

# LOWELL HINE'S DOLLAR WEEKLY JOURNAL

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### Selections.

**The Inauguration.**

Gen. Sherman, grand marshal of the day, has completed and issued his programme for the march of the military and civic bodies on the 4th of March. The military and unarmed organizations are divided into four divisions, to be formed at 11 a. m. These divisions are commanded as follows: First division, Brevet Maj. Gen. Ayres; second division, Maj. Gen. Fletcher; third division, Maj. Gen. Hartranft; fourth division, Maj. Gen. Field. The carriages for the Presidential party and the special mounted escort chosen by the president elect will assemble inside the presidential grounds, prepared to leave at 11 a. m. by the west gate. After the ceremonies at the Capitol the presidential party will proceed to a stand erected on Pennsylvania avenue, opposite the executive mansion, when the whole force will pass the president in review in the order of their numbers.

**Splinters From the Hearth.**

(From the Ovid Union.)

Look out for him who parades his virtues before you. Marriage should never be made for a simple convenience. Never condemn an act which you are the father of, by example. The most natural beauty in the world is honesty and moral truth. He who is over cautious, will make a follower, but a leader, never. You cannot ascend the ladder of respectability, if you wallow in the ranks of filth. The world often seems generally "high toned" to him who is his own worst enemy. The human heart is of all articles the soonest shattered, and the most easily repaired. To have the respect of other people, you must first prove by your life, that you respect yourself. Jealousy is a creature that ever finds a home and resting place in the heart of a selfish man or woman. The man with a patch upon his elbow, is generally upon better terms with his tailor, than the dandy who owes for the last new suit. Some people rejoice when they hear of the fall of a good man or woman. Rest assured when that spirit manifests itself it's one of evil.

**Culinary Gems.**

The stew is the great dish of the future. The uncertainty of meal taking brings with it a craving for stimulants. Stews should not be cooked too long, as they evaporate valuable particles. It is impossible to get warm in cold weather with undigested food in your stomach. Fish should never be boiled but steamed, so that no fine properties are dissolved in the water. Exclusive diet on peas, beans and lentils do not develop the brightest and quickest tone of mind. Food is only coarse when coarsely cooked, as the plainest materials contain nutritious and dainty elements. It's a great mistake to eat half raw steaks on a cold winter's day. Half raw meat yields much less nutrition than well cooked meat. Vegetables are the life and soul of healthy living, and should not be neglected at any meal. If meals are kept irregularly in youth something creeps up in adult age which shows diminished vitality.

**"Backwards or Forwards."**

The clever "Puzzle Editor" of London Truth exercises immense ingenuity in providing entertainment for his readers. He offered a prize for "sentences making complete sense whether read backwards or forwards." Here are several sent in: Dies slowly fading day; winds mournful sigh; Bright stars are waking; Flies owlet, hooting, holding revel high, Nightly silence holding. Exercise take, excess beware; Rise early and breath free air; Eat slowly; trouble drive away; Feet warmish keep; Blend work with play. Solomon had vast treasures—silver and gold—things precious. Happy and rich was he. Faithfully served he God. She sits lamenting sadly, often too much alone. Dear Harry—Devotedly yours remain I. Have you forgotten £20 cheque? Reply immediately please, and hand to yours—Grace Darling. Man is noble and generous often, but sometimes vain and cowardly. Carefully boiled eggs are good and palatable. Love is heaven and heaven is love, youth says. All beware! says age. Trying is poverty and fleeing is love. Badly governed and fearfully troubled now is Ireland. Adieu, darling! Time flies fast; sails are set, boats are ready. Farewell! Matter and mind are mysteries. Never mind. What is matter? Matter is—never mind. What is mind? Mind is—never matter. Honesty and truth are good and admirable qualities, as sympathy and love are endearing traits. Politics and religion avoid arguing in. Here is good and sound advice. Scandalous society and life make gossips frantic.

### News and Notes.

No political topic is allowed at the new President's table.

It is said that America pays more for pensions than all the rest of the world. Gen. Garfield will leave Mentor for Washington on the 28th of this month.

There were 31,000 census enumerators, all of whom have been paid except about 350.

As this is a cold water administration it is fitting that it should go out with a flood.

How many will be able to say "I told you so" when the Cabinet appointments are made?

Eggs are down to twenty-five cents a dozen again, and life resumes its natural rosy glow.

It has cost Mr. Everts \$20,000 a year over his salary, to maintain the honor of his position.

The whole National Guard of Pennsylvania, 8,000 strong, will participate in the inaugural procession.

The Ohio legislature has decided—69 to 25—that the taxation of church property is not advisable at present.

The late John M. Pinkerton of Boston left 200,000 to the academy in Derry, N. H., founded by his grandfather.

"The good die young"—but some people who make a good many professions linger along most unaccountably.

More than 37 per cent of the classes in the college of liberal arts of Boston university last year were young women.

John T. Mulberry Raymond Sellers aged 46 is going to marry Rose Eyttinge's daughter Courtney aged 38, this month.

It is denied that Gortschakoff has resigned the Russian chancellorship. This confirms our impression that Gorty is an Ohio man.

The Boston Post knows a man who does not enjoy a dog fight, but always runs to one for fear he may be considered eccentric.

Judge Rives says the repeal of the tax restriction on suffrage in Virginia would give the Republicans 40,000 additional votes.

John Kelly has engaged rooms at a Washington hotel at which to take his family for the inauguration and attendant goings-on.

