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C. H. KRUGLER, Cashier

The Farmington Enterprise

W. E. Lord, Editor

Published Friday of each week and entered as second class matter at Farmington, Oakland County, Michigan, as second class mail matter.

\$1.00 per year, in advance

Devoted to the upbuilding of Farmington and Oakland County

According to the state weather bureau 1916 was the warmest year in the history of the bureau, being some 200 degrees above the normal. From July 10th to August 8th the thermometer registered above 80 degrees, and while the rainfall of the year was above normal, it was not in evidence when most needed for the potato crop. January 17, 1916, was the coldest day of the year, the thermometer registering two degrees below zero.

Years ago the nearest tree was the fate of a horse thief. Think what would have occurred had the three thousand automobiles stolen in Michigan during 1916 been horses, and the time some fifty years ago.

A large number of our subscribers have started out the new year by paying their Enterprise subscription in advance. Are you one of them. We assure you it is greatly appreciated.

It seems odd that none of that \$608,000.00 of gold from Canada has found its way into our pockets, but it's true nevertheless.

The trouble with the average woman's will is that it has too many codicils.

Achievements

At the foot of Mount Kwang in north Manchuria, five strange animals called trumanbunks, says a bulletin of the Japan society. They are larger than ordinary apes, and have very strong sharp claws, by which they are able to dig spacious caverns on the rocky sides of the hills.

They work very hard all spring and summer in storing up sufficient food for the winter, when they close the entrance to their living quarters and pass the time in hibernation.

They carry things while standing, after the fashion of human beings. Wrestling and singing are their chief pastimes.

A Bit Mixed

One day a new pupil in a music settlement school came home and asked:

"Mother, how many carrots are there in a bushel? Teacher wants to know."

"What?" answered the mother. "What has that to do with music?"

"I don't know," replied the child. The next day the mother went to the music school to inquire what kind of music her child was being taught.

The teacher laughed and said: "Well, that is hardly correct, madam. What we asked your child was how many beets there were in a measure."

How Thackeray Regarded Scott

Though Thackeray thought Dickens greater than Scott, yet for the latter he felt much admiration and even reverence. When a popular novelist one day justified himself for something he had written by urging that Scott had written it also Thackeray replied: "I do not think that it becomes either you or me to speak of Sir Walter Scott as if we were his equals. Such men as you or I should take off our hats at the very mention of his name."

"Some Aspects of Thackeray," Louis Melville.

Broke Three Legs.

"Yes," said the small boy to the reporter, who was looking for some news to put in his paper; "mother fell downstairs and broke three legs."

"Pshaw! What are you giving me, youngster?" cried the reporter. "Don't be too funny. Your mother hasn't got three legs."

"I didn't say she had," retorted the wicked boy. "The legs belonged to a table which mother fell against. She wasn't hurt at all."

Nature's Eye

It was the hermit Thoreau, whose mistress was wood and stream, who wrote: "The loveliest seen in the glance of his beloved the same beauty that in the sunbeams the western sky."

It is the same diamond here lurking under a human eyelid and there under the closing eyelids of the day. Here, in small compass, is the ancient and natural beauty of evening and morning. What loving astronomer has ever fathomed the ethereal depths of the eye?"

RURAL SCHOOL HONOR LIST

Scholars in This Vicinity Who Have Received Honor Certificates for Attending School Regular.

Nine hundred and one Oakland county children attended the rural schools of the county last year six months without being absent or tardy. One-third of the above number attended the full year, and all have been granted certificates of award by School Commissioner Craft, who states that it is the best record ever made in the county. Oakland county ranks third in the state in point of regular attendance, the percentage being about 92. Oakland county now ranks second in the number of "Standard" schools, and the commissioner says that 10 or 12 more will be dedicated before the year closes. The names of the pupils living in this vicinity who have received certificates of honor follow:

FARMINGTON

Sarah Cairns, Mildred Bond, Hazel Lytle, May Lytle, Florence Wood, Robert Cairns, Anna Cairns, Sadie Cairns, David Cairns, Dorothy LeGear, George Shellenberg, Helen Phelps, Marie Walling, Evar Heiberg, Joseph Woodard, Maurice Graham, Howard Avey, Stella Pangborn, Lucille Spiller, Mildred Graham, Geraldine Seelye, Josephine Seelye, Clifford Seelye, Ronald Seelye, Verna Leet, Winifred Leet, Harry Nichols, Harvey Tracy, Leonard Coleman, Ford L. Coleman, John W. Coleman, Kenneth King, George King, Floyd Bartlett, Russell French, Ira Finch, Wendell Green, Mary Murray, Ione Young, Howard Parks, How and Schuster, Hilton Murdock, Lucille Campbell, Harold McCracken, Lucile Halsted, Orley Bachelor, George Halsted, Clinton Roy, Florence Bachelor, Helen Bachelor, Elizabeth Graham, Dorothy Kurz, Martha Kurz.

