

The Farmington Enterprise

J. A. Price, Editor

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Devoted to the upbuilding of Farmington and Oakland County

"There's many a slip", etc., is an often quoted phrase. Probably means a slip of the tongue after a fall.

Some people make a practice of "having killed their dog several months ago", along about tax paying time.

The farmer hereabouts who does not blanket his horse, we are glad to state, is far more the exception than the rule. Most of them find that it pays good dividends, too.

Those curious and otherwise males of Farmington were out in full force Monday morning to hear the trial of the chicken thieves. The women of the village who, according to modern scripture, are expected and entitled to an even larger curiosity than men, were compelled to stay at home and have their curiosity appeased by their lord and master, owing to the fact that it was wash day.

Last week's Oxford Leader says: "Technicalities should not interfere with the will of the people, yet we've a curiosity to know if the board of supervisors would have acted the same way on those petitions had they been submitted by the wets instead of the dries." A natural curiosity that, and we'll have to admit of the same symptoms. Anyway, either way they acted, they felt pretty sure that they were passing it up to the courts for settlement, and doubtless felt that their verdict, in that instance, could hardly be final. And just like the editors of the Leader, we believe it likely that we'll have to cast a ballot on the "wet and dry" issue next Spring. This continuous submission of the proposition, year after year, is an expensive and useless procedure, that should be done away with by a law that would make the vote final, at least for a term of years, longer than the present law allows.

Advertised Letters

Miss Hildegarde Brondezee.
Mrs. Murphy
Mrs. Arthur Menzil
Mr. Leonard Blessing
Mr. Ivan Mestervoich
Al, Signore Pozzoni Raffaele
Giver Macaris.

Cook & Co. are making a 20 per cent reduction in price of fancy china.

Demand for the Efficient

Alert, keen, clear headed, healthy men and women are in demand. Modern business cannot use in office, factory or on the road, persons who are dull, lifeless, inert, half sick or tired. Keep in trim. Be in a condition that wards off disease. Foley Cathartic Tablets clean the system, keep the stomach sweet, liver active and the bowels regular. For sale in Farmington by T. H. McGee.

Five Cents Proves it

A Generous Offer. Cut out this ad, enclose with 5 cents to Foley & Co., Chicago, Ill., and receive a free trial package containing Foley's Honey and Tar Compound for coughs, colds, croup, bronchial and lagrippe coughs; Foley Kidney Pills and Foley Cathartic tablets. For sale in your town by T. H. McGee.

Notice of Settlement

All persons knowing themselves indebted to the late W. I. Ely, for newspapers, magazines or other services, will confer a favor on the undersigned by calling at the office and making payment at once, in order to settle the affairs. The newspaper agency will be placed in new hands on January 10th.

CHAS. ELY, Agent.

Guild Entertainment Feb. 6

Farmington Guild officers and members are now devoting all of their spare hours to the perfection of arrangements for an entertainment to be given at the Town Hall on the evening of Saturday, February 6th.

The entertainment will be in two parts, and will be filled with good, wholesome fun and entertainment throughout. "Squire Jenkins' Apple Paring Day" is the title of a humorous play sketch that will be presented.

Full announcement, including the names of those who will take part will be announced in next week's issue.

Methodist Church

Morning worship at 10:30 A. M. Sunday school meets at 11:30.

At the meeting of the Sunday School Board Tuesday evening Mrs. M. L. Truscott was elected Superintendent for the coming year. Teachers were nominated for the different classes. A good attendance is desired for next Sunday.

The regular monthly business meeting of the Epworth League will be held Monday evening at the parsonage.

Sunday evening the pastor preaches the third sermon of the January evening series. The subject is "The Devil's Poison."

A welcome to all. Come.

R. R. Stevenson, Pastor.

Life Insurance Refused

Ever notice how closely life insurance examiners look for symptoms of kidney disease? They do so because weakened kidneys lead to many forms of dreadful life shortening afflictions. If you have any symptoms like pain in the back, frequent, scanty or painful action, tired feeling, aches and pains, get Foley Kidney Pills to day. For sale by T. H. McGee.

Notice to Taxpayers

All taxes are past due now, and I will extend the time limit to Jan. 23rd. After that date extra per cent will be charged for all taxes that are unpaid. I will be at the Bank on Saturday only of each week. No taxes will be collected during the week after the above date.

Yours truly,

FRED C. STAMANN,

Township Treasurer.

See Cook & Co. for furniture.

What She Wanted

"I want to stop my baby's cough," said a young mother Tuesday, "but I won't give him any harmful drugs." She bought Foley's Honey and Tar Compound. It loosens the cough quickly, stimulates the mucus membrane, and helps throw off the choking secretion, eases pain and gives the child normal rest. Sold by T. H. McGee.

