**Barrington Mutual Guarantee Insurance Association**

*Punctuation and paragraph breaks have been added in places for clarity. When a sentence in the ledger was divided across two pages, it was shifted slightly to keep any page from ending in a phrase. Spelling (i.e. ballance, gasolene) has been modernized, misspellings corrected, name variants noted. This obscures the fact that first secretary, J.W. Kingsley, knew how to spell, and second secretary, J.L. Meiners, did not. Note that “interest” was abbreviated “inst” and when they said they were going to hire money, they meant they would take out a loan.*

*Italics indicate either an uncertain/guessed-at transcription, or a remark that was not in the original text, that has been added to provide context or detail.*

*This area was first opened to settlers in 1834. The ledger begins in 1863. The Civil War is in progress. Not long before the ledger begins, the Chicago Tribune had reported that 101 sons of farmers volunteered from the “little towns” of Palatine and Barrington, leaving, “hardly enough men left to take care of the women and children.”*

**Page 1**

Cook County

Town of Barrington

 We, the undersigned Citizens of the Town of Barrington, County of Cook and State of Illinois for the better protection of our property against loss or damage by Fire, Lightning, Wind and Horse Thieves, do on this the **twenty seventh day of April AD 1863** mutually agree to form ourselves into a Mutual Guarantee Insurance Association. And we do, by these present, solemnly and firmly bind ourselves, our heirs, administrators and assigns jointly and severally forever faithfully to abide by and truly live up to this article of agreement, the charter when obtained, and the by-laws of the Barrington Mutual Guarantee Association and all its rules and regulations so long as we shall belong to said Association.

 And we do further agree individually for and in consideration of the protection to be afforded to our property against Fire, Lightning, Wind and Horse Thieves suffered by any individual of the said association, to pay to the Directors thereof the amount of assessment on our premium notes for the reimbursing any member who shall have suffered loss or damage by Fire, Lightning, Wind or Horse Thieves with the expenses thereof belonging and we do hereby authorize and empower the Board of Directors to sue and collect said assessments in any court of law whatever within thirty days after being duly notified of such assessment.

 In witness whereof we have hereunto set our hands and seals the day and year above written.

(*All have “seal” written after name)*

 S.W. Kingsley R. Nute

 L. Dunklee G. T. Waterman

 C.H. Browning S.B. Church

 carried over

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 John C. Allen Wm I. (*or J*) Miller

 S.R. Sabin E. N. Miller

 J.W. Seymour Thos McDonald

 G.W. Waterman Wm Whortman

 Harvey Seymour John Fisk

 Daniel Messer Nathiel Schonhouer (*indexed as Nathaniel Schoonover)*

 J.W. Waterman Wm. G Waterman

 A.C. Bucklin Edmund Kellogg

 H & J Bucklin John Hennings

 J.G. Irick Henry Mountenker (*probably Mundhanke*)

 C.F. Slaid (*Slade*) F. Rikie (*probably Rieke*)

 Lambert Bowman Louis Gilly

 John Hamilton Adeline Selker

 M.K. Church D.S. Jencks

 S.K. Jaynes R. Stone

 H. Rosskrants John Giddings

 Jerome Wiltsie Wm. B. Freeman

 Gerhard Miller Lambert Elfrink

 N.G. Hendrickson Lambert Landwer

 D. Bishop Jr. John Fritz

 Isaac Thomas Alvah Miller

 J.C. Adams Nathan Wesson

 J.M. Miller John Hendrickson

 E.W. Townsend Chas. Nute

 A. T. Loomis T.A. Miller

On Motion this meeting adjourn & meet at the ME church Barrington Center May 25th 1863. Meeting met agreeable to adjournment. Meeting called to order by S.W. Kingsley and on motion being organized proceeded to the Election of permanent Officers of said association for the ensuing year. The following named persons were chosen as follows to wit:

 S.W. Kingsley President

 Harvey Seymour Vice Pres

 J.H. Browning Treas

 W.J. Kingsley Sec (*W.J. hereafter shown as J.W.)*

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 Wm. G. Waterman

 M.K. Church auditors

 Lyman Dunklee

On motion a committee of two be appointed to present a charter to the members of the Legislature from Cook County and urge the passage of the same.

 On motion S.W. Kingsley and Harvey Seymour were selected for that object.

 On motion the Treas. hire the sum of fifty dollars and report the same with us at the next annual meeting.

 On motion a committee of three be appointed by the chair to draft a set of by-laws by which the association shall be governed. The chair appointed Wm. G. Waterman, Lyman Dunklee & J.W. Kingsley said committee who reported the following which was read section by section and adopted by the Association.

Duties of Officers

Art. 1st The President shall preside at all meetings and sign all policies and when absent it shall be the duty of the Vice Pres to perform the duties of the president. If both are absent a President pro tem shall be elected by the members present. The Pres shall decide all questions of order & his official position shall not be considered as debarring him the right to vote on all questions.

Art. 2nd The secretary shall keep the book accounts and records of the Association in a faithful manner, all fill up, and record all policies of insurance & countersign the same and sign all checks or orders for money on the treasurer. He shall also notify & attend all meetings of the directors of Association and have a general supervision of its affairs; also exhibit to the board of directors a statement of the

affairs of the Association to report the same at every annual meeting and oftener if desired by the Directors and he shall issue no policy before surveying the applicant’s premises and his compensation for issuing and recording a policy shall be one dollar to be paid by the applicant at the time he receives his policy. All funds coming indirectly into his hands belonging to the association shall be immediately paid over to the treasurer.

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Art. 3rd The Treasurer shall have the custody of all the money & funds of the Association. He shall charge himself with all money coming into his hands & audit himself with all paid out and be ready at any time to exhibit the books to the board of Directors and shall give such Bonds for the security of the funds as the Directors shall require.

Art. 4th It shall be the duties of the auditors to examine and audit all accounts & claims presented to them and report a statement of their proceedings to the Association at their annual meeting and at such other times as the board of Directors may require.

Art. 5th For the duties of Directors see sections 5-8 11 of the Constitutions *(not in the ledgers)*

Art. 6th No Policy shall be issued for a term of time exceeding five years

Art. 7th Property to the insured in this Association shall be divided into two classes. The 1st class shall consist of farm property occupied by its owners. The second class shall consist of farm property occupied by tenants. The rate per cent on premium notes for first class shall be at least two per cent, on second class not less than three per cent, and when the risk in the judgment of the board of Directors shall be greater than five per cent, no policy can be issued, nor can a policy be issued for personal property bought or driven into this town to be kept therein for a limited time or temporary purposes.

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Art. 8th When horses are supposed to be stolen it shall be the duty of the suffering member to report the loss to the Pres, Vice Pres or Secretary by nine o’clock AM of the succeeding day.

Art. 9th A committee of five persons shall be chosen at the Annual Meetings to be called a detective force whose duty it shall be to obey the summons of the President, Vice President or Secretary to start immediately in pursuit of stolen horses, and either of the aforesaid officers is empowered to fill all vacancies in the detective committee and add to it if the emergency seems to require it.

Art. 10th Persons insured & sustaining loss by fire are expected to use their utmost endeavors to save property, as proof of negligence will vitiate the policy of the insured.