NOVI

Blanche Moyer, Harry Moyer, Hazel Cole, William Purdy Peters, George D. Peters, Fred Jones, Lawrence Hamilton, Dorothy Skelton, Maurine Lapham, Maurice Lapham, Ruth Dorice, Edwin Putnam, Thurman Newbould, Everett Pearsall, William Healey, Helen Healey, Fred Aldrich, Herbert Aldrich, Irma Sessions, Margaret McKinley, Lucile Bogart.

SOUTHFIELD

L. G. Sturman, Jr., Ralph Douglas, William Lockman, Leola Tucker, Frances Gustafson, Edith Prince, Ole Douglas, Mildred Prince, Maud Douglas, Carl Prince, Vera Chisum, Edna Ferguson, Louise Eagan, Blanche Brooks, Harry Brooks, Mabelle Cort, Hazel Cort, Nelson Cort, Oscar Cort, Norman W. Parks, Doris Rundell, Martha Rundell, Gertrude Rundell, Catherine Rose, Margaret Smith, Lela Smith, Doris VanEvery, Helen VanEvery, Ira Reuter, Lawrence Hewson, Ivan Churches, Lewellyn Wright, Harvey Wright, Walter Wright, Hazel Larkins, Carleton Klett, Ethel Larkins, Florence Bates, Beatrice Bates, Hazel Smith, Helen Reid, August Ebleen, Mary Maxwell, Olive Maxwell, Raymond Stoll, Thelma Stoll, Esther Spicer, Lillian Spicer, Dorothy Spicer, Viola Spicer, Drayton McClelland, Marion McClelland, Dorothy McClelland, Grace Jackson, Eunice Parks, Hilma Parks, Stuart Johnson, Ralph Johnson, Gladys Nixon, Grace Nixon, Marian Wainsey, Allen Wainsey, Catherine Hubert, Hilda Gramer, Adah Smith, Herman Biebert, Edith Hall, Alphonse Dewey, Warren Reid, Richard Hack, Claude Morrow, Francis MacKenzie, Laura Smith, Marion Reid, Arthur Clumsmith, Winifred Lockwood, Olive Lockwood.

WEST BLOOMFIELD

Edwin Robertson, Edgar Robertson, Malcolm Dickie, Howard Dickie, Isabel Wilson, Mildred Stephens, Harold Hallatt, Jean Thibodeau Rowland Strong, Oliver Hagerman, Ross Gibbs, Harold Sherman, Eleanor Brown, Gladys McLean, Dorothy Wallis, Caroline Wallis, Grace E. Johnson, Mildred Davidson, Vern Busch, Margaret McClelland, Willie Smith, Gladys Knapp, Lee Knapp, Leonard Knapp, Anna Allen, Harold Gatzka, Lawrence Mitchell, Howard Brooks, Gertrude Thibodeau, Wilma Webb, Alma Strong, Charlotte Claflin, Doris Strong, Olive Mariner, Ruth Busch, Abbott Claflin, Mary Thibodeau, Frederick Steinkopf, Leon Keefe, Fred Crawford, Leone Strong, Beattie Strong, Willis Crawford, Howard Newman, Harry Laugdon.

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ANNUAL STATEMENT

Made to the Commission of Insurance of the State of Michigan for the year ending December 31, 1916, of the condition and affairs of the Michigan Mutual Home Insurance Co.

Home office Farmington, Michigan.

Postoffice address, Farmington, Michigan.

Commenced business 1899.

Counties in which business is transacted: Oakland; Wayne and Macomb.

Officers of corporation with address and salaries and other compensation paid in 1916:

Name	Address	Amount
President, John Power,	Farmington,	\$ 38.00
Vice-President, None,		
Secretary, James L. Hogle,	Farmington,	209.00
Treasurer, A. M. Eckles,	Plymouth,	101.00
Other Officers—Directors: A. M. Bosworth, J. E. Wilcox, Ira Wilson,		
C. H. Ely, G. R. Thompson, F. W. Thayer,		38.00

DIRECTORS AND ADDRESSES:

A. M. Bosworth, Redford, Mich.; J. E. Wilcox, Plymouth, Mich.; Ira Wilson, Plymouth, Mich.; C. H. Ely, Farmington, Mich.; G. R. Thompson, Highland, Mich.; F. W. Thayer, Orionville, Mich.

