

ANNUAL STATEMENT

For the year ending December 31, A. D. 1911, of the condition and affairs of the

Michigan Mutual Home Insurance Company

located at Farmington, Mich., organized under the laws of the State of Michigan, and doing business in the Counties of Oakland, Wayne and Macomb in said State.

JOHN POWER, President. JAMES L. HOGLE, Secretary.

P. O. address of President, Farmington. P. O. address of Secretary, Farmington.

Membership

Number of members December 31, of previous year 1116
Number of members added during the present year 154

Total 1270
Deduct number of members withdrawn during the year and policies canceled by reason of sale or otherwise 68

Number of members now belonging to company 1202

Risks

Amount of property at risk December 31, of previous year \$1,996,760
Amount of risks added during year 364,690

Total \$2,361,450
Deduct risks canceled, withdrawn or terminated 180,110

Net amount now at risk by company \$2,181,340

Resources

Cash in office \$ 66.52
Cash in banks 26

Assessments of past year uncollected 112.51
Assessments of prior years uncollected (carried inside) 74.6

Total available resources \$248.9

Liabilities

Resisted, portion of \$ 24.67
Due or to become due from borrowed money 4,387.30

Nature and amount of all other claims—Outstanding orders, 2,585.71

Receipts

Cash collected on assessments levied during the year \$2,675.06
Cash collected on assessments levied in prior years 13.03

Cash from membership or policy fees 154.00
Cash from increased or decreased insurance 3.00

Cash income from Loans 4,427.30

Total cash receipts \$7,272.39

Add cash balance at close preceding year 196.77

Total \$7,469.16

Disbursements

Losses actually paid during the year (of which \$2,284.67 occurred in prior year) \$2,760.94

Salaries and fees paid to officers and directors (Schedule A) 263.45
Fees retained (or remitted to assured) by agents or collectors 77.00

Cash paid on loans, principal, \$4,304.67; interest, \$102.19 148.80
All other disbursements (Schedule B) 102.19

Interest on loans 102.19

Total disbursements during the year \$3,352.38

Schedule A

Name of officer or director to whom paid	Amount	Items of "all other expenses"	Amount
L. D. Lockwood, Treas., per diem and exp.	\$116.73	H. A. Chapin Printed, stamped envelopes (1250)	26.50
J. L. Hogle, Sec'y, services and exp.	66.90	Printing	20.80
John E. Nash	6.95	Secretary membership fees	77.00
R. G. Thompson	16.46	1000 policies	20.00
A. M. Bosworth	4.95		
J. E. Wilcox	16.55	Total Schedule B	\$148.80
C. H. Ely	18.35		
John Power	16.50		
Total Schedule A	\$263.45		

Schedule B

Miscellaneous Questions

- How many assessments have been made during the year? Ans. One. When was last assessment ordered? Ans. Jan. 10, 1911.
- Total liabilities of the company at that time? Ans. \$2,157.67
- Amount of liabilities carried over? Ans. \$8,333.19.
- What is the amount of all the assessments made during the year? Ans. \$2,787.61.
- What is the rate per cent of such assessments on amount of insurance in force? Ans., .0015 per cent.
- What amount of losses or expenses are allowed to accumulate before an assessment is levied? Ans., One year.
- Does the company in making an assessment, provide therein for any surplus fund over the actual losses accrued? Ans., Yes. If so, how much? Ans., To cover the other expenses of the company.
- What is the aggregate valuation of real property insured by the company? Ans., \$1,225,452.
- What proportion of damage or actual loss sustained on real property does the company pay? Ans., Three-fourths.
- What is the aggregate valuation of personal property insured by the company? Ans., \$955,888.
- What proportion of damage or actual loss sustained on personal property does the company pay? Ans., Full amount.
- Are all risks examined before written? Yes. By whom? Agents.

STATE OF MICHIGAN, County of Oakland, ss. John Power, President, and James L. Hogle, Secretary, of said company, do, each for himself doth depose and say, that they have read the foregoing statement, and know the contents thereof, and that they have good reason to believe and do believe this statement to be true.