Art. 11th No policy shall be issued to parties whose buildings are not more than eighty feet from the other.

Art. 12th All losses shall be paid within sixty days after they have been audited.

Art. 13th Any persons insured wishing to withdraw from the association can do so by paying all losses that may or can be assessed against him and also by paying the treasurer a sum equal to ½ mill per cent on the capital he or she had insured.

After approving the above, meeting adjourn to next annual meeting

 J.W. Kingsley, sec

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April 29, 1865

Barrington Mutual Insurance Association met at the School House Dist. No. 7 agreeable to previous notice. Meeting called to order by the President. Committee who was chosen at a previous meeting to secure a charter by the influenceof the members of the Legislature from Cook Co. reported progress and that said charter was passed by the Legislature, approved by the Governor to take effect from and after its passage, February 16th, 1865.

 On motion meeting proceeded to election of officers for the ensuing year. On canvassing the votes the following named persons were declared elected:

 S.W. Kingsley Pres.

 H. Seymour V.P.

 J.H. Browning Treas.

 J.W. Kingsley Sec.

 M.K Church

 L. Dunklee aud.

 D.S. Jencks

 On motion meeting adjourn to first Monday in March AD 1866.

March 5th, 1866

 Barrington Mutual Insurance Association met at School House Dist. No. seven. Meeting called to order by the Pres. Minutes of last meeting read & approved. Directors reported no loss during past year. Treas. reported three dollars received from the Sec. since last meeting and it was ordered that the inst. of company note be paid up to date which was done and a balance of fifty cents in the hands of Treas.

 On motion Wm. G. Waterman, J.W. Seymour, and R. Nute act as inspectors of Elections after which proceeded to ballot for officers for ensuing year. Whole number of votes cast: sixteen

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The following named persons received the highest numbers of votes cast were declared officers for ensuing year:

 S.W. Kingsley Pres.

 H. Seymour V.P.

 J.H. Browning Treas.

 J.W. Kingsley Sec.

 L. Dunklee

 E.W. Townsend Aud.

 M.K. Church

Monday Evening, Apr. 16, 1866

 A special meeting of the Barrington Mutual Insurance Association met at the School House Dist. No. seven on the call of the President who called the meeting to order and stated the object, which was that the Association had sustained a loss by one of its members, having a pair of Horses stolen and wished to know what course the association would take in regard to it. The member stated that he had already offered a reward of fifty dollars and on motion the Association offer an additional fifty dollars making one hundred in all.

 On motion S.W. Kingsley was chosen to go to Chicago and take such measure as he thought best to find said horses and if necessary to gain an additional one hundred dollars for the detection of thief or thieves as the society are without a detective force. On motion John W. Seymour, Chas. B. Waterman, S.B. Church, John Selker & C.T. Loomis act the ensuing year as said force.

 On motion said meeting adjourned to first Saturday in June AD 1866

*Chicago Tribune 4-19-1866 reported the theft of the horses of “John Selker of Barrington Station,” saying that a detective named Wells Sherman brought to Chicago the two thieves, “named Carroll and Cooper” along with Selker’s two bay mares. They had stolen them on the night of the 10th from the Selker stable (his finest horses) and “the theft was at once reported to Superintendent Rehm of this city, who took all necessary measures…Hand bills were printed and freely circulated through the Western country.” Sheriff Baker of Kalamazoo caught the thieves when they tried to sell the horses to a farmer in Michigan on the 17th.*

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June 2nd 1866

 Meeting met agreeable to adjournment called to order by President who reported his success and stated that he went to Chicago as ordered and procured the assistance of the superintendant of Police to arrest said horses & thief as before reported and that said horses had been found & returned and two thieves had been arrested with them at Kalamazoo, Michigan, and were now lodged in Jail in Chicago, awaiting trial with a bright future before them of visiting the public institution at Joliet for a season, and that the whole expense would not exceed one hundred & twenty five dollars .

 On motion the Board of Directors proceed to levy a tax of 1 ¾ mills on the dollar of valuation to pay all claims or demands against said Association up to this date. This question being discussed & found to be contrary to the charter, the rate per cent was changed to 8 pr ct on the premium notes and ordered to be levied & collected and the President and Treas. were appointed to collect the same.

On motion after paying all of said expenses & demands, any money remaining in the hands of the Treasurer shall be loaned to the credit of the Association on demand.

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Barrington July 7th 1866

 Order given on Treas. to John Selker to amt of $10.00

 Order S.W. Kingsley 9.45

 Order S.W. Kingsley 101.05

All for Selker horses stolen

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Barrington, March 4th 1867

 The members of the Barrington Mutual Guarantee Insurance Association met at the Congregational Church agreeable to notice for the election of officers, it being the annual meeting. Minutes of the last meeting read by the secretary and approved. Meeting being called to order by the President, on Motion proceeded to the Election of Officers by Ballot. The following named persons having received the highest number of votes were declared Elected:

 S.W. Kingsley Pres.

 H. Seymour V.P.

 Wm G. Waterman Treas.

 J.W.K. Sec. (*J.W. Kingsley*)

 L. Dunklee

 J.W. Seymour Auditors

 Thos McDonald

 On motion the President & Vice President were appointed a committee to nominate a detective force and reported the followed named persons said Det. Force:

 J.W. Seymour

 M.K. Church

 Thos. McDonald

 John Selker

 D.C. Adams

Which was approved and said persons were elected.

 The President made a statement in regard to the parties who had been arrested for stealing the Selker horses and were still in jail awaiting trial, when on motion he was instructed to prosecute the same to their conviction if found to be guilty of the crime.

 On motion this meeting adj.

 J.W. Kingsley, Sec.

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Barrington, March 2nd 1868

 The annual meeting of Barrington Mutual Insurance Association was held at the Congregational Church agreeable to notice. Meeting called to order by S.W. Kingsley, President of the Society.

 On Motion the minutes of the last meeting were read and approved.

 On motion the President made a report of the disposition of the parties that stole the Selker Horses. Said parties were convicted of the crime and each sentenced to six years to the Penitentiary and that the amount of expenses of himself and witnesses attending the trial amounted to the sum of $35.70

 On motion the Treas. make the following report, that on receiving the Treas. Book from his predecessor found no record, but found in said Book a paper purporting to be the amt. of an assessment that had been levied on the premium notes of the company to the amt. of some $183 of which no entry had been made on the record. When on motion the board of directors meet with the said former Treasurer and have the record put in proper shape and that they report their doings at an adjourned meeting.

 On motion this meeting adjourn to March 18 inst

 J.W. Kingsley, Sec.

March 18th 1868

 Meeting met agreeable to adjournment. Called to order by the President. Minutes of last meeting read & approved. On Motion of L. Beverley, three inspectors be elected to proceed to elect officers for the ensuing year.

 On motion R. Nute, L. Beverley & S.W. Slaid were elected as said inspectors.

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On motion proceeded to elect by ballot the officers of the Society for the ensuing year.

 The following named persons receiving the highest number of votes cast for the offices for which they were voted for were declared elected:

 S.W. Kingsley Pres’t

 H. Seymour Vice Pres

 J.W. Kingsley Sec.

 Geo. C. Gardner Treas.