Financial Statement.

(For the year ending December 31, 1916)

Total assets at the close of business December 31, 1915. \$ 132.90

Income.

Assessments levied during the year	\$2452.99
Policy membership fees	137.00
Borrowed money received	\$260.70
Renewed policies	32.04
Total income for year	7882.73
Total	\$8015.63

Disbursements.

Amount of losses paid (of which \$25.00 occurred in prior years)	\$5403.23
Expense of adjustment and settlement of losses	63.50
Officers' salaries and fees	275.50
Directors' fees and expenses	38.39
Treasurer's collection fees	93.75
Office expenses, clerk hire, etc.	3.44
Advertising, printing and stationery	51.25
Postage and stamped envelopes	26.76
Commissions to agents or directors, including \$137.00 policy fees	137.00
Borrowed money repaid and \$59.24 interest on same	1703.29
1915 uncollected assessments charged off	73.54
All other expenses: Bond, \$3; income tax, \$1.33; examiner, \$5.74	10.07
Total disbursements	7879.72
Balance	\$135.91

Assets.

Deposits in trust companies and banks not on interest	\$73.95
Amount of unpaid assessments levied during 1916	61.95
Total assets	\$135.91

Liabilities.

Borrowed money unpaid	\$5260.70
Interest due and accrued on borrowed money	151.63
Total liabilities	\$5412.33

Exhibit of Policies and Amount of Insurance in Force.

	Number	Amount
In force December 31, 1915	1035	\$1,801,440
Written or renewed in 1916	153	418,639
Total	1,188	2,220,079
Deduct expirations and cancellations	85	209,045
In force December 31, 1916	1,103	2,011,034

Exhibits of Losses.

	Number	Amount
Losses unpaid December 31, 1916	1	\$ 25.00
Losses incurred during the year	14	\$378.23
Total	15	\$5403.23
Deduct losses paid during the year	15	\$5403.23

Method of Transacting Business.

Does corporation borrow money to pay losses? Yes. If so, does corporation pay back such borrowed money at the end of each fiscal year? Yes.

On December 31, 1915, did corporation owe money borrowed before December 31, 1915? No.

Does corporation make an assessment annually for more than amount of expenses and losses incurred? No.

Is assessment levied to pay previous losses and expenses or to pay losses and expenses for following year? Previous losses and expenses.

Name the various kinds of property insured. Farm buildings, produce, tools, live stock, household goods, clothing and detached risks in cities and villages.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 5c per \$100.

Did corporation levy any assessments during 1916? Yes.

If so, how many? One.

What was the rate per \$100 of insurance of such assessment? 15c.

By whom are applications for insurance taken? Agents and officers.

Does such person receive a fee for each policy or application? Yes.

If so, what amount? \$1 and 5c per \$100.

Is your corporation making an effort to collect assessments levied prior to January 1, 1916, from delinquent members? Yes. If so, state method used in making such collections. Placed in the hands of a collection agency.

If the above answers do not fully show the method by which corporation transacts its business, please describe your method. Delinquent accounts placed with the U. S. Credit Adjustment Co., of Chicago, July 15, 1916. No returns to the U. S. Credit Adjustment Co.

General Interrogatories.

What officer or board passes on the character of risks? Board of directors. Are all applications signed by the insured? Yes.

Are all such applications on file in the office of the corporation? Yes.

Is property classified? Yes.

If so, state kinds of property included in each classification. Buildings, household furniture, farm produce, farm tools, live stock.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? As long as assessments are paid.

Are officers bonded? Treasurer. If so, state amount of bond for each and

(Continued on Page Eight)

Mortal man's Demise

When we are left alone to mourn, we need assistance in the last dark hours before the final farewell is whispered. Let us assist you. We have a well appointed undertaking establishment that is being conducted along modern lines.

Phone 24 W. E. HEENEY Farmington

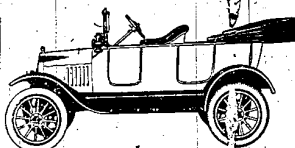
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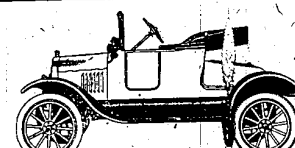
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