The most costly thing in the world to maintain is an active conscience. Only a few kinds of business will warrant such an expenditure.

Prince Napoleon thinks he has all that he need aspire to, as he is a Bonaparte, and a son-in-law of Victor Emmanuel the liberator of Italy.

The American printed laws in delicate colors and designs imitate the foreign goods to perfection, and they are sold at 12 1/2 cents a yard.

The Chicago Times says that in that city people use the telephone to ask the weather bureau whether the indications warrant the risk of getting one's hair cut.

Justice Clifford of the United States Supreme Court is under the constant care of his devoted wife, who has grown very old in her looks since her husband's attack.

Two members of the Arkansas legislature are unable to tell where they were born. There is now, therefore, more than one reason why they should be born again.

The Hon. S. D. Hastings, for eight years state treasurer of Wisconsin, is going to New Zealand in behalf of the Good Templars, the grand lodge of the province inviting him thereto.

The Atlanta Constitution, whose grasp of the French language is more than Parisian, gives utterance to a New York rumor that Sara Bernhardt destroys her ring on gongong by eating pickles and salt.

Kearney has lost his power in California. He went out to the Sand-lots to speak on a recent Sunday, but only about twenty people went to hear him. He is evidently one of the dogs which have had their day.

It is reported that the widow of Gen. George H. Thomas, the hero of Chickamauga and one of the greatest Generals of the war, is in destitute circumstances. She receives but thirty dollars per month from the pension fund.

Mat Cartwright, of Franklin, Iowa has at various times experimented with the sap of the box elder tree, and finds that it will make the very finest quality of white sugar, and producing much more to the gallon than the same quantity of maple sap.

A man named Robinson, of Griffin's Corners, Dutchess county, N. Y., while taking care of his stock recently, noticed that one of his cows appeared uneasy, and upon examination, found a large sucking hanging to the cow's neck and wailing her blood.

Thurlow Weed moves to improve the grammar of the Lord's prayer by striking out "which art" from the introductory clause, and to substitute "Give us day by day our daily bread" for "Give us this day our daily bread," as being more appropriate for evening devotions.

The Rev. Edward Cowley, the wolf in charge of the Shepherd Fold of New York, has served his term of imprisonment for starving children in his power, and somebody has paid his fine and let him out; but Bishop Potter is now going to call him to account with a view of ousting him from the ministry.

O'Leary is getting up a pedestrian contest in Chicago, to come off in April.

There are 22 United States senators who are said to be worth over \$500,000 apiece.

Canadian women are to send an address with their autographs on her next birthday.

The January thaw did not thaw because Charles Francis Adams did not agree to it.

Garfield will be James the Fifth. The other four were Madison, Monroe, Polk and Buchanan.

The revenues of the sultan of Turkey are about \$70,000,000, of which \$55,000,000 go to his soldiers.

It is thought that Jay Gould doesn't altogether like this country, because if he did he would buy it.

The Buffalo Commercial says the north pole is a case of forbidden fruit, and is bound to be found.

It seems that American pedestrians make their biggest records when there are no Englishmen around.

In a general raid on gambling dens in Washington two Senator's and six Representatives were captured.

The auditor of New York state says that there are 538,774 bushels of barley frozen up in the state canals.

King Kalakaua dresses simply and wears no jewelry nor decorations—a very handsome man over 6 feet high.

I have been in this world long enough to find out that a seat on the supreme bench is worth two on a fence.—D. D.

The Okolona, Miss., Southern States has been suspended, because of financial embarrassment, as the late publisher says.

The Pilot suggests that all the Boston lawyers will be found together in the next world, but makes no attempt to locate them.

General Walker, superintendent of the census, says the center of population, under the new census, will be very near Cincinnati.

Gen. Butler was offered \$200 to lecture one night in Richmond while there, but he was such a timid little thing that he declined.

When the sultan of Morocco goes in for divorce, he doesn't make two bites of a cherry; he lately set 200 of his wives adrift.

The Albany Argus is atrocious enough to say that if you keep the furnace well coaled the house will not get cold at all. But your purse will.

A Philadelphia paper speaks of a congressman who set out against a railroad corporation "with blood in his eyes and a wampan charged with darts."

Col. John Hay, assistant secretary of state, who was President Lincoln's private secretary, has declined the private secretaryship tendered by President Garfield.

According to the estimates of the state agricultural bureau at Springfield, the value of the farm and live stock products of Illinois in 1880 aggregated \$206,295,689.

The wholesale tobaccoists of New York and Philadelphia, having lately lost nearly \$2,000,000 by suspicious failures, have formed a protective association.

A dispatch from Washington says that "the feeling against the railroads in congressional circles has been considerably modified by the distribution of free passes.

Mr. William E. Chandler has presented to the New Hampshire historical society a pocket-knife which was carried by President Lincoln on the night of his assassination.

The New York World admits that the Democratic majority of the house of representatives during its six years of power has done nothing for financial reform, tariff reform, tax reform or civil-service reform.

Nine-tenths of the Republicans of Ohio, if a Columbus despatch to the New York Times may be believed, regret the President's nomination of Stanley Matthews and his recent New York appointments.

"It would be regarded as a high breach of judicial etiquette," writes the Washington correspondent of the Boston Journal, "for Judge Harlan to go to dinner or to enter a carriage before Judge Bradley or Judge Field.

Mrs. Prudence Lakin, of Pease Elderly, N. Y., is drifting out of her 10th year into her 108th, as quick eyed, and as firm stepped as she was 50 years ago. For 45 years, she has placed a chair and plate at the table at every meal, for her dead husband.

