



The Safety Lantern

Owing to the great loss to life and property occasioned by the use of the dangerous coal oil lantern, your attention is called to the SAFETY LANTERN, which burns with an ordinary candle. The manufacturer claims that the candle power is greatly increased. The candle being protected prevents waste, can be carried on the arm without danger of burning or soiling of clothing. Cheaper than coal oil to burn, as about two cents worth of candles will run it a week for evening use.

Will not blow out by the wind.

These lanterns can be obtained cheaply, we believe, from all local dealers.

TO MEMBERS.

The rates of insurance can be kept lower by reducing the number of fires. This is done by keeping your chimneys in good order, seeing that your stove pipes are sound, protected from wood, and enter good brick chimneys and are cleaned regularly. Keep coal oil lamps away from stables and outbuildings and see that your neighbor observes these rules himself. Do not permit threshing engines to be brought nearer than 100 feet from your outbuildings by using "Laughlin's Jack", and observe in all respects our regulations. Do not let children handle matches. You must remember that in case your neighbor has a loss (this is the case in all companies, Stock or mutual) you are called upon to pay part of that loss by being charged a larger premium, and this is the rule, whether your neighbor is dishonest or not. If dishonest, it is your duty and interest to give us notice. Your name will be kept CONFIDENTIALLY by us; and the same if you think your neighbor is over-insured, you should give us notice. Also bear in mind that we have a standing reward of \$100 for information that will convict any person of incendiarism by which the Company suffers.

ATTENTION IS CALLED TO THE FOLLOWING :

- 1.—Only two-thirds the value of horses up to \$75, cattle up to \$25, sheep and swine up to \$5, are paid for animals killed by lightning in the field. Absolute proof that lightning was the cause of death is required, *no mere supposition will be accepted*. Animals killed by lightning in the fields while at pasture, on the road to and from market, or while being used by the owner or persons in his employ, on the highways, are covered by our policies.
- 2.—Members making repairs or alterations to buildings wherein fire is ordinarily used, must pay monthly 10 cents on each \$100 involved, or run their own risk.
- 3.—School Houses and Public Halls may be used for holding temperance and religious meetings and such public meetings as are commonly held in buildings of their class. Parties using the buildings must be cautioned in every case to extinguish all fires and lights before leaving the premises.