JOHN POWER, President.

JAMES L. HOGLE, Secretary.

Sworn and subscribed to before me, at Farmington, in said State of Michigan, this 23rd day of January A. D. 1912.

THOS. H. MCGEE,
Notary Public,
Oakland County, Mich.

Local News

"Oliver Day"—Remember Feb. 6 is Oliver Day at H. W. Lee's. All invited.

The regular meeting of the Ladies' Aid will be held at the home of Mrs. Clyde Adams Feb. 8. After which she will serve a birthday lunch to which all are cordially invited.

Earl Wolfe has been suffering a severe attack of pneumonia poisoning. We are glad to be able to report that he is now almost recovered.

Every person presenting the invitation card sent out announcing "Oliver Day" at H. W. Lee's will receive a useful souvenir by presenting same.

Hear Prof. Henderson deliver his popular lecture on "The Boy Problem, in School and Out," in the M. E. church next Friday evening, Feb. 9. Good music. It is free. Come, you and your friends.

The Oakland County Dairy association will hold a milk meeting at the town hall in the village of Farmington Feb. 3, 1:00 p. m. Every producer and shipper is invited to attend.

By Order of Com.

The first robin has been seen and he was tagged by Tom Gibson Wednesday. Tom says it was a sure enough redbreast and he can prove it. However, don't let the coal bin get empty on that account.

Will Irish has an auction next Tuesday and Hugh McDermott will have his sale on Thursday. As will be seen by their lists as advertised in this paper, both sales will dispose of a large quantity of property.

There will be service in the Nichols school house at North Farmington next Sunday. Rev. Guilan of Farmington will conduct the Sunday-school and at its close will deliver a short address. Everybody welcome.

The services at the Farmington Baptist church Sunday, Feb. 4, are as follows: Morning service subject, "Mene Tekel Upharsin." Bible school at close of service. Evening service at 7 o'clock; subject, "Building Illustrated." Everybody invited to come and bring a friend with you.

M. E. services Feb. 4: Morning topic, "The Man with the Low Aim, or The Most Sarcastic Biography ever Written. Evening, "The Third Commandment—The High Crime of Profanity." The increased attendance at the evening service is quite gratifying. Let us keep up the good work. A goodly number have been busy inviting their friends to come. Have you? Come and bring your friends next Sabbath. "And yet there is room."

Three Games Saturday Night

Lovers of the sport can have their fill of basket ball Saturday night for there are to be three games in Farmington on that date. The Redford Juniors and the Farmington Juniors will open the ball at 7:45, and then the Farmington High will take on the Northville High for a game.

After these games are concluded, or at 8:45, the big game will start. This one is between the Independents of Farmington and the Oakland Motor team of Pontiac.

One admission of 25c admits to all three games and there certainly ought to be a crowd that will fill the town hall to overflowing.

About 15 local Old Fellows went over to Wallick Lake last Monday, but what the candidates over there got wasn't a patching to the tricks played some of the boys on the way home.

CLIMBING.

Slobbs—That girl has been remarkably successful.

Slobbs—Yes; she used to work in a nail factory, and now she's a manufacturer.

NOT EXPERT.

Master of House (to applicant)—Can you open a beer bottle easily? Butler—Him afraid not, sir. You see, He've only lived in champagne families, etc.

"Jingle bells! Jingle bells! Jingle all the way; Oh what fun there is to ride in an old-fashioned bob-sleigh."

Are you going with us tonight, Friday, Feb. 2? Everybody is welcome. We are having an old-fashioned sleighing party for the whole community. Meet at E. C. Grace's store corner at 7:00 o'clock standard. There we enter the good old-fashioned bob-sleighs for an hour's sleigh ride—if the snow stays on! Finally we wind up at the home of Mr. and Mrs. Clark Harger for an oyster supper. Wouldn't you like to come? The price need not detain you. Just enough to defray the expenses, that's all—no for the ride; no for the oyster supper.

Floyd Lapham with Bromley

Floyd Lapham the Novi farmer, against whom judgment in the sum of \$1000 was awarded to Avery C. Garfield some time ago, is now in the county jail, held on a capias. Garfield is paying his board and will do so until the judgment is paid.

