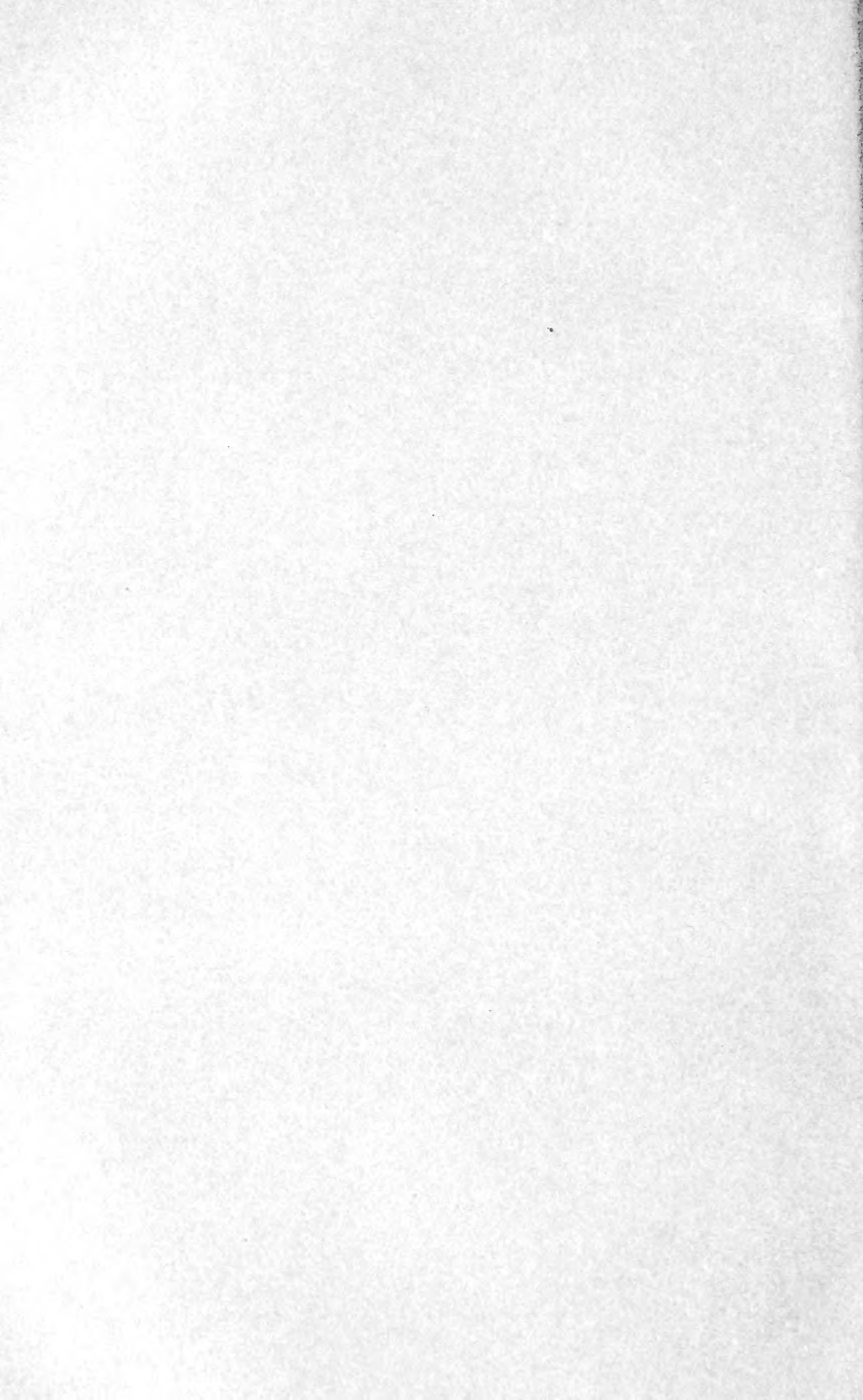


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**BULLETIN No. 840**



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H. C. TAYLOR, Chief.