It is stated that Frederick May, who thrashed James Gordon Bennett, laid hands on Buffalo Bill in a public place in New York the other night, and in the twinkling of an eye found himself mopping up the floor with his clothes and a trip hammer in full operation on his face.

Senator Hamlin always refuses to talk to that unhappy man, the "interviewer," though his public life of forty-five years and his personal knowledge of eminent men are matters of great interest. He has always declared that when he wanted to say any thing he would either do it in a public way or in writing over his own signature.

### Journal Jottings.

A new bank has been opened at Clarkston.

Detroit is making it hot for gamblers and thieves.

Smallpox said to have appeared at Howard City.

Ludington too, is to be pitted. Got the small-pox.

About 35 per cent of our exchanges write Venmor for Venmor.

Manistee hath not lost its savor. Four more salt wells to be bored.

A tramp resisted a Jackson policeman and was shot for his trouble.

A child at Reed City was scalded to death by the contents of a tea-pot.

Grand Rapids wants some new charter amendments and a snow-plow.

Big wildest killed at Reese the other day. Weighed 400—but here we jaws.

Manistee papers say that the peach buds up that way are uninjured by frost.

Ionia wants a new court house so they can conduct murder trials in some kind of style.

Kalamazoo, the biggest village in the United States, talks of having a city charter.

Dearborn has a sulphur well 300 feet deep, and now the question is what is under Dearborn, anyway?

Mrs. W. A. Berkey of Grand Rapids fell the other day, breaking her left arm and dislocating her left hip.

The Cadillac doctors have resolved that all bills for medical attendance must be paid within 30 days of service.

A boiler explosion at Mt. Pleasant last Wednesday resulted in the death of two men and serious injury of several more.

D. R. Waters of the Allegan Democrat is charged with the intent of doing editorial work on the Grand Rapids Leader.

Kalkaska has six lawyers, five doctors, three clergymen and a hotel that can turn out more bed-bugs to the bed than any other house in Michigan.

The JOURNAL publishes more county news every week than any other county paper and its rapidly increasing circulation shows what the people think of it.

A colored woman in Marshall is said to be gradually turning white. We wish some such miracle could be worked into a few men we have had deal with in days gone by.

The gratifying intelligence comes from various parts of the state that the hens are relenting a little and eggs are not so high now as to require a step ladder to reach them.

The 5,000 readers of the JOURNAL may rest assured that the nomination of Mr. Robert M. Montgomery as a candidate for circuit judge will be ratified at the polls by a large majority.

Ionia National: At the Ionia House of Correction during the month of January, 85 prisoners were received and 69 discharged. At the end of the month there were 486 prisoners confined in the institution.

You have heard of Henry Clay. It was he who said—"I would rather be right than President"—and he was right. But, alas, alas! He has just closed with two colored wives in Grand Rapids and the heart of Africa is crushed.

Stanton Clipper: Mr. J. M. Weatherwax has completed the job of taking down the Towle mill on Nevins Lake, and now has the machinery and frame on the ground ready for erecting in its place of usefulness, near the Wagar mill on Fish Creek.

Lansing Republican: The wicked Grand Rapids Democrat insinuates that if a certain state senator ever gets in To-phet he will move to have the constitution amended. And friend Messmore may see the day that he will be glad to have somebody move for even a prohibitory constitutional amendment in that place where some of the people are supposed to cry out for just "one drop of water to cool their parched lips."

The Greenback State convention at Lansing Wednesday put in nomination the following ticket: Judge of the Supreme Court, John B. Shipman; Regents of the State University, Chas. G. Willett, of Grafton county, and David Parsons of Detroit. The convention reaffirmed the national platform; returned thanks to the congressmen fighting the funding bill; adopted resolutions sympathizing with Ireland, and advising the Irish to pay no more rent. Taffy for Erin.

The Princess Louise will positively return to her husband in Canada in May, says the London Times, when also a large party of English visitors will join in a fishing tour on the lower St. Lawrence. Subsequently, the Princess, with the visitors from England, will visit Manitoba and the northwest provinces of the Dominion.

Colonel Jerome Bonaparte and his wife are now living in Washington and entertaining a great deal. Mrs. Bonaparte, a granddaughter of Daniel Webster, is a clever and charming woman. She dresses magnificently, and often wears beautiful jewels, a large share of which descended to her from the late Elizabeth Patterson Bonaparte.

The JOURNAL is Booming. Show it to your Neighbor.

Address of Hon. M. B. Hine, Delivered at the recent Annual Meeting of the Farmers Mutual Fire Insurance Company of Kent Co., held at Grand Rapids.

Time passes rapidly on, and we, as members of the Farmers Mutual Fire Insurance Company of Kent County, are again assembled, at the close of the eighteenth year of the existence of our company, to listen to your Secretary's report of the business transactions of the past year, and for the purpose of electing officers for the incoming term, to be deemed necessary.

Inasmuch as the losses the thirteenth consecutive year of which I have been a member of your board of directors, ten of which I have served as President and Treasurer of the company, it may not be amiss that I should, at the close of this my official term, render to some extent a retrospective view and history of our company, and a general idea of the work being accomplished by the mutual insurance companies throughout the State, as well as a comparison of our company with that of some others, and perhaps make some suggestions and recommendations of its needs in the near future.

The system of mutual insurance has become so familiar to all, and its merits for affording a cheap security for losses or damages by fire and lightning so well known that I need not spend much time in attempting to prove that fact; therefore I will only call your attention to a few statistics which I have condensed from the report of the Commissioner of Insurance for the year ending December 31, 1879, that being the last report yet published.