The original suit was for damages sustained by Garfield, when his hand was mangled in a corn husking machine which he was operating for Lapham.

Given a "Shower"

The many friends of Mr. and Mrs. Geo. Heliker are sympathizing with them in the loss of their home recently. On Friday, Jan. 10, Mrs. W. P. Seeley and Mrs. Fred Daines, representing the New Idea club, showered this worthy couple with granite ware for the kitchen and canned fruit.

Mrs. Heliker wishes through these columns to thank the club members for their kindness, also ladies outside the club who contributed fruit.

School Notes

At the opening of this semester the following children entered the primary department: Ruth Green, Ada Ely, Cecil Habermehl, Fred Allyn and Hazel Irwin.

Percy Irwin is the new student in the intermediate room.

Gladys Thornton and Adolph Waac have entered the grammar room.

Gertrude Faber is unable to attend high school on account of frosty feet.

New classes have been formed as follows: Seniors, higher arithmetic and American history; Juniors, English history; Freshman, physical geography. A class of eight has been formed in botany. The Sophomore class has elected the following officers: President, Ethel Morris; vice president, Garner Groves; secretary, Alma Jones; treasurer, Mildred Adams.

The seniors recently elected the following officers: President, Lucile Davis; vice president, Reed Webster; secretary, Alma Ely; treasurer, Edwin Boyle. Senior class honors according to standings earned during the past semester are as follows: Valedictorian, Edwin Boyle; salutatory, Alma Ely.

Actual attendance at the opening of this semester is as follows: Primary department, 49, with seats for only 48; intermediate department, 41; grammar department, 37; high school, 41. Total present attendance, 168; total enrollment during the year, 176.

There is more Catarrh in this section of the country than at other places put together, and until the last few years was supposed to be incurable. For a great many years doctors pronounced it a local disease and prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Science has proven Catarrh to be a constitutional disease, and therefore requires constitutional treatment. Dr. J. C. Carter, of Toledo, Ohio, is the only Constitutional cure on the market. It is taken internally and comes from the blood to a treatment. It cures directly on the blood and mucous surfaces of the system. They offer one hundred dollars for any case it fails to cure. Send for circulars and testimonials. Address, J. C. CARTER & CO., Toledo, Ohio. Post by Return, 10c. This is a Family Plan for constipation.

First LaGrippe, then Bronchitis

This was the case with Mrs. W. S. Bailey, McCreary, Ky. "My wife was taken down with a severe attack of lagrippe, which run into bronchitis. She coughed as tho' she had consumption and could not sleep at night. The first bottle of Foley's Honey and Tar Compound gave her so much relief that she continued using it until she was permanently cured." Sold by T. H. McGee.

Call on the Oliver demonstrator at H. W. Lee's; date Feb. 6. All invited.

Legal Notices

STATE OF MICHIGAN—The Probate court for the County of Oakland At a session of said court, held at the probate office, in the City of Pontiac, in said county on the 13th day of January A. D. 1912.

Present: Hon. Kleber P. Rockwell, Judge of Probate.

In the matter of the estate of Eber Durham,

deceased. Albert Durham, having filed in said court a petition praying that the administration de bonis non with will annexed of said estate be granted to Edward Dickinson or to some other suitable person,

It is ordered, that the 10th day of February A. D. 1912, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for hearing said petition.

It is further ordered, that public notice thereof be given by publication of a copy of this order, for three successive weeks previous to said day of hearing in the Farmington Enterprise, a newspaper printed and circulated in said county.

Kleber P. Rockwell, Judge of Probate.

Justus A. Predenburgh, Probate Clerk.