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**A SYSTEM OF RECORDS FOR LOCAL FARMERS' MUTUAL FIRE INSURANCE COMPANIES.**

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**INTRODUCTION.**

There are nearly 2,000 farmers' mutual fire insurance companies in the United States. Most of these farmers' mutuals are strictly local concerns, confining their business to a single county or at most a few adjoining counties. Many even limit themselves to a fraction of a county. These companies, generally speaking, have been very successful, and they are saving the farmers of the country a large sum of money every year by reason of the relatively low cost at which they furnish insurance protection.

One of the greatest needs of a large percentage of these companies is a system of records which is simple and sparing in its demands upon the time and effort of the secretary, and yet makes readily available all necessary information concerning the business of the company. This need has been emphasized on many occasions by officers of farmers' mutuals. The desire for greater uniformity in the records of these companies has frequently been expressed also by supervising State officials as well as by the companies' officers gathered in conventions of State or national associations.

NOTE.—Acknowledgment is due Messrs. G. A. Nahstoll and A. V. Swarthout, investigators in market business practice, of the Bureau of Markets, for suggestions embodied in this bulletin.

The system outlined and illustrated in this bulletin is intended for farmers' mutual fire insurance companies of the prevailing type both as to membership or size and as to method of doing business. It is the result of a careful study of the needs of these companies and of the forms and systems of records now in use. In this connection numerous conferences have been had with experienced secretaries and managers. It is believed, therefore, that the system recommended will meet the needs of these companies, and that it will aid in bringing about a reasonable degree of uniformity.

#### SYSTEMS NOW IN USE.

While the present methods of keeping records and accounts are almost as numerous as the companies, they may be roughly classified into three groups, according to the plan of keeping the main insurance records, in what is most frequently called the policy register. The three methods of keeping the policy register, which are characteristic of these groups, may be briefly described as follows:

I. The policy register, either permanently bound or in loose leaf form, contains a description of the policies written on a horizontal line extending across one page only, or across the two pages of the open book. The right-hand page of the book frequently contains spaces for entering a limited number of successive assessments. In other instances this latter feature is lacking and separate assessment lists are made out for each assessment levied. In some cases the various sums of insurance applying to specific units or groups of property are recorded in this book, while in other cases it contains only the total amount of each policy, together with such necessary items as number of policy, name of policy holder, etc.

II. The policy register is in what may be termed the ledger form. Under this plan each member is allotted a page or half a page in this book. The upper part of the space allotted to a member contains the entries descriptive of the policy, either with or without an itemized transcription of the insurance carried, while the lower part of the space provides a place for debits and credits.

III. A card system is used for the policy records. The main difference between this plan and that referred to under II is that the records relating to a single member are entered on a card about the size of a page in this bulletin, instead of on a ledger page. As a rule the cards are filed alphabetically, thus eliminating the need for a separate index book or set of index cards.

#### SYSTEM RECOMMENDED.

The system here suggested is built upon Plan I, as above outlined, since this form of policy register, when accompanied by certain other simple but necessary books, is believed to combine to the greatest

extent the essentials of simplicity and convenience with a maximum of readily available information.

Plan II necessitates a considerable amount of posting or transcribing of items from the policy register to a book of summary accounts or a general ledger. It therefore presupposes a more thorough knowledge of bookkeeping principles, and requires a certain amount of additional clerical work. A book of ordinary size soon becomes filled if a page, or even half a page, is allotted to each member. Hence the records become bulky and require a relatively large safe for their accommodation.

In spite of the many advantages claimed for the card system of records, here referred to as Plan III, only a few farmers' mutual insurance companies have adopted it and some of these have expressed their intention to return to the book form of records. The secretary of a farmers' mutual, in a very large percentage of cases, is neither a trained bookkeeper nor an accountant, but rather a practical farmer by experience who has been induced to devote a part or all of his time to the local insurance company. Under these circumstances it seems that the tendency for a card record to become lost or misplaced more than offsets the convenience with which such records can be systematically arranged, dead records removed, additional records inserted, etc. The essential disadvantages of Plan II in the way of necessary posting or summarizing can also be charged against Plan III. For these reasons Plan I, which is at present the prevailing plan, has been used as a basis for the system here suggested, each book of which will be found briefly described as well as illustrated in the following pages. The books comprise a policy register, a book for increases and cancellations, a cash receipts book, a cash disbursements book, and an index book, or its equivalent in a set of index cards. To these books, each of which is practically indispensable to the keeping of complete records and the avoidance of needless labor and confusion, there have been added two books intended to make possible the keeping of a historical summary of the company's business in condensed form. One of these provides for a periodic summary of policies and risks and the other for a similar summary of receipts, disbursements, and balances or cash on hand. A general ledger and various other books will of course be needed by the larger mutuals, which, as a rule, employ trained bookkeepers, but it is thought best not to complicate this discussion with considerations involving technical bookkeeping or accounting.