For Sale—Three brood sows. Enquire of Albert Sulowski.

For Sale—West Point Hard Coal Base Burner. Cheap for cash and quick sale. Enquire at this office.

Lost—Between old Fair grounds and Farmington, a pair of eye glasses with the name of Gordon Parker on the case. A reward will be given if returned to R. G. Adams' residence, Farmington.

For Sale—7 year old Jersey cow, due January 13th. Frank Redford, phone 315-51 Northville. 10-11

Found—On last Friday, a cloth sewing bag. Owner may claim same by calling at this office and paying ad charges.

Cook & Co. are showing a large stock of Gloves and Mittens.

To Rent—Farm of one hundred and sixty acres. Two and one-half miles west of village, on gravel road.—James W. Hendryx. 11-31

DR. E. R. PERRIN

Veterinarian

Redford, Michigan

Over Redford Pharmacy

Telephone 39

BIG AUCTION SALE, TUESDAY, FEB'Y 2

At the C. R. Ely farm, situated on Electric Railway, 1 1/2 miles south of Farmington, at Base Line Curve

Commencing at 12 o'clock sharp, of the following property

Team bay geldings, 3 and four years old, weight 2400, well mated
Bay mare, age 13, wt. 1300, due to foal June 1st.

Black mare, age 12, wt. 1200, due to foal May 5th.

Bay mare age 12, wt. 1100.

One 2 year old filly

One set double harness

1 heavy single harness

One covered milk wagon

One farm truck

One hay rack

One wagon box

Two good running gears

100 bushels oats

600 bushels corn in ear

6 tons mixed hay

Quantity corn fodder in shock

Twelve ft. of good silage

Holstein cow 5 yrs. old, fresh

" " 9 " fresh Mar. 15

" " 3 " fresh April 2

" " 8 " fresh April 20

" heifer 2 " fresh April 10

" cow 5 " fresh June 20

" yearling " fresh Sept. 16

" cow 10 " fresh Sept. 27

" " 3 " fresh Sept. 27

" " 7 " fresh Sept. 27

" " 6 " fresh Aug. 25

" " 6 " fresh Sept. 1

Guernsey cow 6 " fresh Sept. 16

Durham " 6 " fresh Sept. 1

Holstein farrow 9 yrs. old

Two heifer calves

Manure spreader, nearly new

Johnson corn binder, nearly new

One two-horse cultivator

Two single cultivators

One steel roller

One spring tooth harrow

One spike tooth harrow

One Syracuse plow

One corn sheller

One hay rake

One mowing machine

Three 10-gal. milk cans

60 potato crates

65 potato sacks

75 chickens

175 bu. salable potatoes

70 bu. seed potatoes

Dining table, Kitchen cabinet

Piano, Couch, One child's cot

Other articles too numerous to mention

TERMS: All sums of \$10 and under, cash. Over \$10, nine months time will be given on good bankable notes bearing 6 per cent interest payable at Farmington Exchange Bank.

EVERTON IRWIN, Proprietor

John Thayer, Clerk

John Wedow, Auctioneer

ANNUAL STATEMENT

Made to the Commissioner of Insurance of the State of Michigan, for the ending December 31, 1914, of the condition and affairs of the Michigan Mutual Home Insurance Co.
Home Office, Farmington, Mich.
Post-office address, Farmington, Mich.
Commenced business 1899.
Counties in which business is transacted, Oakland, Wayne and Macomb.
Officers of corporation with address and salary of each, per year:

Name	Address	Salary
President	John Power	Farmington \$10.00
Vice President	None	
Secretary	James D. Hogle	Farmington None
Treasurer	A. M. Eckles	Plymouth None

DIRECTORS AND ADDRESSES:

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

Financial Statement

(For year ending December 31, 1914.)

Total assets at the close of business December 31, 1913	\$ 964.00
Income:	
Assessments levied during the year	\$ 4,827.92
Policy or membership fees	118.00
Borrowed money received	2,450.00
Surrendered policies	1.47
Total income for year	7,397.39
Total	\$8,361.39

Disbursements

Amount of losses paid (of which \$170.38 occurred in prior years)	\$1,498.14
Expense of adjustment and settlement of losses	64.55
Officers' salaries and fees	10.00
Directors' fees and expenses	72.57
Treasurer's collection fees	143.85
Office expenses, clerk hire, etc.	1.65
Advertising, printing and stationery	51.05
Postage and stamped envelopes	47.33
Commissions to agents or directors, including	

(\$118.00) policy fees	118.00
Borrowed money repaid and (\$125.00) interest on the same	3,943.12
Attorney's fees and other legal expenses	27.65
1913 uncollected assessments charged off	463.36
Making roll, copy and notices \$32.00, Income Tax \$13.84	45.84
Bond, \$3.07, outstanding orders and Int. \$1,872.06	1,875.06
Total disbursements	\$8,357.17
Balance	\$ 4.26