The number of stock companies authorized under our laws to do business in this State was 137, which have written during the year 1879, risks amounting to \$101,853,490.78, and received therefor in premiums, the sum of \$1,829,182.70, of which amount \$1,064,963.60 has been returned to our citizens in losses, leaving a balance of \$764,219.10 with which to pay salaries of officers and agents, or to increase the coffers of capitalists and corporations of other states and countries—there being paid for losses 58 per cent, and 42 per cent, for other expenses. There was in 1879, 48 mutual companies doing business and incorporated under the laws of this State, and insuring an amount at risk of \$120,247,287, upon which there were assessments collected of \$264,554.48, at a percentage of 0.019, and there were losses, \$181,389.76; for salaries and fees \$33,736.35; and for all other expenses, \$52,634.75, making the payment of losses 67 per cent., and all other expenses 33 per cent., and a total expense to the insured of \$2.68 on each \$1,000 of insurance. In the stock companies, the average cost to the insured is \$11.30 per \$1,000.

The Kent County Mutual for the year 1879—which you will all remember as being among the most expensive years in the history of our company—paid in losses \$87,821, and for other expenses \$1,706.78; in which the percentage was 83 per cent, to pay losses and 17 per cent, for other expenses, making a total expense (including member-ship fees and premiums) of \$2.83 per \$1,000 of insurance.

The system of Mutual Insurance for the benefit of the farmers was first established in this State in 1859, there being two companies organized that year, both in Washtenaw county; and in 1860 and 1861 there was but one more in each year, and in 1862 four more were added to the number. In 1863 the success of those few companies being so well established that sixteen more were organized, among which was that of "The Farmers Mutual of Kent County," and at the present time the success of this principle of insurance has become so generally known and appreciated that companies are being organized for the purpose of insuring all classes of property in cities and villages, as well as for life benefits.

The organization of the Farmers Mutual Fire Insurance Company of Kent county, dates from March 18, 1869, nearly eighteen years, and at the close of the first year its membership was but 509, with amount at risk of \$578,615, and without any loss. From that time until 1869 it gradually increased to 1,472 members, and \$3,485,227 at risk. The following two years it fell off to 1,372 members and \$2,387,717 at risk, and since that time, for a period of nine years, it has made a steady and healthy increase until the present year, when it has again fallen off both in membership and amount; to the cause of which I will refer before I conclude.

There has been levied since the organization of the company twenty-one assessments, amounting in all (including the one now being collected) to \$75,179.24, and distributed as follows: Two each in 1864 and 1871; one each in the years 1865, 1866, 1869, 1870, 1871, 1872, 1873, 1874, 1875 and 1880; three each in 1867, 1878, 1879 and 1880; three each in 1868, 1872, 1874 and 1876 without any assessments. During the same time there has been paid 134 losses as follows: Two in 1864, one in 1865, two in 1866, nine in 1867, seven in 1868, seven in 1869, seven in 1870, seven in 1871, five in 1872, six in 1873, five in 1874, two in 1875, thirteen in 1876, twenty-one in 1877, eleven in 1878, ten in 1879, and thirteen in 1880; in all amounting to \$60,365.96, leaving the balance of \$14,813.28 for all other expenses and for unpaid assessments, or 80 per cent, for losses and 20 per cent, for expenses and delinquents on assessments.

While the number of losses are generally supposed to be proportionate to the number and amount at risk, such is not always the case, as will be observed in the foregoing list, as in 1871 we have the least number of risks since 1867, yet we sustained twelve losses; while in 1875, with a largely increased risk and membership, we met with but two losses. Again in 1877 the losses in number were equal to the same as in both the years 1878 and 1879, and about the same in amount. The strength and efficiency of an insurance company is not in the number of members it contains, or the amount it has at risk, but in the quality and safety of its risks.

If the buildings are old and over-insured, or heavily incumbered, the moral hazard is hereby largely increased. The experience of many mutual companies is that a general supervision of its risks are required about once in five years; and by so doing the losses are reduced. At the convention of Mutual Insurance Companies, held at Lansing last week, this matter was quite thoroughly discussed, and all the companies which had a new supervision of their risks were gratified with the result.

In Van Buren county the representative report that their losses were reduced from between \$5,000 and \$6,000 the prior year to about \$800 on the year of the supervision. Our company has now been in existence nearly eighteen years, and has never yet had a general supervision of its risks, many of which have been standing since the early existence of the company, and no doubt are largely over-insured, while many others should never be carried by any insurance company in their present condition.

I am firmly of the opinion that there should be a general survey and personal supervision of every risk now in force in the company, reducing those which are over-insured, increasing those which are unsafe, or to require them to fully comply with the requirements of the by-laws in regard to exposures. If by so doing we

should reduce the amount of our risks to two-thirds the present amount, it would be greatly to our advantage, and I have no doubt that we should save more than the cost of the supervision in one year. Therefore I recommend that at this meeting, the board of directors be authorized to employ some competent person or persons to make such a general survey, and make such changes as the condition of the risks may require; and also that provisions be made for the expense of such supervision and inspection.

