

ANNUAL STATEMENT

For the year ending December 31, A. D. 1912, 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 Mich. P. O. address of secretary, Farmington, Mich.

Membership

Number of members December 31, of previous year	1,202
Number of members added during the present year	95
Total	1,297
Number of members withdrawn during the year and deduct number of members who have died or otherwise	80
Number of members now belonging to company	1,217

Risks

Amount of property at risk December 31, of previous year	\$ 2,181,340.00
Amount of risks added during year	254,935.00
Total	\$ 2,436,275.00
Deduct risks canceled, withdrawn or terminated	210,135.00
Net amount now at risk by company	\$ 2,226,140.00

Resources

Cash in office	\$ 100.00
Assessments of past year uncollected	108.50
Assessments of prior years uncollected retained inside	0.00

Liabilities

For losses due and payable	\$ 3,012.12
Due or to become due from borrowed money	350.00
Interest on loans	600.00
Outstanding order	11,750.46
Total liabilities	\$ 11,750.46

Receipts

Cash collected on assessments levied during the year	\$ 5,741.01
Cash collected on assessments levied in prior years	4.10
Cash from membership	95.00
Cash from increased or decreased insurance	48.85
Cash received from loans	0.34
Rebate on loss	12,237.79
Total cash receipts	\$ 12,290.54
Add cash balance at close preceding year	1,290.54
Total	\$ 12,290.54

Disbursements

Losses actually paid during the year (of which \$1,356.73 occurred in prior year)	\$ 5,187.83
Salaries and fees paid to officers and directors (Schedule A)	47.50
Fees retained (or remitted to insured) by agents or collectors	6,492.14
Cash paid on loans, principal \$2,570.22, interest, \$249.12	123.16
All other disbursements (Schedule B)	12,129.88
Total disbursements during the year	\$ 12,129.88

Schedule A

Name of Officer or Director	Amount	Items of "All Other Expenses"	Amount
To Whom Paid			
G. Ross Thompson	\$ 17.49	Printing	\$ 21.24
James L. Hogle	79.98	Stamped envelopes	47.50
John Power	47.53	Secretary membership fees	47.50
John E. Naale	11.60	1,350 envelopes printed and stamped	28.68
Chas. H. Ely	6.73	Smiley items	7.24
Geo. Power	26.20		
L. E. Wilcox	8.00		
L. D. Lockwood	8.00		
Total Schedule A	\$ 279.25	Total Schedule B	\$ 12,129.88

Miscellaneous Questions

How many assessments have been made during the year? Ans. one.
When was last assessment made? Ans. Jan. 10, 1912.
Total liabilities of the company at that time? Ans. \$6,997.07.
Amount of liabilities carried over? Ans. \$3,840.00.
What is the amount of all the assessments made during the year? Ans. \$6,001.44.
What is the rate per cent of such assessments on amount of insurance in force? Ans. .00295 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? Yes. If so, how much? Ans. to cover other expenses of the company.
What is the aggregate valuation of real property insured by the company? Ans. \$1,255,552.
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. \$974,208.
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.—
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 they have good reason to believe, and do believe said statement to be true.

JOHN POWER, President.
JAMES L. HOGLE, Secretary.
Sworn and subscribed to before me, at Farmington, in said State and County this twenty-first day of January, A. D. 1913.
THOS. H. MCGEE,
Notary Public,
Oakland County, Mich.

My commission expires April 13, 1913.

Rockefeller is Worth \$900,000,000.

How Much are You Worth?

Maybe only \$100.00. Maybe \$1,000.00—but here's the point. Invest your savings, \$5.00 or more, whatever the amount, in a lot—and you have caught Rockefeller's system of making money.

AUBURN GARDENS NO. 2

PONTIAC, MICH.

Offers a splendid opportunity for investment. These lots, undoubtedly, will show an increase of 50 per cent in one year to you. They have sidewalk, sewer, shade trees and graded streets. Prices range from

\$99, \$119, \$159, \$249 to \$399

Terms—\$5.00 down; \$5.00 per month

If you would enjoy a part of the prosperity now being enjoyed by Pontiac with its ever increasing manufacturing establishments buy and buy now. Write today for detailed information.

P. H. RITCHEY,

PONTIAC, MICH.

9 Marsh Block

Phone 144

Local News

Miss Julia Bismark is ill.
Zeyla May Putnam is sick again.
Carr Steele, who has been sick, is better.
Thos. Conway is visiting relatives in Allegan.
Erel Westphal's father is number among the sick.

Mrs. Herman Spaller is improving and will soon return from Harper hospital.
Mrs. Frank Bolger's little girl had her face quite badly scalded last Saturday night.
John Conroy has moved to Wixom, where he has a steady position on a farm.

The regular meeting of the O. E. S. will be held Friday evening, Jan. 24. Initiation.

The use of the hall in the new fire department building is granted to the basket ball teams.

Miss Nympha Peters, who underwent such a serious operation, is able to be up around the house.
Mrs. Emil Wagner of Redford, formerly of Farmington, is improving from her operation at Harper hospital.