George W. Waterman, N.G. Hendrickson, & M.K. Church were elected as a Board of Auditors.

 On motion there be a detective force of six and the following named persons were elected: Nathaniel Schoonhoven, Chas. Waterman, E.B. Seymour, S.B. Church, Charles Nute & C. Riekie (*Rieke)*.

 On motion the amt of assessment of January 1866, also the sum expended which would show the deficiency, be recorded on the secretary’s book.

 On motion the President, Treas, W.G. Waterman & L. Beverley & J.H. Browning meet at the secretary’s office as a committee and examine the accts of the former Treas and cause the same to be entered upon the Treasurer record and the said record to be balanced up to this date.

 On motion the same committee authorized to examine the By Laws, Charter & Policies to see whether they harmonize and if not to report some plan to be adopted by the association at an adjourned meeting.

 On motion, this meeting adjourn to meet one week from next Tuesday March 31st inst.

 Attest J.W. Kingsley, Secretary

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The following is the amount of assessment made June 15th 1866 $183.14

which was disposed of as follows:

 J.H. Browning companies note 25.00

 H. Willmarth companies note 101.05

 John Selker expenses obtaining horses 10.00

 S.W. Kingsley expenses obtaining horses 9.45

 J.H. Browning assessment Recpt 5.38

 J.H. Browning collecting assessments 5.38

 S.W. Kingsley collecting assessments 3.66

 Amounts not collected 7.64

 Cash in Treas. this date 16.08

 $183.64 $183.64

March 31st 1868

 Meeting met at the Congregational Church agreeable to adjournment and was called to order by the President. On motion on account of the small attendance and the best interest of the society requiring a more general one, this meeting adjourn to meet at this place on Saturday April 11th 1868 at one o’clock PM.

April 11th 1868

 Meeting met agreeable to adjournment at the Congregational Church and was called to order by the Vice President. Committee appointed at the meeting of March 18th to examine into the finances of the company reported the same which was accepted and adopted and ordered to be placed on the record.

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On motion this company insure property from this date as follows: on all first class property against loss by Fire, Lightning, & Wind at least two pr ct on the amt insured and all second class property at least three per cent on the amount insured, and all persons insuring Horses against Theft shall pay at least five per cent on the amount insured and all horses so insured must be particularly described in the application and policy.

 On motion of L. Beverly the amounts of the valuation and the sum insured be entered by the secretary on all policies as well as the application.

 On motion for all new policies taken out from & after this date shall pay to the secretary the sum of one and a half dollars and said secretary is authorized to retain one dollar for his own services and to pay the Treasurer the sum of fifty cents for each new policy issued.

 On motion this meeting adjourn to the next annual meeting

 Attest J.W. Kingsley, Sec.

Apr 11th 1868

 Board of Auditors met at the Congregational Church and audited the following accounts:

 S.W. Kingsley amount paid

 Wm G. Waterman inst. $1.62

 J.W. Kingsley for blank policies $7.50

 M.K. Church

 G.W. Waterman auditors

 N. G. Hendrickson

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The following is a copy of an assessment made June 15th 1866. The rate of eight per cent was levied on all the notes of the company for the payment of all claims against the company arising from the incidental expenses up to this date and the expenses incurred in obtaining the Selker Horses that was stolen and the arresting and trial and convicting the thieves that stole the same.

 The total amount of the notes was $2289.30

 And the amount raised was $ 183.64

 Which was levied as follows:

John Giddings 2.88 *Q.?* W. Kellogg 3.42

R. Nute 3.96 H. Wienecke 2.29

T.A. Miller 2.28 L. Bowman 3.28

J.M. Miller 2.82 G. Miller 1.20

Abel Cowden 1.73 S.W. Kingsley 8.66

J.C. Allen 1.56 J.G. Irick 4.68

S.R. Sabin 2.05 J.W. Seymour 7.32

J.W. Kingsley 2.36 Daniel Messer .92

Mrs. H. Whortman .97 Isaac Thomas 1.96

M.K. Church 2.00 E.W. Townsend 4.22

D.C. Adams 4.68 Lyman Dunklee 1.27

M.K. Church 2.08 *J?* H. Browning .40

G.W. Waterman 2.58 C.D. Miller 1.17

W.B. Freeman 4.85 Thos. McDonald 5.18

*I?M*. Waterman 3.40 E.N. Miller .88

G.T. Waterman 2.38 Wm. I/J Miller 1.72

N. Wesson 2.27 Mrs. A. Devol .94

Richd Stone 3.50 John Fisk .60

J.H. Browning 4.98 N. Schoonhoven 3.94

Chas. Nute 1.66 *H?* Seymour 10.10

S.B. Church 2.47 H. Rosskrantz 3.29

M.K. Church .72 Adelaide Selker 3.20

Wm. Bruns 2.37 A.C. Bucklin 4.68

N.G. Hendrickson 2.58 Wm G. Waterman 2.43

L. Landwher \* 2.48 D. Bishop Jr. 1.40

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F. Reikie\* 2.52 J. Hendrickson 1.08

H. Miniers\* 1.98 C.S. Dunklee .93

L. Elfrink 1.56 S.W. Slaid 2.94

John Fritz 1.90 L. Gilley 1.38

H Mountenker\* 4.58 Chas. *Toolner* 1.86

J.B. Covey .60 John Hennings 2.80

S.K. Jayne 1.39 Kamp 1.44

A. Miller 4.60 Kuflank 2.25

J. Hamilton 1.62 A.T. Loomis 2.18

(*\* these names are later spelled Landwer, Rieke, Meiners, and Mundhanke. At Kamp and Kuflank, the place for a first name is left blank)*

Barrington, March 15th 1869

 The annual meeting of the Barrington Insurance Company was held at the Congregational Church, Barrington Center. Meeting called to order by the secretary, President and Vice Pres both being absent. Lyman Dunklee was elected chairman pro tem.

 On Motion the board of Auditors be a committee to obtain from the president how the $35 obtained from the county as money refunded the association for money spent by him in prosecuting the thieves who stole the Selker horses.

 On motion on acct of small attendance this meeting adjourn one week from today at one o’clock PM.

March 22nd 1869

 Meting met agreeable to adjournment. Called to order by the President. Report of committee of former meeting called for. Said committee called upon the Pres who explained as follows. Said $35 and some odd cents was expended by him for his own expenses and expenses of N.G. Hendrickson and Jacob Bruner as witnesses in trial of thieves of said Selker horses which was satisfactory.

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John Selker presented a Bill against association which was referred to board of auditors. Minutes of last meeting called for were read by secretary and approved by society.

 The report of Treas. was read by secretary in absence of Treas on acct of sickness and was highly satisfactory on acct of financial prosperity of association.

 On motion the board of Directors examine the By Laws with reference to parties being members of Association selling out, thereby forfeiting their membership, their duties about their policies and taking up their premium notes and reports at an adjourn meeting.

 On motion the matter of perpetual Policies issued by association previous to obtaining Charter be referred to same committee with request to report at said adjourn meeting.

