Mr. President and Bretheren in the Mutual cause:-The question assigned me "How can the cause of Mutial Insurance be advanced in Iowa" is one that covers the whole range of insurance, and I can only refer to the work in a general way without going into detail.

I have given this question my attention for many years and I don't know that I am any nearer solving it now than ever.

I hope however that my obser vation and experience will enable me to make a few suggestions which will lead to the better and more efficient management of the different associations.

Mutual Insurance has made very decided progress in the state dur ing the last ten years, but there i so much room to grow and improve that I' feel I would like to see it make still greater progress. Some counties have no County Mutual while still others have a very small per cent of the farm property insured, and very few indeed are the counties that have entirely captured the field.

We are very well aware that the mistakes and the misfortunes of one association effects the busi ness of others; it is therefore to the interest of the County Mutuals to see that other similar organizations are conducted on as safe a basis as possible: That is what this convention is for, to educate and instruct, and it will be strange if any can attend one of the meetings and not return home and make some suggestions that would materially improve the management of their association. The success or failure of an association, like that of an individual depends upor its ascertaining and being governed by correct business principles and the rules of sound underwriting.

Recognizing these facts I will endeavor to state what some of those rules are: The application, being the beginning and foundation of insurance, should be so constructed as to give a complete description of buildings as to dimension, material, finish and construction; and certain rules should be applied as to how much, buildings of a specified size and of for; and if the construction and finish of the buildings are such tha the rules will not give sufficient in surance, full particulars should be stipulated in the application and recommended by the agent.

It is very annoying to the officers of an association to discover after the fire or loss, that the building was not only insured for more than two thirds, but more than its cash value. There is no way of settling a loss of this kind without injuring the business of the association.

It is a pleasure to settle al honest losses, but a dishonest loss will always cause more or less friction.

The by-laws of the association should be so constructed to, so far as possible, guard against dishonesty; and this is not casting any reflection on the farmers for if you have one dishonest loss out of each one thousand members each year you are exceedingly unfortunate There should be a clause, in every Mutial Insurance association's by laws, that no more than the cash value of any building will be paid. no difference what the amount in sured and no honest man will ob-

who should be protected. In the settlement of losses it you make a thorough investigation, pany he will select the one having the reputation of making the least conducted for his benefit and to part of it. help him save money, as quick as a company that charges him twice as

much for his insurance. In fact if you could in any way eliminate the moral hazard from insurance, the cost would not be much more than half what it now is, so that the way to make insurance cheap is to make it honest.

It is safe to avoid all who persistently over value every building or immagine they are much more valuable than their neighbors, of like size and construction: Any one who has had one or two mysterious or suspicious losses or those who do not bear a favorable reputation; in short give no one a chance to sell his building to you at a profit.

How to secure the right man or men to do the business is a difficult problem. He should have confidence in and love for the work, and be possessed of integrity and ability, as well as tact and good judgment of human nature; and if he combination to assist an unfortunate has such qualifications, experience fellow farmer. will soon educate him in the business, and he will make a success in his respective territory, be that have such a man do not let enviousness or jealousy enter your ranks,

discussion, but I am convinced that or as much of it as is necessary, will do the work much better than to have a man in each township who only gives an occassional thought to the work and only takes applications as he is called by some one who wishes to insure. In order for any one to devote time to any cause his compensation should be such that he will not be at a financial loss in doing so; very few men can become proficient in several lines of business and carry on all suc-

My experience is, that when we can find a man who will devote his time to Mutual insurance, both fire and tornado; that is where we have secured the most business, and their county Mutual has made corresponding progress.

An association does not necessarily need to grow slow to make a safe growth, ten good risks can be taken as safely as one. In fact we know that the larger the association is the further we are removed from the danger of a heavy assessment in one year.

All of the best managed Mutual associations, both fire and life. have seen the necessity of prepara certain class, should be insured ing for any unforeseen or unusual number of losses, in the way of guaranty, reserve fund or advance assessment: It is the unexpected that always hurts, that is what the individual insures against and that is what the association should guard against.

> We believe every association should accumulate a surplus in times of prosperity, or light losses, to tide them over the unfortunate years so as to prevent a heavy assessment in any one year, for no difference how cheap has been the cost of insurance for past years, many members forget all about it when they are called on for an unusual large amount some other

I am as firmly convinced as ever that a plan could be devised, and successfully carried out, that would give to each association an almost certain guaranty that their assessments would not exceed the cost of insuring in a stock company.

In summing up then what is needed to advance the cause of Mutual Insurance, is education in the bussiness to the end that we may have more efficient and active men to manage it; better forms of applications and proofs of loss, ject to that, for it is the honest men which would result from education and experience; a business like way of management, some plan of should be generally understood that giving a guarantee of the cost not exceeding that of stock companies, for if any one desires to sell his the united action and co-operation property to an association or com- of all the Mutuals in the state and last, if not least, the education of the people to the principles and investigation; the man who wishes the benefits of the Mutial plan; to sell his property will defraud an this being quite important I will association, that is organized and call your special attention to that

> I know of no more efficient plan than through the columns of our papers and by a circular properly arranged and distributed

I have many inquiries, from counties where there are county urganizations, to know if there is a Farmers' Mutuai in this county. Let us at least let them know we years experience in Farmers'

- Y - William

are doing business and where to

Bretheren let us profit by the good or the bad management of other associations. Make ours as good and safe as possible. Let us stand by the cause and we will see it prosper and cheaper and safer insurance each year as our experience teaches us the best plan.