When George Cook was returning from Northville with the grist his horse became frightened and overturned the sleigh. He was dragged some distance and was quite badly bruised.

The young ladies' and young men's classes of the M. E. Sunday school are planning to give an entertainment to take place in the near future. Full details next week.

The following letter was received yesterday from D. T. Riley: "Please do not send my paper to Valdosta, Ga., any longer as I am returning north. Mr. Riley's many Farmington friends will be pleased to welcome him.

Parcels post has cut into the express business at this place to such an extent that there is no longer any inducement for anyone to act as agent and so J. R. Walters has resigned. The company has instructed H. A. Schroeder to look after the business temporarily.

Dell McDermott, a former resident of this place, has recently purchased a farm near Durand and with his family have removed from Lennon, where they have been living the past year. He and his little son, J. C., were here to attend the funeral of the latter's grandmother, Mrs. James Hendryx.

The report of the Michigan Mutual Home Insurance Company of Oakland, Wayne, and Macomb counties is published in this paper this week and shows a healthy condition for the company. J. L. Hogle of Farmington is the secretary of the concern and devotes considerable time to the work of the company.

John Turner is very ill.
John Graham's little son is better.

Carrey Coe is numbered among the sick.
Mrs. Clarence Hutchins was ill, but is better.

Mrs. George Clare is numbered with the sick.
J. Neuman of Redford was in town Tuesday.

Miss Emeline Lapham of Northville is visiting friends here.

Mark Wheeler and wife are visiting relatives at Hopedale.
Miss Anna Ziegler is recovering rapidly from her operation at Harper hospital.

Mr. and Mrs. Elmer Dohany entertained the Ugo-Igo club last Tuesday evening.

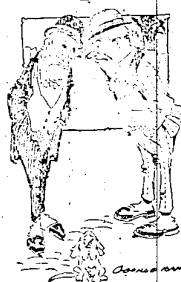
Virgil VanCaget, who underwent an operation for appendicitis at Harper hospital, has returned home and is doing nicely.

Mrs. Phoebe Fry, who has been confined to her bed such a long time, is not improving as fast as her friends would like to see her.

Wm. Dohany & Son will sell their personal property at auction on the Wm. Dohany farm, on Jan. 31. The list of property which is printed in this paper is a long one and includes some fine horses and cows.

Monday night burglars visited the hotel of George Aspelander at Wixom and secured \$50 in money. Entrance was made through a door which had been broken. Officers are investigating.

BAR TO ENJOYMENT



Thanks—I suppose you are looking forward to the football season with pleasure?

Cranks (pathetically)—I don't know. You see, my vocal chords are in wretched condition.

DUST FROM HALLEY'S TAIL

Just from the tail of Halley's comet, according to M. Marchand of the Pie du Midi Observatory, is responsible for the coronas that frequently been seen.

May in perfectly clear weather ever since May 19, 1911. It is well known that the angular size of a corona depends upon the size of the solid or liquid particles in the air which diffract the light; the smaller these particles, the larger the corona. Mr. Marchand's measurements indicated an average diameter for the dust particles of from 20 to 30 microns shortly after the passage of the comet's tail through our atmosphere. Since that time the size of the particles has decreased to about 0.5 micron.—Scientific American.

GOOT BACK AT HIM.

Authorless (of the budding variety)—I got love with that editor last night. He always rejects my manuscripts. But I have had my revenge.

Friend and Consoler—How did you do it?
Authorless—I declined his suit, with thanks.—London Tit-Bits.

Told in a Few Words

Chas. Castledon, Cumberland, Wis., says he had the worse cough a man ever had and cured it in a few days with Dr. Warner's White Wine of Tar.

For a variety of the best grades of Flour try Armstrong's.

See Ramsey of Redford if you want to participate in Redford prosperity. He can help you better than any other man to make some good investments.

Gullen Stirs up the City Folks

Rev. Geo. R. Gullen, Farmington's former Methodist minister, is stirring things up in the West Boulevard M. E. church in Detroit by the strong sermons which he is delivering each week and the church cannot begin to hold the crowds that seek to obtain admission each Sunday.
Mr. Gullen takes up the social conditions in a fearless manner and his logical talks are making the Methodist churches of the city wake up and take due notice of the boy preacher from the country.

Last Sunday evening he spoke on "Divorce and its effects on social standards."

He said: "I do not believe the church ought to recognize absolute divorce for any cause, not even for adultery. To my judgment Christ never intended to espouse divorce among his followers. The whole spirit of his gospel of forgiveness stands eternally opposed to the hard, cold, selfish, uncompromising attitude of the absolute divorce."

"Because a husband or wife has gone wrong does not free the other party of the marriage contract from all responsibility. For the good of the state, the so-called 'innocent party,' far from being relieved of all further responsibility, should feel and should be made to feel that an added responsibility is now his to aid in the reformation of the refractory one. This alone is worth the name of Christian."

"Doubtless legal separation will ever be an absolute necessity, for misalliance breeds crime, poverty and shame. While the law should safeguard society from such alliance, to permit either party to marry again is but to make confusion worse confounded."