There are two proposed amendments to our charter to be acted upon here to-day, to which I would briefly call your attention. One is in reference to the change of percentage for the collection of assessments. At present, five per cent, is the lowest rate fixed by our charter for this collection, and in ordinary assessments, it is as low a rate as it can be done for and pay a reasonable compensation for the labor and responsibility attending it, yet there may be assessments so large that it may be done for a less rate, as might have been the assessment of 1879, and it would be advisable to make the change. I am well aware that very many, and perhaps a large proportion of our members entertain an erroneous impression in regard to the actual cost and labor attending the collection of an assessment under the present system. All rolls are required to be copied before being placed in the hands of the receiver, who receives two per cent, for his services, which leaves the President but three per cent, for all his labor and postage, extending through the whole year, which I can assure you is no small item; and in addition to the labor and expense, he is obliged to assume all the responsibility of loss from bad money, or the financial failure of the receivers, which my predecessors can assure you is no trifling matter. The increase of the percentage or premium on an application of members to twice the present rate, appears to me to be quite necessary, in order to place the new members on an equal basis with the older ones; as for instance, a person making application immediately after an assessment is made, pays nothing into the treasury to carry his risk until after the surplus raised is exhausted, and this company has paid at least two losses where the insured had never paid one cent into the treasury. Under this amendment, a person insuring just before an assessment would not be required to be placed upon the assessment roll for surplus only, as at present.

As before stated, I will now call your attention to the falling off in the number of our members during the past year. It will be remembered by most of you, that during the winter and spring of 1879, we were exceedingly unfortunate in the loss of a number of dwellings, together with their contents, in a very bad fire, which had never paid one cent of assessment to an amount never before reached in the history of the company; this fact caused considerable dissatisfaction with many, and taking advantage of that, a set of unprincipled agents, representing a rival company, in attempting to build themselves up by pulling others down, have made especial effort to mislead and misrepresent our company to many of our members who were not informed of the relative merits of the two companies, and have thereby induced some to withdraw from the old company and insure in the new.

While it is not my desire or intention to attack any other insurance company, doing business in the same county, upon the same principle, and operating under the same laws, where the utmost harmony and good should and might prevail, yet since the agents representing the Kent, Allegan and Ottawa companies have made, and are still making aggressions upon other companies within their limit of jurisdiction, I deem it my duty that I write to the members of four companies, and others, that I should make a just comparison of the facts as they now exist, relative to the comparative economy in the management of the two companies, "The Farmers", of Kent county, and "The Farmers", of Allegan and Ottawa," as the question of economy is one of the principle arguments used by the aforesaid agents.

In making application for insurance, in either company, a membership fee and premium is required to be paid, which will be as follows on an application for an insurance of \$1,500 on a piece of property of \$2,000 valuation. In the Farmers Mutual it will be only necessary to insure for the amount required or expected to be received in case of a loss, and the account will stand thus: Membership fee, \$1.00, and premium, 10 per cent, or \$1.50, to which we will add the average assessment for each year since the organization of the company, of \$2.25, which makes a sum total of \$4.75, including an assessment for one year, as the Citizens' claim to include their first assessment, and their premium, which we will admit; but with them to obtain a benefit of \$1,500 it will be necessary to take out a policy for \$2,000 as they pay but three-fourths of the amount of the policy for any instance. Therefore their account on application will be membership fee, \$1.00, premium, three months or \$6.00, making a total of \$8.00, to carry an insurance for the same length of time, after which all things will be equal—providing they were run with economy—except that in the Citizens' assessments are levied upon one-fourth more than the actual value of the policy, which would work no harm if all understood it, and insured for full value, which I find is not the case.

We therefore find the cost and expense at the outset in the two companies including one year's risk, to be Citizens' \$4.75, and Farmers' \$8.00, leaving a balance of \$3.25 in favor of the Farmers; or nearly enough to pay two years' ordinary assessments in our company. We will now compare the running expenses of the same companies, which will determine the relative merits as regards the real question of economy. I will again refer to the official reports of the Commissioner of Insurance, first to that of 1879, although that was our most expensive one:

Amount of assessments levied during the year by the Citizens' \$11,390.80; by the Farmers' \$11,014.00, or \$376.80 more by the Citizens' than by the Farmers'. The total amount received from all sources is, Citizens' \$10,941.22; Farmers' \$11,458.89, making \$5,482.33 more by the Citizens' than by the Farmers'. We will now see how these sums are disbursed. The Citizens' paid losses to the amount of \$5,903.62; the Farmers' paid \$8,372.81, being only \$530.81 less than that paid by the Citizens'. The Citizens' paid in salaries, fees and other expenses \$5,094.48; the Farmers' paid for the same \$1,706.78, making a difference of \$3,387.70 in favor of the Farmers'. The Citizens' report cash premiums or assessments on hand (exclusive of notes for fees and premiums) \$1,259.40; \$1,083.74; the Farmers' had actual cash on hand \$1,379.30. The Citizens' report liabilities \$1,083.74, or an amount just equal to the cash on hand; the Farmers' report liabilities \$375.00.

We therefore find that the Citizens', with an income of \$5,482.33 greater than the Farmers', have paid but \$532.81 more losses, and have paid \$3,877.63 more for current expenses; and at the close of the year have \$295.36 less money on hand, and an indebtedness against the company of \$1,083.74 for loans to pay losses, while the Farmers' owned on one loss less retained \$375.00.