 On motion proceed to ballot for officers for the ensuing year. The following named persons receiving the highest number of votes for the offices for which they were voted for were declared elected:

 D.C. Adams President

 G.W. Waterman Vice Pres

 W.G. Waterman Treasurer

 J.W. Kingsley Secretary

N.G. Hendrickson, L. Beverly & M.K. Church Auditors

The following named persons were elected as a detective force: Nathaniel Schoonoven, C.H. Waterman, Christian Rekie (*Rieke*), Linus Lines and J.L. Cowden.

 On motion this meeting adjourn to Apr 3rd inst 1 o’clock PM same place

 J.W. Kingsley, clerk

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April 3rd 1 o’clock PM 1869

 Meeting met agreeable to adjournment. Called to order by D.C. Adams, President. The matter referred to Board of directors at former meeting with reference to duties of members of the association giving notice after selling out, also the matter presented by John Selker and any other recommendations they might make, made the following which was accepted and adopted:

1st That all parties insured in this association shall notify the Treasurer in case of sale of his or her premises or his premium note will be subject to assessment if the association suffer loss.

2nd That the Bill presented by John Selker was duly considered but not allowed as the association is not liable for it, being a direct claim on the county. We recommend its collection by the supervisor, if possible .

3rd Said committee would also recommend the words—nor be responsible for fires caused by smoking in Barns—be added to the third condition on the back of policies.

On motion this meeting adjourn sine die

 Attest J.W. Kingsley, clerk

$21.50

Barrington Apr 3rd 1869

The secretary paid to Wm. G Waterman as Treas the sum of $21.50 as belonging to the association from policies issued.

 J.W. Kingsley, clerk

$7.00

Barrington Nov 6th 1869

Paid W.G. Waterman Treas seven dollars belonging to Ass. from Policies issued.

 J.W. Kingsley, sec

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November 6th 1869

 At a call of the secretary a meeting of the Board of Directors of the Barrington Insurance Association was held at the Congregational Church Nov 6th 1869. Present Geo W. Waterman VP, J.W. Kingsley Sec, W.G. Waterman Treas and L. Beverly, N.G. Hendrickson, M.K. Church aud’rs.

 Meeting called to order by G.W. Waterman in the chair. Secretary made a statement of the object of the meeting was that a loss had occurred to the assn. in the loss of a cow by lightning insured by S.W. Kingsley sometime in the fore part of July AD 1869. Said Kingsley being present and was called upon who gave a statement of the facts which was satisfactory to the Directors and the sum of $30, the amount insured, was allowed and audited by Aud’rs and an order given to said chairman & on the treasurer for said thirty dollars. On motion this meeting adjourn

 Attest J.W. Kingsley, sec

 $3.50

Barrington March 4th 1870

 Paid Wm Waterman Treas by M.K. Church three 50/100 dollars belonging to association on policies issued.

 J.W. Kingsley, sec

Barrington, January 7th 1871 (*written at bottom of page as though added later, and note that the date of entries before and after this were from 1870)*

Paid W.G. Waterman Treas. four dollars amount accrued on policies up to date.

 J.W. Kingsley, sec

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Barrington, March 27th 1870

 The annual meeting of the Barrington Mutual Guarantee Insurance Association was held at the Congregational Church. In the absence of the President the meeting was called to order by G.W. Waterman V.P. Minutes of last meeting was read by the secretary, also the business transactions for the board of Auditors since the last annual meeting, same being approved.

 The following report of the cash finances of the association was sent in by Treas. Wm G. Waterman by M.K. Church showing the amount received from former Treas. also the amount received from the policy fund and for policies cancelled and also what had been paid out during the year as following to wit:

 Amount rec. from former Treas. 6.96

 Amount rec. from policies by sec. 32.00

 Amount red. From policies cancelled .12

 Total amount rec.d 39.08

Paid S.W. Kingsleypr order of the

Association by Auds for loss

of cow by lightning in July 1869 30.00

 Bal. on hand March 7, 1870 9.08

Sec made the following report of the condition of the Society:

 whole number of notes liable to assessment 115 (*might say 118*)

the amount of said notes 5952

On motion of L. Dunkleeand seconded by A.C. Bucklinit was voted that the applications and premium notes remain in the hands of the secretary.

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On motion S.W. Kingsley proceed to Ballot for officers for the ensuing year and that Nelson Messer, R. Nute, & John Hendrickson act as judges.

 The following named persons receiving a majority of all votes cast were declared elected as follows to wit:

 A.C. Bucklin Pres.

 G.W. WatermanV. Pres.

 W.G. Waterman Treas.

 J.W. Kingsley Sec.

 and

 N.G. Hendrickson

 Lysander Beverly Auds

 Miles K. Church

On motion D.S. Jencks, C.H. Waterman, N. Schoonhoven, Wm Whortman & Chas Nuteact as detective force ensuing year.

 On motion this meeting adj.

 Attest J.W. Kingsley, sec

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Secretary’s Office January 7th 1871

A meeting of the board of Directors of the Barrington Mutual Ins. Association met at the office of the Sec on his call for the purpose of auditing the claims of S.W. Kingsley and J.W. Seymour for loss of cows claimed to have been killed by lightning.

 Present W.G. Waterman, L. Beverly, N. G. Hendrickson, M.K. Church.

 On motion of W.G. Waterman, L. Beverly was chosen chairman pro tem.

 On motion of W.G. Waterman, S.W. Kingsley be allowed $30 the amount of insurance on his cow and the secretary was ordered to give an order on the treas for said amt.

 On motion of M.K. Church, the Evidence before the board of Auditors in regard to the amount claimed by J.W. Seymour not being entirely satisfactory, the amount be referred to the secretary and Treasurer for further examination and when satisfied he sustained the loss as per claim he receive an order of $30 according to his policy of insurance.

 On motion of J.W. Kingsley the Treas. hire the sum of fifty dollars to pay the losses against the association and that the Board of Directors hire the corporate Note for said amount of money.

 On motion this meeting adjourned sine die

 Attest J.W. Kingsley sec

Jan 7th 1871

Directors gave note to W.G. Waterman or bearer for fifty dollars payable six months from date with annual inst at 10 per cent

Signed by J.W. Kingsley

 N.G. Hendrickson

 L. Beverley

 M.K. Church

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The annual meeting of the Barrington Insurance Association met at the Congregational Church March the 6th 1871.

 Meeting called to order by A.C. Bucklin Pres. Minutes of the last meeting read and approved.

 Treas. report read and accepted.

 Secretary read a report of the condition of the society which was accepted.

 On motion proceeded to choose Officers by ballot for the ensuing year after having chosen R. Nute, Wm. H. Otis & E. Wesson to act as Judges.

 The following named persons having received the highest number of votes were declared elected. Officers as follows:

 A.C. Bucklin Pres.

 G.W. Waterman V.P.

 J.W. Kingsley Sec.

 Wm. G. Waterman Treas.

Lysander Beverly

 M.K. Church Auditors

 N.G. Hendrickson

The following resolutions were passed:

1st: That all parties holding policies on property insured in this association who are not responsible for any assessment (in the minds of the Board of Directors) that may be made upon their premium notes be cancelled by the secretary and due notice given to said parties or left at the house on said premises by sec. of the assn.

2nd on motion the secretary and Treas. meet as often as once in three months and compare acct and make the two accord agree.