#### POLICY REGISTER.

The policy register suggested allows for each policy two horizontal lines or spaces running across the two facing pages of the open book. In the forms intended for actual use the two spaces intended for the record of a single policy should be separated by a faint line, while





these pairs of spaces are in turn separated by a more pronounced line. The sample pages here given (Form 1, left-hand page and right-hand page) provide room for recording only 10 policies. In practice the pages should be made long enough for the record of 20 policies. For convenience in tracing the record of a given policy across the double page, the horizontal lines separating each group of five double spaces should be ruled extra heavy or in a color distinct from the other horizontal lines.

It will be noticed that the left-hand page of Form 1 is, in general, devoted to the description of the policy, while the right-hand page provides space for the recording of fees and assessments. The headings of the various columns are believed to be self-explanatory. More than two-thirds of the farmers' mutuals write policies regularly for a term of five years, and partly for this reason no special column has been provided for the date of expiration. In cases where the company writes policies for varying periods of time, and the expiration for this reason is not readily ascertainable from the date of the policy, the upper half of column 6 may be used for the date of the policy and the lower half for the time of expiration.

The left-hand page of Form 1, it will be seen, includes spaces for recording property insured by classes, as well as for the total amount of the policy. A strict adherence to bookkeeping principles would require that extra columns for increases and cancellations be provided in connection with each of the five class columns in Form 1, as well as in connection with the column for the total amount of insurance. Since to do so would make the pages unduly wide, however, and since the changes in a given class column will be relatively less frequent than in the column for total insurance, it was deemed advisable to handle changes in the class columns by the simple plan of crossing out the superseded figures and entering the corrected item above, as shown in two of the sample entries. The columns for insurance by class in the policy register do not need to be refooted to show net amounts after increases or cancellations have been recorded, since these items can be obtained for the period in question from the special book for increases and cancellations.

While only a relatively small number of the farmers' mutuals at present classify their risks, it is becoming recognized to an increasing extent that justice as well as expediency demands such classification.<sup>1</sup>

<sup>1</sup> Under the all-one-rate plan the owners of the better class of risks pay part of the insurance cost of the owners of the more hazardous class of risks. Larger companies which do classify can underbid a local mutual which does not classify, on the most desirable risks in the territory of the latter, even though the average insurance cost be considerably higher in the larger company. Lastly a proper classification constitutes one of the most effective means that a company can employ for the improvement of the risks in its territory, and hence for the further reduction of its insurance cost as well as for the conservation of the property of its members.

A suggested plan of classification of farm property may be found in Department Bulletin 530, entitled, "The Organization and Management of a Farmers' Mutual Fire In-



Assuming that classification is either now practiced, or is contemplated for the near future, the books should provide space for a summary of insurance in force by classes as well as for total amount of risks carried. This is necessary in order that the relative rates adopted for the different classes may be checked up by experience and altered if found to be inequitable.

The initial premium, which must in any case be recorded, and for which space has been provided in column 18 of the policy register (Form 1, right-hand page), should constitute the assessment basis, taking the place of the amount of insurance, or what is frequently called the face of the policy, for this purpose. Where the suggestions contained in the footnote, page —, are followed, the actual calculation of an assessment against a given policy is simplified rather than complicated by this method.

When an increase in a given policy or a cancellation therefrom has been made, however, it becomes necessary to arrive at a new assessment basis by the proper addition, as indicated in column 20, or by the proper deduction, as indicated in column 21 of the form referred to. The adjusted assessment basis is recorded in column 22. Each policy is assessed upon the basis of the initial premium recorded in column 18, unless by reason of changes in the amount or classification of the insurance a new assessment basis has been calculated for the policy and recorded in column 22.

