

The Farmington Enterprise
J. A. Price, Editor
Published Friday of each week and entered at the postoffice 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.
Weekly Joke: Oakland County's next election is liable to be a "spirited" one.
That old poem that deals with "The Beautiful Snow", must have received its popularity in the days when shovels were not.
Cheer up! It's only a short time 'till ground hog day—Rochester Clarion. Is that the \$5.00 hog, due Jan. 1, that you recently told us about, Bro Seed.
The Rochester Clarion makes an appeal in last week's issue to "cut out swearing". "Smatter, Charles, did you include too many items in your January resolutions?"
A Farmington business man got a real insight into the many trials and tribulations, cares and worries of a newspaper man, last Wednesday, while a visitor at the county seat. Fortunately for the newspaper man, and rather unfortunately for the local gentleman, in appearance he rather resembles Byron J. Kelly, now advertising manager for the Press-Gazette of Pontiac, which of late has published some articles not to the liking of a certain Oakland County farmer living near Pontiac, and who is a regular Press Gazette reader, or at least he so stated. Further, as following all precedents, heavered that the paper hadn't ought to print such stuff, and intimated that if it were not for his personal support the paper would probably have to go out of business, as he "was an honest man and paid his subscription regularly." If there is a newspaper man in the world that has not had the same line of "kick" kicked at him some time during his career, he can safely pose as a freak specimen. Mr. Kelly probably won't take either the time or trouble to ascertain just which one of his valued subscribers registered the complaint with his competitor in appearance, as by this time another one has probably come along with a similar story.
Once in a while, when we feel strong enough and patient enough to go out soliciting advertising from some of our friends and neighbors who seldom break into print, we are handed something like this: "Now tell me what is the use of my spending money for advertising? I have been here for years and everybody in the county knows what I sell." Yes, brethren, there still exist a few isolated specimens of the old fashioned merchant who ask that question and really believe there is no answer to it. It is hard to answer. In fact it is hard to speak at all. A fellow feels like bringing up a 42-centimeter gun and shooting a little twentieth-century ginger into the man who asks it. Yes, Mr. Merchant, you have been here twenty years, but everybody in the county does NOT know what you sell. They know that you are here, just as they know that there is a big tree at the side of the road a mile out of town, or the same as they know that somewhere in town there is a lock-up. And when they come into town they drive right past your place—just as they drive past the big tree or the calaboose—and they pull up in front of the store of the fellow who has NOT been here twenty years but who is doing a bigger business than you are, just because he advertises and makes good what he says in his ads. You can do the 'big business' too! Mr. Old Timer, any day you get rid of the idea that because you have been here a long time everybody is thinking about you. This does not refer to any particular merchant but to one and all of the non-advertising kind.—Rochester Clarion.

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
" " 2 " fresh April 10
" " 5 " fresh June 20
" " yearling " fresh Sept. 16
" " 10 " fresh Sept. 27
" " 3 " fresh Sept. 27
" " 7 " fresh Sept. 27
" " 6 " fresh Aug. 25
" " 6 " fresh Sept. 1
" " 6 " fresh Sept. 15
Ghernesey cow 6
Durham " 6
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 year 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:
President John Power Farmington \$10.00
Vice President None
Secretary James L. Hogle Farmington None
Treasurer A. M. Ecker 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, Orionville, Mich.
Financial Statement
(Ror year ending December 31, 1914)
Total assets at the close of business December 31, 1913 \$ 964 04
Income
Assessments levied during the year \$ 8,327 92
Policy or membership fees 118 00
Borrowed money received 2,456 00
Surrendered policies 1 47
Total income for year 7,397 92
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 148 98
Office expenses, clerk hire, etc. 1 65
Advertising, printing and stationery 51 05
Postage and stamped envelopes 42 33
Commissions to agents or directors, including

(8118.00) policy fees 118 00
Borrowed money repaid and (8132 63) interest on the same 3,943 19
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, \$3.00, outstanding orders and Int. \$1,872 06 1,875 06
Total disbursements 8,357 12
Balance 8 42
Assets
Cash in office \$ 4 28
Amount of unpaid assessments levied during 1914 477 97
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 140 \$75,880 00
Totals 1129 1,920,360 00
Deduct 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 4 \$ 170 38
Losses incurred during the year 19 1,352 76
Totals 23 1,523 14
Losses paid during the year 22 1,498 14
Total deductions 4 25 00
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 assessments? 34c.
By whom are applications for insurance taken? Agents.
Does such person receive a fee for each policy or application? Yes. If so, what amount? 50c. and 50c 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 insurers. 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? \$5,582.02.
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? \$996,563.00.
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? \$75,000.00.
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 1,800 Water-protected.
Dearborn 3,250 Not protected.
Farmington 79,150 Water-protected.
Highland 15,415 Not protected.
Milford 10,215 Water-protected.
Northville 9,900 "
Orionville 1,000 "
Pontiac 1,800 "
Plymouth 30,825 "
Royal Oak 450 "
Redwood 4,050 "
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
(Te 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 depose 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.