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 3rd Any one having Cattle, Horses or Sheep injured in the Association add to their number more than his policy calls for meet with a loss they shall not received no more in proportion than the whole number is to the whole amount insured on said stock.

 4th On motion, the Directors meet at the office of the Secretary on Saturday previous the annual meeting every year and examine all premium notes and testify the secretary of any they think are not responsible, that due notice may be given to said parties that their policies are cancelled.

 5th On motion this meeting adjourn.

 J.W. Kingsley, sec.

(*Both the Great Chicago Fire and the more devastating fire in Peshtigo, Wisconsin occurred in Oct 1871, between these two entries)*

Dec. 30th 1871

 A meeting of the Board of Directors was held at the House of N.G. Hendrickson. Present A.C. Bucklin, G.W. Waterman, J.W.K., Wm. G. Waterman, L. Beverley, N.G. Hendrickson, & M.K. Church.

 1st Sec made a report that since the last annual meeting he has used up all blank policies and had procured 200 each of applications & policies of the Gazette Printing Co of Elgin for which was paid ten dollars and rcpt presented & ordered paid by the Treas. Sec also paid into the Treasury the sum of $20.50 accrued on policies since last settlement.

 2nd On motion it was ordered that the Treas. pay Wm. G. Waterman five dollars inst. due on note of fifty dollars hired of him by the association and that the old note be taken up and new note given which was done and signed by the Board of Directors.

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 3rd The Treas. reported a balance in his hands after paying the said inst & printing bill the sum of 8.58.

 4th The Board examined the Premium Notes & Applications in the hands of the Sec. and cancelled all that had become Null & Void either by expiration of time or parties changing places of residence or having their premiums & not complying with the By Laws and find the amount of Premium Note amount to the sum of $5847.68 and no. of notes 113.

 5th On motion this meeting adjourn

 J.W. Kingsley, sec

Feb. 23rd Paid Wm. G. Waterman, Treas, seven dollars on 14 policies issued since last settlement.

A meeting of the Board of Directors was held at the Congregational Church on Monday Feb 19th, AD 1872 at a call of the secretary.

 Meeting called to order by the President. Present: Bucklin, G.W. Waterman, W.G. Waterman, Hendrickson, Church, & Kingsley. Secretary stated the object of meeting to be that the association had met with a loss through Wm. B. Freeman, one of the members of the Association who had his Barns, Cattle, Horses, Hay and Grain Burned on the night of the 17 day of Feb and that it was necessary to take legal steps to have the same investigated and loss appraised according to constitution and By Laws of the association.

 On motion it was voted that S.W. Kingsley act as appraiser on the part of the association. Said W.B. Freeman being present chose

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A.C. Bucklin on the part of himself and said Kingsley & Bucklin selected W.G. Waterman as the third man.

 On motion, this meeting adjourn to meet at the office of the secretary Saturday evening the 24th inst.

 Meeting met agreeable to adjournment. Present: Bucklin, G.W. Waterman, W.G. Waterman, Church, Beverly, Hendrickson, & Kingsley. Directors examined the list of notes in the hands of the secretary and find the list as recorded by the Treasurer at this date to be correct.

 Committee appointed to investigate the loss of W.B. Freeman being present made the following report which was accepted and ordered to be placed on record.

 We, the undersigned, having been appointed appraisers in accordance with the by-laws of the B.M.G. Insurance Association to estimate W.B. Freeman loss by fire on Saturday evening Feb 17th 1872 respectfully report: that they visited the premises on Tuesday Feb 20th inst examined the ruins and made such observations and enquiries as were necessary for a basis of calculation and correct judgment.

 We submit the following report which exhibits in detail the amount of said Freeman’s loss on all property included in his policy of Insurance dated January 6th 1872:

 The fire destroyed two Barns, 17 tons of Hay, 50 bushels ears of unhusked corn, 15 cows (3 steers & one heifer not included) and six Horses

 -One barn was 110 feet Long 20 feet Wide & 14 feet high

 & estimated to be worth $600

 -The other barn was 26 by 40 feet

 16 ft High & balance at $600

 -The hay was on two scaffolds

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 and in one bay and was supposed

 to embrace about 6800 cubic feet

 which would make 17 tons of Hay allowing

 400 feet for a ton at at $7 per ton amts to $119

 -the 50 bush. of unhusked ears of corn

 appraised at $10

 -Eight new milch cows at $38 each $304

 & seven cows at $34 each $238 $542

 -Six work horses appraised at $600

 Total value of property insured $2471

According to the terms of insurance ¾ of said $2471 is for the association to pay to Mr. Freeman, which is $1853.25. Besides the foregoing, there was consumed much valuable property not covered by insurance such as harnesses, hay cutter and many valuable tools.

 The fire was caused by the blaze of a kerosene lamp flaming up from the side of the cow stable where it was fastened, through a lower floor to the hay over the stable. The lamp may have exploded but that is an unsettled question, whether it did or not is immaterial as it would be the blaze of the lamp that set the hay on fire overhead in either case.

 Appraisers: S.W. Kingsley

 A.C. Bucklin

 W.G. Waterman

(*The Great Chicago Fire of 1871 according to popular myth was started by Mrs. O’Leary’s cow kicking over a lantern. And here we are in 1872 in Barrington, with a fire starting with a lamp in a cow stable…)*

Barrington, Ills. Feb 20th 1872

The Directors presented the above appraisement of damages to the board of Auditors which was allowed and on order in favor of Wm. B. Freeman of order drawn on the Treas. to be by him paid within ninety days from date the sum of $1853.25.

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The Directors further ordered that an assessment be made on the Premium Note to meet said loss and all other claims against the association at the rate of 31 percent and that the secretary and treasurer make said assessment and collect the same.

 J.W. Kingsley, secretary

*Chicago Tribune 2-20-1872 (bold text was italics in the Trib)*

*“The large frame barn of William Freeman in the town of Barrington was set on fire by the explosion of a* ***non-explosive*** *lantern on Saturday evening. The structure was entirely consumed and with it 19 head of cattle, 6 horses and a large stock of farming utensils. Loss about $5000, mostly covered by insurance.”*

Barrington, March 4th 1872

 The annual meeting of the Barrington Insurance Association was held at the Congregational Church.

 Meeting called to order by the President.

 Minutes of the last meeting were read, likewise the business transacting of the Board of Directors since the last annual meeting which was accepted.

 Treas. made the following report:

March 6th 1871 Balance on hand $3.08

Dec. 30 1871 Rec’d from sec. on policies 20.50

Feb 23 1872 Rec’d from sec. on policies 7.00

 Amt of Recpts 30.58

June 12th 1871 by paid bill for printing

 200 policies & 200 applications to sec 10.00

Dec 30 1871 Pd inst on $50 note one year 5.00

 Total expenditures 15.00

March 4 1872 Bal on hand in Treas. 15.58

Report accepted.

 The following resolutions was offered by Wm G. Waterman:

 That the secretary on all Policies issued by him after this date he estimate all property at its cash value and insure ¾ of it and of the sum insured, take 4 percent for the premium note instead of the present rate of two pr ct, but the present rate of 2 pr cent on sums insured shall be taken as a basis of assessment to pay losses until all outstanding policies are renewed with premium notes on the uniform rate of 4 per cent.

