

INSURANCE DEPARTMENT

Conducted by J. Y. M. SWIGART. Correspondence solicited. Fire, cyclone or hail.

The Governor's Veto

Governor Holcomb did not approve of H. R. 246. A bill intended to allow people owning town property of any kind to organize and insure themselves without the intervention of money making insurance companies.

If any one will look up our farm mutual law he will find that it takes the form of articles of incorporation, and the governor considers it a good and complete law; but the new law was somewhat short of that.

But if you should turn to the Iowa code you find that the law under which about \$150,000,000 worth of property is insured you will see that there is need of but little law in mutual fire insurance when taken into consideration that every member of the company is holding for his proportionate share of all losses that may occur, whether that be large or small.

The governor contemplates giving the public in detail his reasons for the veto, as soon as he has time. While the facts are that the members are liable for any losses that may occur, but to take all of the members property would be an improbability, because no one has his land insured, and if he had, it could not burn, and further, as only the buildings and personal property are insured every member would have to have all he had insured destroyed before the members would have to pay the amount that their policy called for; but such talk goes as gospel among people who have not looked at insurance statistics except through the spectacles of stock company's agents.

"While there is life there is hope." There is now a question whether the governor filed his veto message with the secretary of state before the time allotted by the constitution, which is five days (Sundays excepted) while the legislature is in session and after adjournment five days (Sundays not spoken of). The bill was given to the governor at 10:45 o'clock p. m., April 5th and he filed it with secretary of state at 10:15 a. m. on April 11th, less than five days without Sunday. Which is purely a technical point.

There are other bills in the same boat among which is the Omaha charter. That will no doubt be taken to the Supreme Court for an opinion before the first of August, the time that all laws passed without the emergency clause will take effect.

Below we give the Iowa law which is only a section in the insurance chapter, but has given complete satisfaction for about twenty years.

The governor in his veto message alludes to Sec. 40, Ch. 43, compiled statutes of Neb., 1889. That section is almost verbatim with the Iowa law but it is entitled "Unincorporated Mutual Companies." In Iowa the companies incorporate under the same law that we are prevented from incorporating under in this state. I think that if the governor had had the Iowa law and the knowledge of its working before him H. R. 246 would not have been vetoed.

IOWA LAW.

"1728. Mutual Associations. 1160; 16 G. A. Nothing in this chapter shall be so construed as to prevent any number of persons from making mutual pledges and giving valid obligations to each other from their own insurance from loss by fire or death, or loss or damage by tornadoes, lightning, hailstorms, cyclones or wind storms, but such association of persons shall in no case insure any property not owned by any one of their own number, except such school houses or church buildings as the said companies deem proper to insure within the territory where they do business, and no life except that of their own members, nor shall the provisions of this chapter be applicable to such associations or companies. Each fire insurance company organized under the provisions of this chapter shall report in January of each year, to the Auditor of State, which report shall show the following facts:

- 1. Name of company.
2. Name of doing business.
3. Names of president and secretary.
4. Address of secretary.
5. Date of commencing business.
6. Amount of risks in force at the beginning of the year.
7. Amount of risks written during the year.
8. Amount of risks cancelled.
9. Amount in force at the end of the year.
10. Amount of losses paid during the year.
11. Amount of other expenses.
12. Total expenses during the year."
-Statute of 1888.

THE BILL THE GOVERNOR VETOED—HOUSE BILL 246.

SECTION 1. Any number of persons not less than one hundred (100), who own city or village property in the state worth at least one hundred thousand dollars (\$100,000) which they desire to insure against damage by fire, lightning or storm, may organize a mutual insurance company under such restrictions, and rules as to management or discontinuance of same, as the company may see fit to adopt.

SEC. 6. The articles of incorporation of such company, containing the name of said company, the name of the city where the business office of the company is to be located, and intended duration of the company, together with its rules and by-laws, are to be filed with the auditor of public accounts, and it found conformable to this act, the auditor shall give certified copy of such articles and rules to said company, charging ten dollars (\$10.00) for such incorporation proceedings. Whenever a sworn copy of

such articles of incorporation are filed with the county clerk of any county, the company shall have the right to transact business in such county. The clerk's fee for such filing shall be fifty cents (50c).

SEC. 3. Such corporation and its officers shall have the rights and perform the duties usual to similar corporations and officers, may sue and be sued, and shall make an annual report to the auditor, in such manner as he may direct. If he becomes satisfied that any such corporation is fraudulent in any way, he shall request the attorney general to institute proceedings to close up the business of said company. For examining annual report and granting certificate for continuing business the following year, the auditor shall charge one dollar (\$1.00); for agent's certificate fifty cents (50c). All of which, together with ten dollars (\$10.00) incorporation fee, shall be paid into the state treasury and credited to the general fund.

SEC. 4. No officer, agent or attaché of any such corporation shall ever receive a salary, less or commissions, to exceed seven hundred and fifty dollars (\$750.00) per annum. If the auditor believes it necessary to investigate the books and records of such company, he, nor any deputy sent by him, shall charge more than five dollars (\$5.00) per day and necessary travelling expenses while making such investigation. Such mutual insurance company shall never make any dividend.

SEC. 5. Every company organized under this act; shall provide in its by-laws for an annual meeting to which all policy holders shall be invited. Each one present at said meeting shall have one vote and no more in the election of officers, amending rules, and the transaction of all necessary business. No voting by proxy shall be allowed, but rules may be made so that policy holders can send their votes for election of officers by mail, and such votes shall be received and counted.

The governor contemplates giving the public in detail his reasons for the veto, as soon as he has time.

A SPECIALTY GRASS MILLET SEEDS AND CANE SEEDS

CLOVER. TIMOTHY. J. G. PAPPARD, 1400-1422 Union Ave., Kansas City, Mo.

Hickory Flats, Miss., April 15.—Four members of the family of J. L. Crawford were poisoned by a negro girl 12 years of age. Mrs. Crawford and Walter, aged 16, are in a critical condition. The motive was revenge.

New Catalogue of Buggies, Etc.

One of the most elegant and complete illustrated Catalogues of Carriages, Harness, Saddles and Bicycles it has ever been our good fortune to examine, has just been issued by the ALLIANCE CARRIAGE CO., of Cincinnati, O. It is quite beyond our comprehension how such beautiful and stylish goods can be manufactured and sold for the remarkably low prices named. This free book will certainly be appreciated by every horse-owner. Our readers should send for one at once, if they have not already done so. Please mention the name of our paper when you write.

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How everybody may have money. See "Money Found," for sale at this office. Send 25c.

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