A federal divorce law which will be uniform for the United States was urged. "It would be difficult to secure concerted action from all the states on this question. The only practical solution would be to move for the changing of the constitution to allow a uniform divorce law."

Rev. Gullen also rapped free love and those who declare for fads in matrimony. So-called free thinkers were also noticed by the minister who said: "Prominent speakers were females with long tongues and short dresses who were at eternal war with God and society because they were created women. Associated with them were weak men with soft accents and cowed demeanor, apologists for masculinity, holding the smelling salts while the temerarious orator preached."

This sermon was one of a series on domestic relations, and the foregoing is but a brief synopsis of a portion of it.

W. R. Fox, 195 W. Washington St., Noblesville, Ind., says: "After suffering many months with kidney trouble, after trying other remedies and prescriptions, I purchased a box of Foley Kidney Pills which not only did me more good than other remedies I ever used, but have positively set my kidneys right. Other members of my family have used them with results." Take at the first sign of kidney trouble. Sold by T. H. McGee.

Farmington Postoffice.

MAIL SERVICE.

M. B. Pierce, Postmaster.
Mails arrive at 8:05 a. m. and 5:05 p. m.
Depart at 7:30 a. m. and 5:30 p. m.
Rural Route No. 1—Will Square
Rural Route No. 2—Clyde Adams
Rural Route No. 3—Lynan Sprague
Rural carriers leave the P. O. at 8:30 a. m. and 5:30 p. m.
M. B. PIERCE, P. M.

I have for sale a good farm of two acres within a mile and a half of Redford. This can be bought at a low price and at reasonable terms.

Why not use the best—the Marl good Olee—at Armstrong's.

See C. E. Ramsey for fire insurance.

WATERBURY'S CURE stops the cough and heals lungs.

Detroit United Lines

Farmington Time Table

Cars leave Farmington Junction or Detroit at 5:20 a. m., 6:38 a. m., and hourly to 9:30 p. m., 10:35 p. m. Those cars, except first morning car, leave Farmington six minutes earlier.
Cars leave Farmington Junction for Oakland Lake and Pontiac at 7:15 a. m., 8:45 a. m., and hourly to 10:45 p. m., 12:40 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 12:05 a. m.
Cars connect at Northville with those for Plymouth and Wayne over the D. J. & C. Hourly limited service to Ann Arbor.

Legal Notices

STATE OF MICHIGAN, COUNTY OF OAKLAND, SS.

Notice is hereby given, that by an order of the Probate Court for the county of Oakland, made on the 10th day of December, A. D. 1912, four months from that date were allowed creditors to present their claims against the estate of William Heise.

Notice of said county, deceased, and all all creditors of said deceased are required to present their claims to said Probate Court, at the Probate Office in the city of Pontiac, for examination and allowance on or before the 26th day of April next, and that such claims will be heard before said Court, on Saturday the 26th day of April next, at nine o'clock in the forenoon of that day.

Dated December 10th, A. D. 1912.
KLEBER P. ROCKWELL,
Judge of Probate.
JESUS A. FREDEVERBOH,
Clerk of Probate.

Probate Order

STATE OF MICHIGAN—In the Probate Court for the County of Oakland.

At a session of said court, held at the Probate Office in the City of Pontiac, on the 30th day of December, A. D. 1912.
Present: Hon. Kleber P. Rockwell, Judge of Probate.

In the matter of the estate of Warren Seilly, administratrix of the will annexed of said estate, having filed in said court a petition praying for a license to sell the real estate of said estate to pay the interest of said estate, certain real estate therein described, A. D. 1912, at nine o'clock in the forenoon of said day, he and she are hereby appointed for hearing said petition, and that all persons interested in said estate appear before and submit to the court, and place to show cause why he should not be granted a license to sell the interest of said estate, and to further ordered, That 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.

Dated Dec. 30, 1912.
KLEBER P. ROCKWELL,
Judge of Probate.
JESUS A. FREDEVERBOH,
Clerk of Probate.

Probate Order

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, on the 17th day of January, A. D. 1913.
Present: Hon. Kleber P. Rockwell, Judge of Probate.

In the matter of the estate of James M. Tolman, deceased.

Ann R. Graham, by Elva S. Tullman, her guardian, having filed in said court a petition praying that commissioners be appointed to make a partition of the real estate of which the deceased was seized.

It is ordered, that the 15th day of February, A. D. 1913, at nine o'clock in the forenoon, at said Probate Office, he and she are 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.

Dated Jan. 15, 1913.
KLEBER P. ROCKWELL,
Judge of Probate.
JESUS A. FREDEVERBOH,
Clerk of Probate.

Hints for Housekeepers

Keep Foley's Honey and Tar Compound always on hand and you can quickly head off a cold by its prompt use. It contains no opiates, heals and soothes the inflamed air passages, stops the cough and may save a big doctor's bill. In the yellow package. Sold by T. H. McGee.

For Sale—House and lot on Grand River avenue.—J. E. Phelps