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And on property occupied by tenants the rate shall be 5 per cent. And against Horse thieves 10 per ct instead of the rates as previously charged. After considerable discussion it was voted to lay the resolution on the table until the next annual meeting.

 On motion it was voted that it shall be the duty of the secretary in case of an assessment to cause to be posted in such school Dist. in town a notice that an assessment has been levied and that the same must be paid to the Treas. within 30 days.

 On motion voted that any member of this association using kerosene or any other explosive oil about any building except his dwelling house and suffer loss in consequence shall not be entitled to recover for said loss.

 On motion proceed to the election of officers for the ensuing year. H. Mundhanke, R. Nute, and Wm. H. Otis act as Judges.

 The following persons receiving the highest number of votes were declared elected:

 A.C. Bucklin Pres.

 Henry Mundhank V.P.

 Wm G. Waterman Treas.

 J.W. Kingsley Secretary

 L. Beverley

 G.W. Waterman Aud.

 M.K. Church

Wm D. Church, Fred Mundhanke, G.E. Slaid, N.G. Hendrickson and E.G. Sabin were elected as a detective force.

 On motion, meeting adjourned.

 J.W. Kingsley, sec.

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Feb. 25th 1873

 A meeting of the board of Directors was held at the office of the secretary on the evening of Feb. 25th 1873. Present: A.C. Bucklin, Wm G. Waterman, M.K. Church, G.W. Waterman and J.W. Kingsley. The treasurer presented his accts since the last annual meeting of the collection and disbursement of the 31 percent assessments ordered levied and collected on all premium notes which were carefully examined by the auditors and found to be correct, and a balance in his hands after paying W.B. Freeman his loss by fire as allowed the sum of $1853.25 and a note of $50 and six months inst $2.50 hired by the association of G.W. Waterman the sum of $73.55.

 Secretary reported the number of notes in the association liable to assessments to be 124 and the sum of said notes to be $6738.32.

 D.C. Adams presented a claim for damages for a cow killed by lightning during the month of August AD 1872. Auditors after hearing the evidence considered it sufficient and claim was allowed and an order given on the Treas. for the sum of $30 for the payment of said loss.

 The Secretary and Treasurer were allowed for making assessment collection and disbarring the same of the 31 per cent as per order of Board of Directors Feb 20th 1872 per as follows to wit: W.G. Waterman $20, J.W. Kingsley $15.

 J.W. Kingsley, clerk

Pd Treas. on policies since last annual meeting $10.50

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March 3rd, 1873

 The annual meeting of the Barrington Mutual Guarantee Insurance Association was held at the Congregational Church on Monday, March 3rd, 1873.

 Meeting called to order by President Bucklin. Minutes of last meeting and transaction of the Board of Directors since last annual meeting being ordered were read by the clerk and approved by the Association.

 Treas. made the following report to wit:

Recpts:

 Amount of 31 pr ct assessment $1968.52

 Cash on hand at last meeting 15.58

 Cash from sec. on 21 policies issued 15.50

 Total 1989.90

Expenditures

 Pd premium loss $1853.25

 Pd Adams loss of cow

 by lightning Aug. 1872 30.00

 Pd W.G. Waterman allowed

 by Aud for ass. & coll. 31 pr ct ass. 20.00

 pd J.W.K. assistance ditto 15.00

 pd W.G. Waterman note & 6 (?) inst 52.50 $1970.75

 Bal on hand March 3rd 1873 19.15

In addition to the above, stated that the revised list of all the Premium notes had been copied into the Treasurer’s book and that said list contained 124 notes amounting to $6738.32 which correspond with the no. and amt. reported by sec to the Board of Directors in session Feb. 25, 1873.

 Report accepted and placed on file.

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Resolution offered by Wm. G. Waterman last annual meeting which was laid on the table after discussion until this meeting was unanimously accepted.

 To wit

That the secretary on all policies issued by him after this date estimate all property at its cash value and insure ¾ of it and of the sum insured take 4 per ct for the Premium note instead of present rate of 2 pr ct. But the present rate of 2 pr ct on sums insured shall be taken as a basis of assessment to pay losses until all outstanding policies are renewed with the premium notes on the uniform rates of 4 pr ct.

 And on property occupied by tenants the rates shall be 5 pr ct and against horse thieves 10 pr ct instead of 3 & 7 pr ct the present rates subject to the above as a basis of assessment to pay losses.

 On motion proceeded to elect officers. N. Messer, Thos McDonald and D.S. Iricks Judges.

 The following persons were declared officers for the ensuing year:

 A.C. Bucklin Pres.

 August Hartman V.P.

 J.W. Kingsley Sec.

 W.G. Waterman Treas.

 G.W. Waterman

 L. Beverley Aud.

 M.K. Church

J.M. Waterman, F. Mundhanke, G.E. Slaid, N.G. Hendrickson & E.G. Sabin as a detective force.

 On motion meeting adjourn

 J.W. Kingsley, clerk

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March 2nd, 1874

 The annual meeting of the Barrington Mutual Guarantee Ins. Ass. Met at the Congregational Church on Monday March 2nd agreeable to notice. Admittance to the House being denied the meeting adjourned to cheese factory and organized by Vice Pres August Hartmann in the chair. Minutes of last meeting read and approved. The secretary’s report of the condition of the Association both prospectively and financially as prospering, no losses having occurred during past year was approved.

 The secretary report of finances was accepted as follows to wit

 Bal on hand March 3rd 1873 19.15

 Rcpt of 48 policies issued during year 1873 25.50

 Amount on hand March 2nd 1874 34.65

On motion the board of Directors are authorized to codify the By Laws and make a new Record of the same.

On motion Proceed to the Election of Officers and J.W. Morse, A.T. Beverly and Thos McDonald as Judges and Tellers.

The following named persons receiving the highest number of votes cast were declared elected:

S.W. Kingsley Pres

G.W. Waterman V Pres

Wm G. Waterman Treas

A.T. Beverly

N.G. Hendrickson Aud

August Hartmann

J.W. Kingsley clerk

On motion the next annual meeting be held at the congregational church. On motion meeting adjourned.

 Attest—J.W. Kingsley, clerk

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Barrington, April 7, 1874

 A meeting of the Board of Directors of the Barrington Insurance Association was called by the Secretary to meet at his office which was adjourned to meet at Sinnott’s Hall in afternoon at 1 o’clock for purpose of taking action in regard to the loss of J.H. Browning in the burning of his tenant house insured in said company on the night of Thursday April 2nd 1874.

 A full board being present meeting was called to order by the President.

 J.H. Browning being present made a statement of his loss in the burning of his said building and that the same had been unoccupied for several days.

 The Directors on the part of the company and the said J.H. Browning proceeded to the selection of Appraiser to assess the damages sustained by said Browning as provided in his Policy of insurance. Miles K. Church was selected on the part of the Directors, Asa T. Beverly by J.H. Browning and Norman G. Hendrickson by the two first chosen, all of which accepted of the trust committed to them.

Barrington April 21st 1874

 We the undersigned appraisers chosen by the Barrington Insurance Association and J.H. Browning to estimate the loss sustained by said Browning in the burning of his tenement house estimate the whole loss to be the sun of $110.