But as some may think that one year as a comparison may not be just, I will condense the reports of the same companies for the year 1880 just closed, in which I find that their total receipts—including cash reported on hand at the commencement—were \$16,011.36, while that of the Farmers' was \$9,263.84. The Citizens' paid losses amounting to \$7,668.58 (which included \$1,083.74, the indebtedness of 1879); the Farmers' paid losses of \$6,172.81 (including the \$375.00 indebtedness). The Citizens' paid for total expenses, \$7,435.95; the Farmers' paid \$1,860.08, making a difference of \$5,575.87 in favor of the Farmers'; thus making the expenses of the Citizens', independent of losses, nearly equal to the combined losses and expenses of the Farmers'. The Citizens' report at the close of the year, \$327.33 cash on hand, and no statement of liabilities incurred or losses resisted, while it is known that they have at this time a resisted claim in court in this county. The Farmers' report cash on hand, \$1,554.62, without one cent of indebtedness against the company. Thus we find that for the year 1880, the Citizens', of Kent, Allegan and Ottawa counties with an actual income of \$6,748.52 more than the Farmers' of Kent, have paid \$1,496.75 as losses and former indebtedness more than the Farmers', and their total expenses exceed those of the Farmers' by \$6,085.86, and then end the year with \$1,027.29 less cash on hand.

Since the organization of the Kent, Allegan and Ottawa Company, on June 19, 1874, they have paid for losses \$28,414.08, and for salaries, fees and other expenses, \$31,715.49, making 47 per cent, for losses, to 53 per cent, for expenses. The Farmers' Mutual of Kent County, have paid for the same years (commencing with January first, 1874), \$35,262.45 for losses and \$8,927.18 for salaries, fees and all other expenses, making nearly 18 1/2 per cent, for expenses. The company is what the individual members make it, each one being alike responsible for its welfare and prosperity; if you are ignorant as to its condition, it is your own fault. The officers are but your servants; if they do not do their duty well and faithfully, discharge them and elect others in their places. You have material of the best quality in abundance, and I trust that you will make the best possible use of it, with the sole object of promoting the future prosperity of "The Farmers' Mutual Fire Insurance Company of Kent County."

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### What's Going On AMONG THE FARMERS, &c. News, Hints and Suggestions.

The new butter bill which has been spread before the Ohio Legislature proposes to make any landlord or boarding-house keeper liable to a fine of \$10 and 10 days' imprisonment who does not inform his guests of the composition of the butter he sets before them.

The Florida orange crop has been sadly damaged in some localities by the unusual cold weather. Mrs. Harriet Beecher Stowe writes that her crop has been completely ruined. A hundred thousand oranges nipped by the frost, lie rotting on the ground in her orchard. Insects, caterpillars and larvae are not destroyed by heavy frosts or intense cold. Common caterpillars are uninjured by cold of 11 degrees below zero, and, after being frozen hard, are nevertheless revived by return of heat; hence the gardener must not depend upon this source for assistance in ridding himself of these pests.

A new disease, locally called "black plague," is proving very fatal among the hogs at Floyd's Neck, Long Island. None of the animals affected by it thus far have recovered, all having died within a few hours after being attacked. Stringent measures are being taken by the neighboring farmers to prevent the disease from spreading.

With regard to the gait of farm-horses the Western Agriculturalist sensibly remarks that the walking gait is of all gaits the one to be encouraged. A horse can walk five miles in an hour, and has done it. Such a horse is worth more than Maud S, St. Julien and Bonner's team all put together; he would probably walk to San Francisco quicker than either of them could trot there.

The Chinese and Japanese excel all other nationalities in the culture of early vegetables. This arises from the fact that they use only liquid manures, hence the growth of the plant is most rapid, and as a natural consequence the vegetables are very brittle and tender. Lettuce and radishes they force rapidly, giving the plants a sprinkling once a day. Tobacco and tea plants are also treated in a like manner.

When turnips placed in the cellar begin to sprout they are usually thrown away, but the housekeeper of experience will tell you that a bushel of turnips will furnish her family with salad all winter, and a very good one if properly prepared. Place the bushel of turnips in a dark, warm cellar to sprout, and when the sprouts are three or four inches long cut them off; pick the leaves from the stems and pour hot water over them; let them remain in hot water a moment then plunge them into cold water; place the sprouts in the colander to drain off all the water, and send to the table with a plain dressing of bacon poured over them.

The lessening of the number of sheep by various diseases, especially in Europe, causes the following suggestion from the American Cultivator: If there should be a wool famine within a year or two there would be nothing in the fact which would greatly surprise some of the principal authorities upon wool matters. Rot has carried off many sheep in England and on the Continent, and it is said that sheep are in numbers far below the average. It may be that the American wool grower is at last about to find his reward for having patiently clung to his sheep through the long period of low prices.

**NERVINE** They act like a Charm on the Primary Organs, Kidneys and Liver, raising lost vigor, and curing nervous debility, \$1 per bottle. Ladies' Box, or 6 for \$5; sent sealed in mail. Also all kinds Rubber Goods for Ladies and Gentlemen, in Book on Low Handmade Regatta, 204 Washington Street, CHICAGO, ILL.

**Lands For Sale.** Lots 3, 4, 5 and 6, and n & 1/2 of w & 1/2 Sec. 5, and E. 1/2 of Sec. 10, in Township 36 N., Range 5 West, 3/4 acres, on Flat River, about 7 miles above Lowell will be sold together in 3 parcels. Persons desiring to buy, or for more particulars, call upon the undersigned or send per mail for diagrams, prices and terms of sale. FREDERICK HALL, Ionia, Mich., Dec. 18, 1880.

## Bargains! Bargains! Now is the Time to Secure Bargains in Winter Goods!

—To make Room for our—  
**Spring Purchases.**  
—AN ELEGANT LINE OF—

Dress Goods, Zephyrs, Germantown Yarns, Domestic Yarns, Ladies and Gents Underwear, Hosiery, Gloves, &c., &c.

