

All are interested in every thing that is artistic and beautiful. Many of them are good readers, can talk well and everyone loves in a reverential way the head of the household. This home life is the ideal one of Joseph Jefferson. It is full of wholesome happiness and it keeps everyone in it growing younger instead of older each year. Mr. Jefferson is first of all hospitable, and to have his friends around him make part of his household means happiness to him. Can you paint the picture? Use the brush of imagination on the canvass of your thoughts. Then you can see Joseph Jefferson, the great artist, the dignified man, the loving husband and father, the good friend and pleasant host, surrounded by all those he loves who bear or have borne his name, the friends who are nearest his heart, fondling the youngest member of the Jefferson family, his one great grandchild. Can you help admiring that picture? Is it not good for such a man to have lived? All the world is better for it and truly we may say for him, as he has said so many thousand times for us, "May you live long and prosper."

True love and human affection are the things which bind together the family, for true happiness may be found in the humble home as well as in the palace of the rich.

Home is not merely four square walls, Home is where there is love and gladness. Home is where the heart hath dwelled. Home is where the heart hath dwelled. Home is where there's a faithful dove, Home is where there's one to love, Home is where there's one to love us.

Home is not merely roof and room, Home is not merely roof and room, Home is where the heart can bloom, Home is where there's some kind life to cheer it, Home is where there's one to greet us, Home is where there's one to meet us.

Where there is true affection in the home and children are reared in an atmosphere of love and kindness, we need no lawyers for the future men and women who go forth from such homes to take up the responsibilities and duties of life. Good homes, good surroundings, with strong family ties have a refining and civilizing influence on people. It makes them more independent and patriotic.

In the words of a great orator, prosperity and glory of our country depends upon the number of our people who are the owners of homes. Around the fire-side cluster the private and the public affairs of our race. Raise your sons to be independent through labor—to pursue some business for themselves, and upon their own account—to act upon their own responsibility, and to take the consequences like men. Teach them above all things to be good, true and faithful husbands, winners of love and builders of homes.

"The home where love and virtue dwell is like a lily with a heart of fire, the fairest flower in all the world."
Mrs. J. W. Long.

Aax Creveling came in from Atwood, Kan., Monday evening. We understand he expects to move his family back to Decatur Co. He was accompanied by his brother Theodore and wife.—Lamoni Chronicle.

If fortune disregard thy claim Don't hang thy head in fear and shame But marry the girl you love best Rocky Mountain Tea will do the rest.

An auction sale Saturday closed Mr. O. O. Hudson's relations with the business and social realms of Lamoni for the present and on Sunday he started for Pawnee, Oklahoma, where he has accepted a position as bookkeeper with a wholesale firm of that city. His family preceded him, going to Clay Center, Kansas, for a visit, and intending to go from there to their future home in Oklahoma. May success attend them in their new home.—Lamoni Patriot.

Small size, large results; quickly and permanently cures constipation, indigestion, headache, liver, bladder and kidney troubles.—Berg's Little Giant Pills. William M. Corcoran, Wichita, Kan., writes: "I have tried many other remedies, but Berg's Little Giant Pills cured me of a bad case of constipation." McGrath & Still, Woodland.

A petition was circulated Monday the object of which was to prevent the trial of the Scott-Robinson damage case which is almost sure to be tried some time this term of court at Leon. It was not presented to us and if it had been we should have been inclined, as one man to whom it was presented remarked, to let the court attend to its own business. Besides the trial of a proper case is an absolute right that neither the court nor anybody else can take away. It is regretted by some that such cases are brought up; but it should be much more regretted that any occasion for bringing them up is ever given.—Lamoni Patriot.

"I can highly recommend Berg's Hair Restorer as a pleasing restorative application for the hair and scalp and every hair case."—Mrs. J. Whirley, Omaha, Neb. A thoroughly reliable preparation; endorsed by thousands; will not disappoint. McGrath & Still, Woodland.

John Bellows, the liverman of this place, is reported to be in Corydon taking the "jag cure." He is credited with making a "bad break" one night last week while under the influence of liquor by disturbing the peace of a respected widow lady in the north part of town. The drink habit has been the bane of his life, which otherwise might have been respected and useful, and it is sincerely to be hoped that his cure and reformation will be thorough and lasting.—Lincoln Tribune.

A Frightful Blunder
Will often cause a horrible burn, scald, cut or bruise. Bucklen's Arnica Salve, the best cure in the world, will kill pain and promptly heal it, atures Old Sores, Fever Sores, Ulcers, Boils, Felons, Corns, No Skin Eruptions, Best Bleed cure on earth. Only 25 cts. a box. Cure guaranteed. Sold by L. Van Werdin Drug-gist.

Fred W. McCaull, of Leon, Iowa, came down last Friday and has been checked in as the permanent agent at the Darlington station, relieving F. E. Hillhouse, who at his own request, has been transferred to Lockridge, Iowa, on the main line of the "Q." Mr. McCaull was with the "Q." at Leon for four years, and has lately been agent for that route on recommendations both as a citizen and railroad man of superior ability, and we welcome him to Darlington station. Mrs. McCaull will join her husband here in a few days.—Darlington Record.

