

INSURANCE DEPARTMENT

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

CYCLONES!! CYCLONES!!

We have been surrounded by cyclones and yet Nebraska has escaped so far. It may be our turn next, and yet not one-third of the farmers are protected by insurance. We hope to get the names of agents of all local fire companies in the state soon, that we may send them some insurance literature that is statistical and instructive. We hope the secretaries will send their names at once.

FIRE.

We are receiving some fire applications but as there is no big pay for agents no one is working, hence it all depends on individual effort. I hope to get the fire department on its feet by June 1st, but in order to do that we must have help from counties not covered by local fire companies. If your insurance expires within a couple of months send in your application without fees, stating when your insurance expires.

HAIL.

Many are now asking for hail supplies, and we are spending dollars in postage stamps. By the interest manifested, we will have a large company this year.

AGENTS WANTED.

We want an agent in every neighborhood to write hail and cyclone applications, and in territory not covered by local fire companies, we want them to write fire applications also. Our companies are purely mutual; hence our agents are not ashamed to tell you truthfully that they get but \$1.00 for fire or cyclone applications and 25 cents for each hail. And they can truthfully tell you that our companies are not a money making scheme for the officers or agents, but a money saving scheme for the members.

TO THE SECRETARIES.

Gentlemen, we have been in the midst of the fight for four years; was in some degree instrumental in getting the law passed under which your company is organized; have defended all in the fight for existence; have written many statistical articles for the benefit of local mutual companies; have helped many to organize their companies; have always given advice when asked; have saved the company the expense of an examination by the auditor's hired man (as I verily believe).

In return I have asked a few favors, and those favors were always for the benefit of your companies as much as any other, and yet, with few exceptions, you have not responded.

Last year we tried to start a mutual insurance paper, several secretaries arose to their duty and did all they could to help the cause. But as we failed to get it through the post office as second class matter we were compelled to give it up; but the Farmers Institute of Mason City, Iowa is as good a mutual paper as we could get; hence I hope all will subscribe for it, either directly, or send me 25 cents, or what is better still, send \$1.05 for this paper and the Institute. I have sent each secretary and president a copy of the F. I. and several copies of this paper.

It has been asked how I could tell how much insurance in each company at any time. I will answer by saying that on the first of the year in our county company we had \$380,018. When I approved an application I added the amount it called for and set this amount down under the \$380,018. If any comes in and wants his policy reduced I deduct from the last amount written and write the member down. This item I keep on an extra leaf that I paste in the front of my ledger. Hence all I have to do to see how much insurance I have in the county company is to open the front cover and see in plain figures \$434,835—a gain since Jan. 1st, of \$54,817.

A glance at the cyclone ledger shows that we have advanced from \$600,373 on January 1st to \$691,500—a gain of \$91,127.

I have been asked how many books I keep and the plan. In answer will say, I have but three with each company, policy register, ledger, and cash book. In the cash book I keep a cash account of all money received and paid out. In fact I make a journal of it and carry it into the ledger. In the ledger I have an account with each agent thus: on the debit side I charge him with each application he writes, and credit him with the kind of pay and the amount. I mark it P. O., Ex. O., draft or cash. In case of dispute in amount it can be traced. If any secretary has a shorter or more concise method we would like to hear of it.

Now, gentlemen, by your help we can make this column an interesting one to all who are interested in mutual insurance. First, if any of you have had any losses this year report what it was, the amount, name and P. O. of loser. Also name and P. O. of secretary. Tell us what the old line companies are doing to injure the mutual cause, in fact we are anxious to know any thing concerning insurance. It always gives us strength to know that other companies are prosperous. In this county stock companies' road agents carry the names of a lot of mutuals that they represent have broken up. They are, however, all at some place else. And if the truth were known they no doubt would be some kind of a skinning game, organized as a money making scheme. But the agents are sharp enough to keep such literature in their own possession. I hope to get hold of all such statements that I may investigate for the benefit of those who read this column.

Send me the names of your agents and directors as soon as convenient that we may do more good in the future than in the past.

Now, gentle reader are you at all interested in this column? We have been told that no one reads it, or cared for it. If that is a fact we are anxious to know it. Will you tell us on a postal card or otherwise?

A SPECIALTY GRASS MILLET AND CANE SEEDS
CLOVER. TIMOTHY.
J. G. PEPPARD,
140-142 Union Ave., Kansas City, Mo.

There is scarce truth enough alive, to make societies secure; but security enough to make fellowship accords; much upon this riddle runs the wisdom of the world.
—Shakespeare.

Anarchy

The people of North Attleboro, Mass., voted for, raised the money, bought and paid for an electric light plant and have been operating it for a year. Of this the New York Electrical World says: "The old company has now brought action against the town in the amount of \$20,000 and applied for a writ of injunction to prevent the town from further running their plant. It is reported that some of the ablest legal talent in the state contend that the town has no legal right to be in the electric lighting business." Of course people have no right to do their own lighting. How the deuce do they suppose My Lord and My Lady are going to live if the people are to conduct their own business? Why, these assy Massachusetts "citizens" must have got the foolish notion into their heads that they have some rights rulers must respect, that they live in one of those utopian republics where people have a voice in the management of affairs! It is coming to a pretty pass when the people imagine they are superior to the judges and corporations! Why, the traitors ought to be blown to kingdom come at the mouth of an injunction. I think when these Attleboro people see the judges unlimbering the terribly destructive injunction which, when handled by one skillful operator, has mowed down 800,000 A. R. U. men at one discharge, they will see their terrible error and crawl on their knees to their rulers and beg to be forgiven for the heresy of entertaining even a thought of owning their own electric plant and trying to swindle the rulers out of their profits, without which they could not live except by actually doing some work!!! The audacity, the presumption of these Massachusetts people is simply beyond belief. They will, if they are not carefully looked after, next be allowing their children to read something about George Washington, a traitor to his king, or about the children who protested against the king's general spoiling their playground on Boston common. Such treason must no longer be tolerated. Why it really looks as if the whole town, except a few faithful lawyers judges and bankers, were in open opposition to the rulers of the land!!! It is to be hoped that the reports are exaggerated, and that the people of Attleboro will give up their wild, anarchistic dreams of owning anything, and return to their allegiance and pay their tributes cheerfully and promptly to the corporation, to the end that business may not be disturbed and anarchy not invited to their fair and prosperous land!!!—Ex.

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