### EVERYTHING CHEAP.

Don't fail to get our Prices! We will not be Undersold!  
**Collar & Weekes.**

**Ayer's Sarsaparilla**  
The most successful remedy ever discovered, and its certain in its effects and does not blister. Also excellent for human flesh. Read proof below.  
From a Prominent Physician.  
Washingtonville, Ohio, June 17th, 1880.  
Dr. J. B. Kendall & Co., Gents: Reading your advertisement in Turf, Field & Farm, of Kendall's Spavin Cure, and having a valuable and speedy horse, which had been lame from spavin eighteen months, I sent you for a bottle of your cure, which in six weeks removed all lameness and enlargement and a large splint from another horse, and both horses are to-day as sound as colts. The one bottle was worth to me one hundred dollars.  
Respectfully yours, H. A. Bertolett, M. D.  
**Kendall's Spavin Cure,**  
ON HUMAN FLESH.  
Bakersfield, Va. Dec. 28, 1879.  
B. J. Kendall & Co., Gents: I wish to add my testimony in favor of your invaluable "Kendall's Spavin Cure." In the spring of 1862 I slipped on the ice and sprained my right limb at the knee joint. It was very lame and at times suffered the most excruciating pain. I wore a bandage on it for it over a year, and tried most every remedy in my reach, but could not get any relief. It was so bad that I should be crippled for life; but having some of "Kendall's Spavin Cure" I thought I would try it. I used one and a half bottles, and experienced relief at once. The pain left me, and I was not troubled more since. I feel very grateful to you and would recommend "Kendall's Spavin Cure" to all who suffer with sprains or rheumatism. Yours truly,  
BOUTELL.  
In its effects, mild in its action as it does not blister, yet it is penetrating and powerful to reach every deep seated pain or to remove any bony growth or other enlargements, such as spavins, splints, curbs, callous, sprains, swellings and any lameness or all enlargements of the joints or limbs, or for rheumatism in man and other animals for which liniment is used for any purpose for which liniment is used for man or beast. It is now known to be the best liniment for man or beast, acting mild and yet certain in its effects.  
Send address for Illustrated Circular which we think gives positive proof of its virtues. No remedy has ever met with such unequalled success to our knowledge, for beast as well as man.  
Price \$1 per bottle, or six bottles for \$5. All druggists have it or can get it for you, or it will be sent to any address on receipt of price by the proprietors, B. J. KENDALL & Co., Encouraging Falls, Vt.  
SOLD BY ALL DRUGGISTS.

### MONUMENTS & GRAVESTONES

At reduced Rates at the Lowell  
**MARBLE WORKS.**  
All those who wish anything in the above line can save  
**FIFTEEN PER CENT**  
By giving their orders within the next ninety days.  
Shop opposite O. W. Stone & Co's Carriage works. 23m2

### Pengelly's Woman's Friend!

FOR MAIDEN, WIFE AND MOTHER.  
In a test of nine years in thirty different states has proven itself a name.  
It needs no Balderdash and Puffery, but only a plain introduction into a community, and away after it flies and grows through the good words of those who use it. It is a remedy for those complaints (no mention needed), peculiar to women, young or old. J. C. West, 23m3

### YOUNG MEN

GO TO  
Grand Rapids Business College  
Practical Training School.  
WRITE FOR CIRCULARS.

### NO CURE! NO PAY!

### BURRILL'S Compound

### Cherry Balsam

WILL CURE  
COUGHS,  
COLDS &  
CONSUMPTION  
HUNT & HUNTER,  
21m3 Agents for Lowell, Mich.

### DR. PIERCE'S LIVER PAD.

PRICE \$1.00  
Positively and permanently cures every form of Fever and Ague, Dumb Ague, Biliousness, Jaundice, Dyspepsia, Faty, Torpid and inactive Liver, Inflammation and all Derangements of the Liver; in fact all diseases of the Liver, Stomach and Bowels. Worn without inconvenience; does away with all nauseous medicines. Highest testimonials from people of all classes, habits and avocations. Sworn affidavits by the hundred. Dr. Pierce's Liver Pad has cured hundreds of cases given up by physicians as incurable. There were 100,000 sold the past year. Nothing in the history of specific medicine has ever equaled it. Always helps; nearly always cures. Cheap, speedily operative. For sale at \$1.00 each by the leading druggists in every town in the United States and Canada. If your druggist does not keep Dr. Pierce's Pad, send one dollar in a registered letter to the Pierce Pad Co., Chicago, Ill., and receive one by return mail. Sold by Hunt & Hunter.

### DR. PIERCE'S KIDNEY PAD.

PRICE \$1.00  
A sure, pleasant and speedy cure for all forms of Diabetes, Profuse, Scanty, or High-colored Urine, Inflammation of the Kidneys, Early Stages of Gravel and Bright's disease, Pain in the Back, and Weakness of the Nervous and Urinary Systems. Eighty-one thousand of these Pads were sold in the first year of their introduction, and their sales reached the enormous number of 225,000 the past year. They are worn over the kidneys without any inconvenience, and cure quickly and permanently. Six thousand certificates of cures, many of them sworn affidavits, in possession of the proprietors. It has cured when all other remedies have failed. For sale at \$1.00 each by the leading druggists in every town in the United States and Canada. Cheapest specific remedy in the world. Sold by Hunt & Hunter.