More than two-thirds of the existing farmers' mutuals, as already stated, write their policies for a period of five years. It will be noticed that space has been provided for five successive assessments against a policy. If the plan of charging one year's cost in advance, as suggested in Department Bulletin 530, is followed, however, only four assessments will normally be levied against a five-year policy. Under these circumstances the fifth assessment column may be reserved for a special assessment in case it should be found necessary or desirable to levy one.

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insurance Company." The general plan of classification therein outlined has been indorsed by the National Association of Mutual Insurance Companies. While usable as a basis for classification by farmers' mutuals located in different parts of the country, it should be modified, wherever necessary, to meet local conditions.

One of the most common objections to a classification of risks has been based upon the feeling that it would complicate the levying of assessments. This objection has been removed, it is believed, by the plan outlined in Department Bulletin 530, namely, that of levying the assessments upon the basis of initial premiums collected, instead of upon the amount of insurance carried. Where the initial premium rates have been properly adjusted this plan is entirely equitable, and it is fully as simple as the plan of calculating assessments upon the amount of the policy. In the absence of legal provisions prohibiting or unduly restricting advance assessments, such initial premiums may properly cover approximately one year's cost of insurance. Assuming that such is the case, the directors, instead of voting an assessment of 25 cents per \$100 of insurance, as might have been done under the old plan, call for an assessment of 90, 100, 120, or some other per cent of the initial premium.

## INCREASES AND CANCELLATIONS.

The keeping of a special book for increases and cancellations, while adding no data not already contained in the policy register, is nevertheless highly important. Its value lies in the convenience that such a book offers in making up a summary of the business for any given period. Such a summary is necessary at least once a year, when the report to the State insurance supervisor and to the members gathered in annual meeting is called for, and it is likely to be desired at least quarterly, if not monthly, by the officers and directors of the company. In the preparation of such a summary the amount of insurance written in the form of new policies issued is easily found from the main record book. Similarly the amount which has regularly expired may be ascertained by the relatively simple process of finding the net amount (original amount, plus increases, less cancellations) of a consecutive list of policies in the policy register. The amounts added to or canceled from existing policies during the year or other period for which a report is desired, however, will be scattered over a considerable number of pages in the policy register, since these adjustments are made not only in policies written during the year in question, but also in policies one, two, three, or more years old, depending on the term for which insurance is written by the company. To go through the list of all these policies in the main record book and pick out the changes that apply to the current period becomes a tedious task. A special book for increases and cancellations makes the process of summary one of mere addition of columns of figures without any tedious search for the items to be taken into account. This convenience more than offsets the extra work involved in the double entry of increases and cancellations.

In the models for this book (Form 2, left-hand page and right-hand page) provision has again been made for keeping the record by classes as well as for recording the total amount of increases and cancellations.

## CASH RECEIPTS AND DISBURSEMENTS.

The cash-receipts book (Form 3), and the cash-disbursements book (Form 4) contain special columns for such classes of items as frequently occur, and a catch-all column for such items of receipts or disbursements as occur only rarely. Such a plan saves much work when a detailed report of the company's affairs is to be prepared. The column headings in these books are believed to be serviceable for most companies, though it is advisable to consult the blanks furnished for annual reports by the insurance supervisor of the State in which the company operates, before deciding upon the exact headings to be used for these columns.

While it is the general custom to combine Forms 3 and 4 into a cash book, the receipts occupying the left-hand page and the disburse-

ments the right, this plan is very wasteful of space on the disbursement side when followed by a mutual insurance company. The receipts in this business consist of a large number of small sums, while the disbursements, of which losses constitute as a rule the most important class, consist in general of much larger sums correspondingly few in number. Only by using a smaller desk book for the recording of the daily receipts and then transferring the footings of the pages in this book to a regular cash book is it possible without undue waste of space to have receipts and disbursements on opposite pages in a regular cash book. Some secretaries actually follow this latter plan but it has been avoided here in order that the forms and methods presented may be as few and simple as practicable.

In the cash-receipts book should be recorded every individual cash item received by the company. A representative of the company may, of course, send in at one time a sum representing a dozen or more individual fees and premiums and there may be a temptation to reduce the number of entries by recording only the total sum received. To do so, however, is to make difficult the checking of the fees, premiums, and assessment items in the cash-receipts book against the same items as recorded in the policy register, and such checking becomes necessary in case the totals for the corresponding items in the two books do not agree.