 Asa T. Beverly

 M.K. Church Appraisers

 N.G. Henrdickson

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April 21st, 1874

 We, the undersigned Auditors of the Barrington Insurance Association do find by the report of the Appraisers that J.H. Browning’s loss by the burning of his tenement house is one hundred and ten dollars, and we audit the amount of his insurance at eighty-two 50/100 dollars being three fourths of the whole loss as above stated.

 And we do further report that we have examined the following accounts and find the same correct and have audited and allowed the same.

 M.K. Church $1.50

 A.T. Beverly $1.50

 N.G. Hendrickson $1.50 each for services in appraising J.H. Browning loss by fire and S.W. Kingsley $3.50 for services in same case included two dollars paid for legal advice.

 N.G. Hendrickson

 A.T. Beverly auditors

June 27th—74 Pd into the Treas $10.00 due on twenty policies

June 27th 1874

 At a meeting of the board of Directors on a call of the secretary, it was voted the Treasurer be authorized to hire in addition to the amount in the Treasury a sufficient sum of money to pay to loss J.H. Browning as allowed by Arbitrators and audited by the board of Auditors Apr 24th 1874 and to give his official note for the same.

 On motion the Treasurer pay the said Browning and take his rcpt therefore.

 On motion meeting adjourn – J.W. Kingsley, clerk

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Nov 7 1874

 A meeting of the Board of Directors of the B G Ins. Ass. was held Saturday Eve Nov 7th 1874 for the purpose of considering the liability of the association in the burning of a stack of flax on premises of Wm Rohlmire who claims insurance on the grounds that his hay and grain are insured.

 Present S.W. Kingsley, Wm G. Waterman, Asa T. Beverly, N.G. Hendrickson, and J.W. Kingsley. After discussing all the facts as known to them, it was considered best by the Directors to submit the matter to the members of the Association at a special meeting, which meeting was ordered to called to meet at the congregational church Nov 21st 1874 at 10 o’clock AM

– J.W. Kingsley, clerk

Nov 21st 1874

 Meeting met agreeable to call, adjourned for want of numbers and Directors to meet at the office of secretary Nov 28th.

 Directors met agreeable to adjournment. Present S.W. Kingsley, G.W. Waterman, N.G. Hendrickson, A.T. Beverly and J.W. Kingsley.

 On motion the loss of Wm Rohlmire after full discussion by the board of directors was assumed by the association and ordered paid. Said Rohlmire being present both parties proceeded to the selection of committee to ascertain the amount of damage sustained, the association selected N.G. Hendrickson, Mr. Rohlmire chose G.W. Waterman, and they two chose W.G. Waterman as their third committee, and the secretary is hereby instructed to specify in all applications taken by him for policies after this date until the next annual meeting each kind of grain and seeds insured. Adjourned to meet at secretary office Jan 15th 1875

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January 16th, 1875

 The board of Directors met pursuant to adjournment. Present S.W. Kingsley, G.W. Waterman, A.T. Beverly, N.G. Hendrickson, Wm G. Waterman and J.W. Kingsley. The committee appointed to assess the loss of Mr. Rohlmire made the following report:

 To the Board of Auditors of the BGI Ass., we the undersigned appraisers do estimate the loss that Wm Rohlmire sustained by the burning of a stack of flax on the premises of said Rohlmire on or about the 1st of Oct 1874 report the whole loss to be fifty bushels of flax seed in said stack valued at $72.50. By the terms of insurance Mr. Rohlmire is entitled to ¾ of said sum of $75.50 which is $54.37 all of which is respectfully submitted

 G.W. Waterman

 N.G. Hendrickson Appraisers

 Wm G. Waterman

The board of Auditors being present made the following to wit:

 We the undersigned Auditors of the Barrington Guarantee Insurance Association do find by the report of the Appraisers that Wm Rohlmire loss in the burning of his flax is $54.37 and we do hereby audit and allow the same

 A.T. Beverly

 N.G. Hendrickson Auditors

On motion the Treas. is authorized to hire the sum of fifty dollars to pay said loss. On motion the board of Directors meet at the office of secretary on Saturday the 22nd inst at 10 o’clock for the purpose of examining our present form of insurance and to make any alterations that might seem advisable and report the same at the next annual meeting in March next. On motion adjourn –J.W. Kingsley, clerk.

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March 1st 1875

 The annual meeting of the Barrington Insurance Association meet at the Congregational church March 1st agreeable to the charter and notice. Called to order by the Vice President in the absence of the President. On account of the small attendance, meeting adjourned to meet March 8th inst at same place.

March 8th

 Meeting met agreeable to adjournment. Called to order by the President. Minutes of last

meeting read and approved.

 Secretary’s report accepted as follows to wit: Secretary reported no. of policies issued during the year 33. Whole no. of policies outstanding 135. Amount of premium notes on hand $10142.72 Amount of valuation of property insured $317904— Treas reported amount of cash on hand at commencementof year $39.65. Amount received of secretary of fifty-cents on each policy issued during year $16.00. Amount hired by order of Directors to pay losses and expenses during year $90.85. Amount paid on losses and expenses during year $144.87 leaving a balance in the treasury of March 8th 1875 $2.65 indebtedness $94.15

 On motion of D.C. Adams, the secretary be instructed to levy an assessment on the premium notes for the purpose of paying losses and expenses up to date of the sum of $150.

 On motion Wm G. Waterman voted that the instruction given the secretary by the board of directors Nov 28th 1874 be confirmed and that he be required to itemize all articles insured in future in each policy in accordance with said resolution.

 On motion the secretary and treasurer be appointed a committee to draft a new form of policies. On motion the thanks of the association be tendered to the officers for their gratuitous work during the year.

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 On motion proceed to the election of officers for the ensuing year, R. Nute, E.G. Sabin and Thos McDonald having been chosen as judges.

 The following named persons having received the highest number of votes cast for the office for which they were candidates were declared elected for the ensuing year:

 Miles K. Church Pres

 G.W. Waterman V.P.

 Wm G. Waterman Treas

 J.W. Kingsley Sec

 D.C. Adams

 A.T. Beverly Aud

 Garrett Frye

On motion the detective force remain the same as last year.

 On motion meeting adjourn –J.W. Kingsley, clerk

March 8th

 Pd treas $6.00 on policies issued

March 19th

 A meeting of the board of Directors of the Insurance Association was held at the office of the Secretary for the purpose of arrangement for the appointment of a committee to investigate the loss of D.C. Adams who was insured in said association in the burning of his dwelling house on the morning of March 16th, 1875.

 Meeting called to order by President. Present: M.K. Church, G.W. Waterman, Wm G. Waterman, A.T. Beverly, Garrett Frye and J.W. Kingsley, on the part of the association, and D.C. Adams was the party suffering loss.

 The following named persons were selected as committee to investigate said loss and apprise the board of directors at an adjourned meeting to be called by the secretary.

*Chicago Tribune 3-18-1875: “Elgin Ill, March 17—The fine frame residence of De Witt C. Adams, a few miles northeast of this city, was entirely destroyed by fire yesterday. The house was worth about $4,500 and the furniture etc. $1,000 to $1,500 more. The loss is about half covered by insurance.”*

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Wm G. Waterman was chosen by the Directors on the part of the Association, A.T. Beverly by D.C. Adams on his part. And J.H. Hawley as a third commit by the two first selected.