### FRANKLIN HOUSE

DETROIT.  
Cor. of Bates and Larned Streets, In the very center of the business part of the city. Our tables are the best, and our rooms and beds are not excelled. Terms \$1.50 per day. 20m6  
Warner & James, Managers.

### Bucklen's Arnica Salve.

The best Salve in the world for cuts, bruises, sores, ulcers, salt rheum, tetter, chapped hands, chilblains, corns, and all kinds of skin eruptions. This salve is guaranteed to give perfect satisfaction in every case or money refunded. Price 25 cents per box. For sale by Hunt and Hunter.

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PRICE REDUCED  
To \$1.00 a Year! 50 Cents for Six Months!

Every Subscriber paying one year in advance will receive a valuable Horse Book Free.

THE JOURNAL IS FULL OF General News, Of Local News, Of Farm News and Items, News for the Ladies, Of Local News, Of Choice Literature, Of Wit and Humor, Of Best reading in every department.  
It is All Printed at Home.  
Newsy, Spicy and Handsome.  
Worth Twice Its Cost.

READ A FEW EXTRACTS FROM THE PRESS:  
It is one of the brightest weeklies in the State.—*Detroit News*.  
The Lowell JOURNAL under the management of James W. Hine, is one of the newest and liveliest of our State exchanges. Every page is stamped with Mr. Hine's originality and humor. Moreover, the price is reduced to a dollar a year, and is announced in the new title—"Hine's Dollar Weekly Lowell Journal," with a striking fac-simile of the "dollar of our dads." The JOURNAL is an admirable weekly, with an individuality of its own, and it deserves the success which it is sure to receive.—*Detroit Post and Tribune*.  
All published at home and full of lively items.—*Lansing Republican*.  
As full of interesting matter as an egg is of meat.—*Belding News*.  
The JOURNAL is spicy enough for a metropolitan weekly.—*Charlotte Leader*.  
We don't know what kind of a town Lowell is, but we do know "Jim" Hine gives the Lowell people the spiciest local paper in this part of the State.—*Portland Observer*.  
The JOURNAL deserves a general circulation. The "Jimmicrazims" are alone worth the subscription price.—*Ovid Register*.  
Hine can manufacture more and better newspaper paragraphs than any man we know of. His paper is worth twice what he asks it.—*Cadillac News*.  
The Lowell JOURNAL is without an exception the best weekly in the State.—*Howard Record*.  
The Lowell JOURNAL, the best and spiciest paper in Michigan, has been changed from old to new. It is all—spice.—*Cedar Springs Clipper*.  
It is the smartest, cutest, liveliest, cheekiest, newest paper printed in Michigan.—*Greenville Daily News*.  
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WE TAKE A BIG LOSS THIS YEAR.

Cash Buyers only invited. The Credit System Means High Prices.

Always after w Year we mark down Stock remaining on hand and convert it into cash, ead of doing as most firms do, carry it over until another Season. Listen to r loss we take, Choice Fast C r Prints 5 cts. A large lot of Best Prints throw out 7 cts. worth 8 cts.  
Entire Stock of Merrimack, Pacific, Manchester, Cocheo and Hamilton Prints. Down to 7 cts. Handsome Dress goods 10 cts.  
Plain Alpaca, all colors, 12 1/2 cts. worth 16 cts. All winter dress goods at reduced prices.  
Black and colored All Wool Cashmeres at less than present wholesale prices. Blankets slaughtered. Cloaks slaughtered. All winter shawls slaughtered. All Golmans slaughtered.  
Good W. etc. Blankets \$3 a pair.  
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\$2 Beaver Cloaks for 1.50. \$10 Beaver cloakshn .50 15 Beaver Cloaks for \$19.00.  
All Wool double Shawls marked down to \$3. Large Sized Shawls from \$1 up. Never before such an opportunity to buy Woolen Shawls at such low Prices as we are now giving.  
50c Balmoral Skirts for 40c. 60c Felt Skirts for 45c. Other and finer Skirts marked down as cheap in proportion.  
Heavy Canton Flannels 7c, good Plaid Flannels 12 1/2c Heavy Twilled Flannels 20c.  
Good Waterproof 60c. All Cassimeres and Kentucky Jeans at reduced prices.  
Good fast color gingham 10c. Bleached and unbleached muslins at less than present New York wholesale prices.  
Carpets, Oil cloth, Black Silks, Black Alpaca, all kinds of Dress goods Shawls, Ladies' and Misses' Knit Woolen Jackets, Nubias, gloves, Table Linen, Ticking, Towels and Tonnelling, Blue and Brown Denims, all kinds of Shirting, etc. etc. are included. Nothing held back in this great mark down Sale. Come at once and get first choice as the low prices cannot last long.

**JOHN FITZGERALD & CO.,**  
New York City Store, No. 72 Mulroe Street  
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**JOHN KOPF.** ORTON HILL.

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We keep two Horses and reliable horses and drivers which are furnished  
**FREE**  
Notice to Builders.  
I herewith wish to notify through the public press all who are contemplating building this season, that I now have on hand a full supply of seasoned lumber at the very low prices seen in the following price list. All who are desiring to build will find it to their interest to call upon me and examine our quantities of lumber before purchasing elsewhere. Reduction made on bills. Mill 1/4 mile south of Smyrna. J. D. STERNS.

Mr. John Kopf and Mr. Will Lally, two experienced Undertakers, will respond to all call.  
Our stock embraces all the various classes of goods to be found in the first class undertaking establishments of the cities.  
**Kopf & Hill, Bank Block**