Assets

Cash in office	\$ 4.26
Amount of unpaid assessments levied during 1914	477.87
Total assets	\$482.13

Liabilities

Gross losses unpaid	\$ 25.00
Borrowed money unpaid	2,150.00
Interest due and accrued on borrowed money	67.22
Total liabilities	\$2,242.22

Exhibit of Policies and Amount of Insurance in Force

In force December 31, 1913	Number	Amount
Written or renewed in 1914	989	\$1,644,480.00
	140	275,880.00
Totals	1129	1,920,360.00
Delict expirations and cancellations	124	199,865.00
In force December 31, 1914	1005	1,720,495.00

Exhibit of Losses

Losses unpaid December 31, 1913	Number	Amount
Losses incurred during the year	19	\$ 170.38
Total	23	1,523.14
Losses paid during the year	22	1,498.14
Total deductions		1,498.14
Losses and claims remaining unpaid Dec. 31, 1914	1	25.00

Method of Transacting Business

Does corporation borrow money to pay losses? Yes.
If so, does corporation pay back such borrowed money at end of each fiscal year? Yes.
On Dec. 31, 1914, did corporation owe money borrowed before Dec. 31, 1913? 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 and 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? 50¢ per \$100.00.
Did corporation levy any assessments during 1914? Yes. If so, how many? One.
What was the rate per \$100 of insurance of such assessment? 3¢.
By whom are applications for insurance taken? Agents.
Does such person receive a fee for each policy or application? Yes. If so, what amount? 50¢ and 5¢ per \$100.

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? Good as long as assessments are paid.
Are officers bonded? The treasurer. If so, state amount of bond for each and whether given by surety company or by private individuals. \$1,000. Surety Co.
Does the corporation obtain bonds from its directors or agents? No.
Are risks inspected? Yes. If so, by whom? Agents.
By whom are losses adjusted? Directors and officers.
What is the largest amount of insurance in any one hazard? Limited to \$4,000.
Did corporation loan money to any officer or director during the year 1914? No.
Are any loans of this character now outstanding? No.
Did any officer or director receive any money as commission on loans placed by the corporation during 1914? No.
When was last assessment ordered? Jan. 14, 1914.
Total liabilities of the company at that time? \$5,382.02.
Amount of liabilities carried over. \$25.00.
What is the amount of all the assessment made during the year? \$5,305.79.
What amount of losses or expenses are allowed to accumulate before an assessment is levied? One year.
What is the aggregate valuation of real property insured by the company? \$996,562.00.
What proportion of damage or actual loss sustained on real property does the company pay? Full amount of damage, in case of total loss, three-fourths.
What is the aggregate valuation of personal property insured by the company? \$723,933.00.
What proportion of damage or actual loss sustained on personal property does the company pay? Full amount.

Name cities and villages in which insurance is written, giving amount of insurance in force in each city and village and stating whether or not such city or village has water protection. If no insurance is written in cities or villages, so state.
Name of city or village. Amount of insurance in force. Water-protected or unprotected.
Detroit \$2,900 Water-protected.
Belleville 1,200 Water-protected.
Daviessburg 3,250 Not protected.
Farmington 79,150 Water-protected.
Highland 15,415 Water-protected.
Milford 10,215 Water-protected.
Pontiac 9,900 " "
Northville 1,800 " "
Ortonville 50,825 " "
Royal Oak 450 " "
Rockwood 4,050 Not protected.
Redford 16,100 " "
Wyandotte 400 Water-protected.
Ypsilanti 500 Water-protected.
Does corporation write insurance in the business portion of any city or village? No.

Affidavit of President, Secretary or Treasurer

(To be sworn to by two of the above officers.)

State of Mich.
County of Oakland, ss.
John Power, President, James L. Hogle, Secretary, of the Michigan Mutual Home Insurance Co., being duly sworn, each for himself deposes and says that they are the above described officers of the said corporation, and that on the thirty-first day of December last, all the above-described assets were the absolute property of the said corporation, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations therein contained, annexed or referred to is a full and correct exhibit of all the assets, liabilities, income and disbursements, and of the condition and affairs of the said corporation on the said thirty-first day of December last, and for the year ending on that date, according to the best of their information, knowledge and belief, respectively, and these deponents further say that a true and correct copy of the foregoing statement has been filed in the office of the Clerk of Oakland County, and that said statement has also been published in a public newspaper of said County.

Subscribed and sworn to before me this 19 day of January, 1915.
JOHN POWER, President.
JAMES L. HOGLE, Secretary.
THOS. H. MCGEE,
Notary Public.
My Commission Expires Dec. 8, 1917.