#### ANNUAL REPORT.

The main data wanted for an annual report in the case of a farmers' mutual fire insurance company are as follows: Cash on hand at the beginning of the year; cash receipts and cash disbursements during the year, both properly itemized; cash on hand at the end of the year; amount of insurance in force at the beginning of the year; amount of insurance written during the year; amount of insurance which has expired or been canceled during the year; and net amount of insurance in force at the end of the year.

The cash on hand at the beginning of the year will, of course, be the same as cash on hand at the close of the preceding year. The itemized cash receipts during the year will be found by adding up the various columns in the cash receipts book and the sum of these amounts will represent the total receipts during the year. Similarly, by adding up the columns in the cash disbursements book, the losses during the year as well as the amounts paid for expenses of the various kinds indicated by the column headings will be found, and the sum of these amounts will represent total disbursements during the year. To the cash on hand at the beginning of the year is then added the total receipts during the year, and from this sum is subtracted the total disbursements. The amount thus obtained represents the cash on hand at the close of the year.









Occasionally it will be found necessary or desirable to make a more detailed subdivision of the items found in the columns headed "All other receipts" and "All other disbursements," respectively. Since the entries in these columns in the case of the average farmers' mutual will be relatively few, such further classification of these items will involve but a small amount of work.

The method of ascertaining the amount of insurance in force has already been referred to in connection with the book for increases and cancellations. It may be briefly summarized at this point. The amount of insurance in force at the beginning of the year will be the same as amount in force at the end of the previous year. The amount of insurance written will be found by adding to the sum of the figures in column 5 of the policy register entered during the year the sum of the figures in column 2 of the record of increases (Form 2, left-hand page).

The net amount of insurance which has expired during the year, by virtue of the termination of the period for which it was written, will be found from the appropriate sections of columns 5, 7, and 9 in the policy register. Assuming that policies are written for a uniform period of five years, as is the case with more than two-thirds of the farmers' mutuals, the net amount of expirations during 1919, for example, will be the sum of the original amounts of the policies written during 1914, plus the sum of any increases made to these policies, less the sum of any cancellations therefrom, as shown in columns 5, 7, and 9, respectively, in the policy register. To this net amount of expirations is then added the sum of all cancellations during the year, as shown in column 13 of the special book for increases and cancellations, which column should include all cancellations, whether of parts of policies or of entire policies the regular period of existence of which has not yet elapsed. The sum thus obtained will represent the total amount which has expired or been canceled during the year.

The amount written during the year is then added to the net amount in force at the beginning of the year, and from this sum is subtracted the amount which has expired or been canceled during the year. The difference represents the net amount in force.

Similarly, the amount in force in each class may be found by adding to the amount in force in that class at the beginning of the year, the amount written in that class during the year as a part of original policies, plus the amount of all increases in the class for the same period. From this sum is then subtracted the amount in the same class which has expired or been canceled during the year. The sum of the net amounts obtained for the several classes should again give the net amount which the company has in force, and should, of course, agree with the amount obtained by the first process.



The cash receipts and disbursements are in little need of explanation from the point of view of making out a report. It may be pointed out, however, that a check upon the accuracy of the most important items of receipts is to be found in the policy register. The policy fees and initial premium in columns 17 and 18 of the policy register for the period in question, plus the policy fees and initial premiums, respectively, in columns 9 and 10 of the record of increases (Form 2, left-hand page) for the same period should, of course, equal the corresponding receipt items in the cash receipts book, proper allowance having been made, when necessary, for fees and premiums reported but not yet remitted by those receiving applications for insurance. Similarly, the assessment column in the policy register, which was filled out before notices of assessment were sent, should balance the amount of the assessment column in the cash-receipts book, allowance having been made for any assessments not yet paid.

What has been said concerning the procedure in the preparation of an annual report will apply also to the preparation of a summary of the business for any other period of time, such as three months, one month, a week, or a single day.