Communicated.

BY SAMUEL LITCHTRY.

What is Mutual Insurance among farmers? It is brotherly co-operation. A stron yet cheap

Why should farmers manage their own insurance? Chiefly because when others manage their township, county or state. If you insurance for them, they invariably charge too much for the managing. They allow their agent who writes but give him all the encouragement | the farmers application, as high as from four to five dollars, while a The question of who should take farmer who takes your application application has caused considerable for a Mutual company generally receives one or two dollars for his the plan of having one competent work. Farmers who manage their man who will devote his whole time, Mutual campanies generally differ from old line agents in this; they have a way of making a living besides insurance fees, hence

they don't have to get down into our pockets quite as deep as a professional agent who does little or nothing besides insurance. Old line insurance agents generally stop at a first class hotel, and drive fine liveries, for which their farmer policy holders must help to pay. A farmer agent for a Mutual drives abroad with his own horse and cart, and of course don't need as much of your cash as the other

Secondly: Old line companies manage so the farmer helps to pay city losses, which are often great. Farm fires are few and far between. They can't go from one man's property to another, like city fires. Almost any township can show farmers who alone, have paid more money to insurance companies, than all the farmer of that township ever received back for losses. Do you say such a poor business as that ought to continue.

Third: Presidents and other officers of the old line companies take enornous salaries from us. Some get a presidential salary, even as much as \$50,000 a year. Then when some other and younger aspirant wants the big office and salary, the old officers is retired on a pension of \$37,500 a year for life. All these burdens the farmer policy holders must help to bear. Some states like Iowa and Illinois, that have had 100 Mutual companies and presidents for many years, do not, all combined, pay anything like such a salary. I know of one county fire company in Nebraska, with over half a million in risks, that has operated since 1887, and all the president has charged for officiating, signing and etc. in all those years, was five dollars.

Fourth: After all the extortious enumerated, old line campanies aim to make enough clear profit to please stock-holders. Further on, they aim to accumulate to lend back to farmers for "a mortgage on their farm." City fire insurance frequently proves unprofitable. Nearly all the waste, extortion, and enormous profits of insurance, comes from the farmer. Can we not arrange to help a fellow farmer in distress, without parting with so much money. I think we can, Yea, and thousands of townships, counties and communities have been doing so for many years, Co-Operative Commonwealth with perfect satisfaction.

Fifth: The adjuster sent around by an old line company after a fire or cyclone, is frequently a heartless, soulless fellow. farmers who paid their money in good faith, but on account of some | The Duties of Man ... technecality, got little or nothing Ten Men of Money Island for their loss. In a Mutial company, the director who come to adjust your loss, are usually your friends and neighbors. They approach your case with a sympathetic and fellow feeling. No one ever doubts about getting justice from such men. I have the experience of men who had over 30

........ They would no more think of taking a policy in an old line company, than they would pay fifty per cent interest for money, when they can get it for eight per cent.

Our experience in Richardson county for several years has been so profitable, I am very anxious to see the day when at least fifty counties in Nebraska shall have county fire companies, and our state cyclone company shall carry \$10,000,000 risks. This has long since been the situation in Iowa, and when representatives of all these companies hold an annual meeting at Des Moines each winter, it is the notable event of the season. The governor calls in to cheer the good work, and the state auditor makes a lengthy address, assuring the farmers of the hearty co-operation of his office. After much effort on the part of a few. we had good meetings of Nebraska Mutual men the last three winters at Lincoln, Grand Island and Hastings. But they were tame affairs to what they might be, or compared with Iowa, Illinois or Wisconsin. No state officer of Nebraska ever gave us a word of encouragement, but the ex-auditor gave us active opposition. We can bring them to our side promptly, if we are active and wise enough to gather up that strength which always commands respect.

To Agents

We would say to agents of all companies, that most of the farmers are desirous of insuring against wind as well as fire and lightning, and as you fee for writing fire insurance in your local company is small, you could help a good cause along by including cyclone. Thus we will suppose that the fees for your company is \$1.50. On approaching a farmer, on the cost of insurance for the first \$1.000 you could tell him that the membership and survey fees for fire, lightning and cyclone, are \$4.50, at which price most farmers will tell you to write them up. You will thus do yourself some good, the companies some good, and will give your customer an untold amount of good. Some agents have already adopted this plan and have made a success

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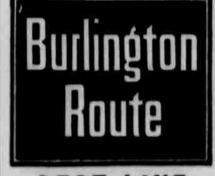
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