That Throbbing Headache.
Would quickly leave you, if you used Dr. King's New Life Pills. Thousands of sufferers have proved their matchless merit for Sick and Nervous Headaches. They make pure blood and strong nerves and build up your health. Easy to take. Try them. Only 25 cents. Money back if not cured. Sold by L. Van Werdin Drug-gist.

Gunter's home made bread is full weight and healthy. Try it.

WINTER READING!
How're You Fixed?
Look at These.

Reporter, Iowa Homestead, ALL ONE Institute Edition of Homestead, Poultry Farmer, Mutual Insurance Journal. YEAR FOR \$1.70

You can add either the St. Louis Republic or Cincinnati Enquirer and get them all for \$2.20.

Reporter and St. Louis Republic \$1.75
Reporter and Cincinnati Enquirer \$1.75
Reporter and Kansas City Star \$1.50

Address all orders to—
O. E. HULL,
Publisher Reporter, Leon, Iowa.

My little four-year-old girl's eyes were so weak from birth, that she could not stand any light at all. Was treated by several physicians without benefit. My neighbors induced me to buy Morley's Sarsaparilla and Iron from Mr. O. Daugherty, Banock, Ky. Three bottles after my restored her sight, but made her stronger and healthier than she ever was in her life. DAVID KESSING.

Close Call for Filemon Shields.
A press dispatch from Ottumwa says: Filemon Shields, the little Filipino with the left eye low and name very near ending his young life while at Ottumwa last week, just after dinner, whether intentional or not has not been determined. At any rate it was discovered that he had taken a dose of poison large enough to have killed half a dozen men, and for the prompt action of the members of the band the little Filipino lad would probably now be flirting with the small cherubs on the other shore. As it is he is very weak, but is considered out of danger.

It hardly seems possible that it was an attempt at suicide, which prompted Filemon Shields to munch three bicloride of mercury tablets, for he is a youngster that has not a care in the world, save perhaps, homesickness, and is cared for as though he were a young prince. Be that as it may, just as the members of the band had completed their dinner in the car which stood at the foot of Green street, they discovered Filemon sitting in a very queer manner. He can speak some English and an inquiry by the conductor on the fact that he had taken something which made him feel fearfully, and which "made him burn inside." One of the band men hastened after the nearest physician and another made a hasty decoction of mustard and hot water. This they made the little fellow who was now writhing in the agony of vegetable poisoning, drink. Immediately he began vomiting, and to this fact alone is probably due his recovery. Dr. Sheafe, the physician who responded, immediately detected the bicloride of mercury, and after a searching inquiry after the little fellow had quieted, it was found that he had taken at least one and it is believed three of the tablets. He was worked over all afternoon, and Thursday evening was feeling better, although very weak.

When he was asked why he took the poison the little fellow shakes his head and tries to claim that it was accidental. Some members of the company believe that he was simply nosing around the car, and finding the poison, he determined, like any out and out savage would do to see if it was good. This is probably the case, although there are other things which some of the band men claim give them the impression it was premeditated.

It is rather young to have such ideas but he had of a most peculiar disposition and might have easily been led by his morbid fancies to have committed the deed with the intent of ending his life.

Filemon is a very bright and intelligent little fellow and has firm friends in every member of the company.

Robbed the Grave.
A startling incident of which Mr. John Oliver of Philadelphia, was the subject, is narrated by him as follows: "I was in a most dreadful condition. My skin was almost yellow, eyes sunken, tongue coated, pain continually in my sides, no appetite—gradually growing weaker day by day. Three physicians had given me up. Fortunately, a friend advised trying 'Electric Bitters' and to my great joy and surprise, the first bottle made a decided improvement. I continued their use for three weeks, and now am a well man. I know they saved my life, and robbed the grave of an enemy." Only 50cts guaranteed at L. Van Werdin's Drug Store.

Mother—the 30 years dentist of over 30 years experience in Leon on the morning of the 27th, and will remain until the last of every month.

Almost Blind
My little four-year-old girl's eyes were so weak from birth, that she could not stand any light at all. Was treated by several physicians without benefit. My neighbors induced me to buy Morley's Sarsaparilla and Iron from Mr. O. Daugherty, Banock, Ky. Three bottles after my restored her sight, but made her stronger and healthier than she ever was in her life. DAVID KESSING.

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SEND US ONE DOLLAR
Get this ad. sent and read to us with \$1.00, and we will send you the NEW IMPROVED PARLOR OCEANIC ACTION SEWING MACHINE. You can examine it at our nearest freight depot, and if you like it better than any other, we will send you the freight and express charges. OUR PRICE \$35.00, less the \$1.00 deposit, or \$34.00. We will also send you the PARLOR OCEANIC ACTION SEWING MACHINE. You can examine it at our nearest freight depot, and if you like it better than any other, we will send you the freight and express charges. OUR PRICE \$35.00, less the \$1.00 deposit, or \$34.00. We will also send you the PARLOR OCEANIC ACTION SEWING MACHINE. You can examine it at our nearest freight depot, and if you like it better than any other, we will send you the freight and express charges. OUR PRICE \$35.00, less the \$1.00 deposit, or \$34.00. We will also send you the PARLOR OCEANIC ACTION SEWING MACHINE. 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