#### INDEX OF POLICY-HOLDERS.

To facilitate the finding of a policy record when the name of the member but not the policy number is at hand, it is necessary to have some form of index. As the system of records here suggested is intended for the farmers' mutual of ordinary size, only a relatively simple index system need here be considered. Such an index system can be provided for, either by an index book with a page or a few pages given to each group of names coming within a given range of the alphabet, or by an alphabetical card system. To avoid a possible confusion of names, however, and for further convenience in locating a record, not only the policy number, but also the address of the policy-holder and the page of the policy register on which the record of his policy is found, should be recorded in the index book, or on the card.

In a small company using a book for index purposes, the grouping of names may be based on the first letter of the names only. For companies with 500 or more members it is desirable to make somewhat smaller groups. Assuming that the book used as an index contains at least 120 pages, two facing pages may be allotted to names belonging to each of the following alphabetical groups as determined in general by the first two letters of the names: Aa-Al, Am-Az, Ba, Be, Bi-Bo, Br, Bu-By, Ca-Ce, Ch-Cl, Co-Cz, Da, De-Di, Do-Dy, Ea-Em, En-Ez, Fa-Fi, Fo-Fy, Ga-Gh, Gi-Go, Gr-Gy, Ha, He, Hi, Ho, Hu-Hy, I, Ja-Ji Jo-Jy, Ka-Kl, Kn-Ky, La-Le, Li-Ly, McA-McL, McM-

McZ, Ma, Me-Mi, Mo, Mu-My, Na-Ni, No-Ny, O, Pa-Pl, Po-Py, Q, Ra-Ri, Ro, Ru-Ry, St.-Sa, Sc-Si, Sk-So, Sp-Sy, Ta-Th, Ti-Ty, U-V, Wa, We, Wh, Wi-Wo, Wr-Wy, X-Z. The sets of guide letters should be carefully written or printed near the upper outside corners of the pages which are assigned to them, respectively. It is also an easy matter to provide labeled tabs for the edges of the appropriate leaves so that the book may be opened, in one movement, at the pages containing the group of names desired.

Under this plan Adams, for example, would be listed in the first group, Aa-Al; Barber would be listed in the third group, Ba; Blair in the fifth group, Bi-Bo; etc. Any other alphabetical grouping more or less detailed than the one given above can, of course, be used. In general, the larger the company the more detailed should be the grouping. Form 5 shows a simple and convenient form for an index book.

Few existing farmers' mutuels, as already stated, favor the card system so far as the policy register is concerned. For the index system, however, the card plan has proven fairly popular. Since it is rarely necessary to remove the index cards from their regular place, the danger of misplacement of such cards is considerably less than is the case with cards used as a policy register. Index cards 3 by 5 inches in size can easily be obtained. The cards for this purpose may be ruled as shown in Form 6. Guide cards can also be secured with sets of guide letters printed thereon, similar to those suggested above. The guide cards should be of the so-called one-fifth cut, so that the tabs on the cards containing the guide letters stand in five rows across the card drawer and are all readily visible when the drawer is open.

#### PERIODIC SUMMARIES.

The forms described will make available, when properly used, all the current information necessary for the farmers' mutual of the prevailing type. The provision of two more books is desirable, however, as a means of keeping in convenient and condensed form the insurance and financial history of the company. Form 7, left-hand page and right-hand page, provides for periodic summaries of policies and risks, while Form 8, left-hand page and right-hand page, provides for similar periodic summaries of receipts and disbursements, together with the cash balance at the end of each period. Both forms may be used for daily, monthly, quarterly, and annual summaries as desired.

Some of the farmers' mutuels at present make a complete summary of their business only at the end of the year, at which time, as a rule, a report is required by the State insurance department. Frequently the only form used for an office record of such summary is an extra



copy of the report blank furnished by the above-mentioned department. Other companies make quarterly summaries, and yet others also make monthly summaries. With suitable forms available it requires but little extra work to check up the business fully each month and to combine the monthly figures into quarterly summaries, from which in turn the figures for the annual report are easily obtained. This practice will frequently save considerable time and worry by the detection of errors while their probable location is confined to a comparatively few sets of figures, and while the incidents connected with the figures are relatively fresh in the mind of the record keeper.

