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### Western Reserve Farmers' Insurance Co. Advertisement, June 1850

S. Munson

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PLEASE READ AND CIRCULATE.

# MUTUAL INSURANCE.

## THE WESTERN RESERVE FARMERS' INSURANCE CO., PAINESVILLE, OHIO.

### DIRECTORS.

HON. SEABURY FORD,	HARVEY WOODWORTH,
" URI SEELEY,	JOHN MURRAY,
" WM. W. BRANCH,	GRANDISON NEWELL.
WM. L. PERKINS, <i>Sec'y.</i>	P. P. SANFORD, <i>Pres't.</i>
C. S. FRENCH,	} <i>General Agents.</i>
E. E. JOHNSON,	

By an amendment of the Charter, this Company is now authorized to insure all kinds of property in separate classes or unions, and the charter expressly provides that the several unions shall be no ways connected with or responsible for the others, and that the accounts and funds of each union shall be kept and invested separately. The Directors have accordingly established four distinct unions, viz:

*First.* FARMERS' UNION, including farmers' dwellings, &c. Also, dwellings, &c., of others, where there are no other buildings within 8 rods; for 5 years, at from 2 to 4 1/2 per cent., *premium note.*

*Second.* VILLAGE UNION, including other dwellings, village risks, stores, mechanics, churches, &c., for 3 to 5 years, at from 3 to 15 per cent., *premium note.*

*Third.* MANUFACTURERS' UNION, including most kinds of manufactures, without steam power, for 3 years, at from 4 to 23 per cent., *premium note.*

*Fourth.* STEAM UNION, including all kinds of manufactures, where steam power is used, for 3 years, at from 9 to 25 per cent., *pre'm note.*

### Advantages of this Company.

By this happy arrangement, the *four unions* will establish four distinct Insurance Offices in one, thus saving the expense of four separate establishments, and at the same time, **EACH KIND OF PROPERTY INSURES ITSELF**, and is exempt from contributions to the other kinds.

**RATES ARE CHEAP**, and the *amount paid down* such as reasonably to secure the members from annoying assessments.

**LAWSUITS** are guarded against, by a positive condition of the

Policy, to submit questions of difference to three citizens of the county where the loss occurs.

**LOSSES** are paid in full to the amount insured.

**POLICY** takes effect on the first day of the application, or any other day desired, if approved by the Directors.

*Any member may surrender his Policy when he pleases.*

**LIABILITIES.** No member is liable, during the term of his Policy, to pay in the whole any greater amount than his Premium Note.

*There are no salaried Officers or Agents in this Company.*

**FARMERS'.** The Charter expressly prohibits the Farmers' Union from insuring any buildings except dwelling houses, out houses, barns, and other buildings connected with and appertaining to farms, and their contents; and also the houses and appurtenances of persons, not farmers, which have no other buildings within 8 rods.

*In no other Company* is the farmer thus secured against contributing to dangerous risks.

### VILLAGE AND MANUFACTURERS' UNION.

In these unions no risk can be taken when there are more than three wooden buildings within 20 feet of each other; nor can any one risk or the sum of all the risks in the same class, exceed \$2,000, within six rods every way of the property insured.

In none of the Unions, not over two-thirds the cash value of buildings can be insured; and no risk can be taken where a stove-pipe passes through the roof or wall of the house.

The high character and standing of the Directors, are a sufficient guarantee that they intend to avoid the course of business which has made the old Mutual Companies unpopular.

### ENCOURAGE YOUR OWN.

Our laws have no control over foreign companies, and you know nothing of their responsibility or integrity.

### CAUTION.

A statute of Ohio, makes all Policies of foreign companies "to all intents and purposes null and void," unless the Agent has a *License* from the County Treasurer.

There are many agents of other companies soliciting applications, and representing their companies as *Farmers' Companies*, while their charters authorize them to insure all kinds of property.

*All authorized Agents* carry with them a Constitution, a copy of their *Charter*, and *printed Instructions*. Farmers who would not be imposed upon, will do well to demand these and inspect them carefully.

Painesville, June, 1850.

*S. Johnson* Agent.

*Harold Luking Co*