COMMISSIONERS' NOTICE

In the matter of the estate of

Adelaide Davis

deceased. The undersigned, having been appointed by the Honorable Kleber P. Rockwell, Judge of Probate in and for the County of Oakland, State of Michigan, Commissioners to receive, examine and adjust all claims against said estate and four months from the 29th day of January A. D. 1912, having been allowed by said Judge of Probate to all persons holding claims against said estate, in which to present them to us for examination and adjustment, notice is hereby given that we will meet on the 29th day of March 1912, and on the 29th day of May, 1912, at ten o'clock a. m. of each day, at the Exchange Bank in the Village of Farmington in said county, for the purpose of receiving and adjusting said claims.

ISAAC BOND, A. H. PHELPS, Commissioners.

Foley Kidney Pills will cure any case of kidney or bladder trouble not beyond the reach of medicine. No medicine can do more. Sold by T. H. McGee.

The Sound Sleep of Good Health

Is not for those suffering from kidney ailments and irregularities. The prompt use of Foley Kidney Pills will dispel backache and rheumatism, heal and strengthen sore, weak and ailing kidneys, restore normal action and with it health and strength. Mrs. M. F. Spalsbury, Sterling, Ill., says: "I suffered great pain in my back and kidneys, could not sleep at night, and could not raise my hands over my head. But two bottles of Foley Kidney Pills cured me." Sold by T. H. McGee.

Matthew, President. H. Hanco, Vice President. Cramer Smith, Cashier.

The Pontiac Savings Bank

Pontiac, Mich.

Capital, \$50,000. Surplus, \$32,000.

4 per cent interest paid on deposits. Loans made on Real Estate Mortgages approved by the State Banking Department, guaranteeing to depositors the best security. All business matters handled in a safe and conservative manner.

Detroit United Lines

Farmington Time Table

Cars leave Farmington Junction for Detroit at 5:20 a. m., 5:45 a. m. and hourly to 9:45 p. m., 11:00 p. m. Those cars, except first two morning cars, leave Farmington ten minutes earlier.

Cars leave Farmington Junction for Orchard Lake and Pontiac at 5:15 a. m., 6:45 a. m. and hourly to 9:45 p. m., 11:00 p. m., 12:00 p. m.

First car leaves Farmington Junction for Northville at 5:45 a. m., Farmington at 5:50 a. m., and thereafter cars leave Farmington for Northville at 6:50 a. m. and hourly thereafter until 10:30 p. m.; also 12:00 a. m.

First cars on Sunday leave Junction at 7:30 a. m. Cars connect at Northville with those for Plymouth and Wayne on the D. J. & C.

Joshua Hill, President. H. P. Messenger, Vice-President. F. L. Perry, Cashier.

Oakland County Savings Bank

Pontiac, Mich.

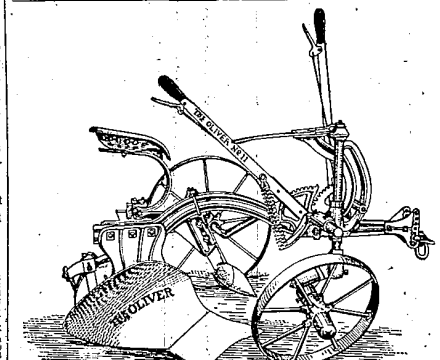
Capital, \$50,000. Surplus and Profits, \$10,000.

4 per cent interest paid on Savings Accounts and Certificates of Deposits. Interest on savings accounts compounded semi-annually. Money to Loan on First Real Estate Mortgage.

A Warning Against Wet Feet

Wet and chilled feet usually affect the mucous membrane of the nose, throat and lungs, and la-grippe, bronchitis or pneumonia may result. Watch carefully, particularly the children, and for the racking stubborn coughs give Foley's Honey and Tar Compound. It soothes the inflamed membranes and heals the cough quickly. Take no substitute. Sold by T. H. McGee.

E. B. CAVELL, VETERINARIAN. ARY Surgeon. Graduate of Ontario College, now has his office in residence, corner of Cadz and Center streets. Calls attended day or night. Both Phones, Northville, Mich.



OLIVER DAY

Tuesday, February 6th, AT H. W. LEE'S, Farmington. You are cordially invited to spend a few minutes with the Oliver man at the above place and date and let him explain the merits of the old RELIABLE OLIVER GOODS. Yours truly, H. W. LEE.