Assuming that it is decided to make monthly and quarterly as well as annual summaries, the figures for the monthly summaries will of course be taken from the books of original record. A quarterly summary, however, would be arrived at by the simple process of combining three monthly summaries. In making such a quarterly summary for policies, on the left-hand page of Form 7, the sum of the three monthly entries in column 4, after being properly recorded, would be added to the earliest of the three entries in column 3, and the amount entered in column 5. The sum of the three monthly entries in column 6 would then be subtracted from the quarterly figures in column 5 and the difference entered in column 7, as representing the number of policies in force at the end of the quarter. The quarterly summary for risks or amounts of insurance would be ascertained by a corresponding process.

In making a quarterly summary for receipts and disbursements on Form 8, the three sets of monthly entries in the columns 4 to 10, inclusive, are added and the sum recorded for each column. The amount of these sums, after being checked against the sum obtained by adding the three monthly totals as found in column 11, is then entered in this column as total receipts for the quarter. This latter sum, namely, the total receipts, is then added to the earliest of the three monthly entries in column 3, representing cash on hand at the beginning of the period, and the amount of these two sums is recorded in column 12. The three sets of monthly entries in each of the columns 13 to 20, inclusive, are then added and the amount of these sums, after being checked in a manner corresponding to that suggested for total receipts, is then entered in column 21 as total disbursements for the quarter. Finally, the total disbursements are subtracted from the quarterly figures in column 12 and the difference entered in column 22 as cash on hand at the end of the quarter.

The quarterly summary figures should be entered in ink of a color which clearly distinguishes them from the monthly figures from which they are derived.







An annual summary is derived from the four quarterly summaries in a manner corresponding to that in which a quarterly summary is derived from the monthly summaries. The annual summary figures may be entered in ink of the same color as used for the quarterly figures, but attention should be called to them by a special ruled line above the horizontal space in which they occur, with a double ruled line below the space.

### CONCLUSION.

Over 1,500 farmers' mutual fire insurance companies, or more than three-fourths of the total number of such organizations, are relatively small and local concerns. In these local companies the secretaries, who also act as general managers, almost invariably keep the records of their respective companies without the aid of trained bookkeepers or accountants. Where one man is, at the same time, secretary, general manager, and bookkeeper, the emphasis in his selection is very properly placed upon character, good reputation, and practical knowledge of farm risks, rather than upon technical knowledge of bookkeeping. It is not surprising, therefore, that the forms and plans for keeping records now in use by these companies are frequently deficient. In some cases they fail to furnish the information desired either by the directors of the company or by the State insurance departments, while in other cases they involve much duplication of work and of data without any corresponding benefit. A special need of a large percentage of these companies, therefore, is a system of records which furnishes the necessary information and is at the same time as simple and nontechnical as the nature of the business permits.

The system here suggested, while adaptable to all assessment mutuals, has been prepared with a special view to meeting the needs of the numerous local farmers' mutual fire insurance companies. It is believed to embody the methods of keeping records that experience has shown to be most practicable in making available necessary information without imposing needless work or requiring special technical training.

For the convenience of those interested in the system of records recommended and described in the preceding pages, the Department of Agriculture, through the Office of Farm Management, will supply, free of charge, printer's copy of the various forms here illustrated. In so far as its facilities permit, the Office of Farm Management will also render other assistance, when requested, in connection with the adoption and installation of the system suggested in this bulletin.



**PUBLICATIONS OF THE U. S. DEPARTMENT OF AGRICULTURE OF  
SPECIAL INTEREST TO THOSE CONNECTED WITH LOCAL  
FARMERS' MUTUAL FIRE INSURANCE COMPANIES.**

**PUBLICATIONS AVAILABLE FOR FREE DISTRIBUTION.**

The Organization and Management of a Farmers' Mutual Fire Insurance Company. (Department Bulletin 530.)

Prevailing Plans and Practices Among Farmer's Mutual Fire Insurance Companies. (Department Bulletin 786.)

Modern Methods of Protection Against Lightning. (Farmers' Bulletin 842.)

Fire Prevention and Fire Fighting on the Farm. (Farmers' Bulletin 904.)

Farmers' Mutual Fire Insurance. (Separate 697, from Yearbook 1916.)

Suggestions for a State Law Providing for the Organization of Farmers' Mutual Fire Insurance Companies. (Department Circular 77.)

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