 On motion meeting adjourned to meet on call of secretary when above committee handed in their report. J.W. Kingsley—clerk

March 25th 1875

 Meeting of the Board of Directors of the BMG Ins. Association at the office of the secretary on the 25th inst agreeable to adjournment.

 Present: M.K. Church, G.W. Waterman and J.W. Kingsley. The appraisers selected to appraise the loss of D.C. Adams made the following report:

 To the board of directors of the BMG Ins. Association, we the undersigned appointed to appraise the loss which D.C. Adams has suffered by the burning of his dwelling house, furniture and so forth, on the morning of Tuesday, March 16th 1875, make the following statement as their report on the subject:

 They met at the ruins the next day after their appointment namely Saturday the 20th inst and ascertained by actual measurement the dimensions of the house at its base and took testimony to satisfy them as to the size of the building in general. They heard statements from various persons who seemed to have been acquainted with the premises, with regard to the condition of the house and its value in comparison with new ones. Mr. Adams at a general hearing also made statements relative to the expense he had incurred from time to time in repairs and alterations on the house. He also furnished a hasty prepared inventory of the loss on furniture and clothing amounting to $1385.

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This sum includes articles not covered by Insurance, such as family records, ornamental pictures, silverware and so forth valued at $187, deducted from $1385 leaves $1198.

 Besides the foregoing there was a quantity of furniture and clothing saved from the fire but much of it in a damaged condition.

 The Policy issued to Mr. Adams is dated August 5th 1871 and insures him on furniture and clothing to the amount of $375 as that sum is less than three fourth of the loss on these articles (the loss being $1198 as previously shown) the liability of the association is limited to $375.

 The house consisted of a main part 22 by 32 feet, two stories high, with a one story running south 30 by 16 feet, and a further addition but lower gable in same direction 16 by 16 feet and used for a wood house, total length of the house was 78 feet. There was also an attachment 13 by 16 feet one story and low gable roof on the west side and right angles to the one story 16 by 30 feet and used for a bath and bed room. The length of the piazza around the house was 100 feet.

 The house was insured for $1875. After a long and careful consideration the appraisers estimate the loss on the house at $2000 and three fourth of which or $1500 is the sum for which the association is liable. In addition to the foregoing losses and liabilities there was a loss of four barrels of seed corn in the ear which was stored in the unfinished garret of the one story part and not far from the place where the fire was first discovered by Mr. Adams. The loss of the corn is estimated at $10 and three fourths or $7.50 the liability of the association.

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The following is a summary:

Loss on seed corn $10 liability three fourths is $7.50

Loss on house $2000 liability three fourths is $1500.00

Loss on furniture etc $1198 liability three fourths is $375.00

 Total loss $3208.00 Total liability $1882.50

The appraisers therefore report the loss at three thousand two hundred and eight dollars and the liability or sum due from the Barrington Mutual Guarantee Insurance Association to Mr. D.C. Adams to be One thousand eight hundred and eighty two 50/100 dollars ($1882.50)

 The origin of the fire is a matter of conjecture. The circumstances preclude all suspicion of incendiarism, the wind was blowing a gale from the south west, covering the barn with burning cinders but it was saved by the well directed efforts of Mr. and Mrs. Adams and their hired help.

 Respectfully submitted

 Wm. G. Waterman

 J.H. Hawley Appraisers on D.C. Adams loss

 A.T. Beverly

Barrington, Illinois

March 25th 1875

On motion adjourn to meet on call of President ---J.W. Kingsley, clerk.

Barrington, April 14, 1875

 A meeting of the board of Directors was held at the office of the secretary at the call of the President Apr 14 1875 for the purpose of adopting or rejecting the report of the appraisers on the loss of D.C. Adams.

 Present M.K. Church, G.W. Waterman, Wm G. Waterman, D.C. Adams, A.T. Beverly, Garrett Frye and J.W. Kingsley. Meeting called to order by the Prst. who stated the object of the meeting.

 On a motion for the adoption of the report.

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It was voted after mature deliberation by both the directors of the association and Mr. Adams as the suffering member to accept and adopt the report of the appraisers, and allow Mr. Adams the amount of the award, to wit $1882.50.

 On motion that there be a committee of three appointed whose duties shall be to examine the premises of the policy holders for the purposes of seeing how many are holding policies of greater value than their premises are worth and to make such recommendations as are for the best interest for both the association and the policy holder.

 On motion M.K. Church, D.S. Jencks and A.T. Beverly act as said committee.

 On motion the Secretary and Treasurer make an assessment on the premium notes to the amount of $1950 for the purpose of paying the loss and expenses of D.C. Adams.

 The Auditors of the association made the following report:

 We, the undersigned Auditors of the BMG Ins. Ass. do find by the report of the appraisers that D.C. Adams’ loss in the burning of his dwelling house and clothing March 16th 1875 amounting to the sum of $1882.50 and we do hereby audit and allow the same

 A.T. Beverly

 G. Fry Auds

 D.C. Adams

April 14th 1875

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On motion meeting adjourn to meet on the call of the president at the suggestion of the secretary.

 J.W. Kingsley—clerk

*1875 5-30 Tribune “The rains which have visited most of the towns around seem to have passed this one by. It is much regretted as the gardens and growing crops need rain very much…the farmers are busy with their crops and have no money to spend at the stores. Merchants, therefore, are not in the best of moods…”*

July 31st 1875

A meeting of the Board of Directors of the BMG Ins. Ass. was held at the congregational church for the purpose of hearing the report of the committee appointed by the Board to examine all the premises of all parties holding policies in the ass. which was as follows to wit sec reports which was accepted and ordered placed on file, signed

 A.T. Beverly

 Committee M.K. Church

 D.S. Jencks

J.W. Kingsley—clerk

Sept 9th 1875

 Notice was given the Secretary on the morning of the 9th of Sept by Geo Brandt that he lost a cow the night before that (*illegible*) said cow to all appearances was killed by lightning.

 Secretary notified the President who took with himself the Vice Pres and Treasurer and made a careful inspection of said cow and her surroundings and made report that it was their opinion that said cow was killed as claimed.

Nov 15th 1875

 A meeting of the board of Directors meet at the congregational church agreeable to notice. Present: M.K. Church, G.W. Waterman, W.G. Waterman, D.C. Adams, and J.W. Kingsley

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On motion the Treas. be authorized to settle with Mrs. Kuhlman\* to the best advantage for the Association also to force collection of Louis Schetts (*might be Schette*).

 On motion the auditors audit the amount due Geo Brandt for cow killed by lightning and give him an order for same to wit $24. On motion Mr. Adams be allowed Inst on his claim if any due him on acct of his loss not being paid on time in accordance with his policy.

 On motion all claims against the association be presented to the board of Directors for adjustment.

 On motion meeting adjourn to Tuesday Evening next.

\**Not sure which loss Mrs. Kuhlman is associated with, or if this is the first mention of a loss not explained in the ledger.*

Tuesday evening no quorum present. Meeting adjourned to meet Saturday evening Nov 20th.

Met agreeable to adj. Present: M.K. Church, G.W. Waterman, Wm G Waterman, D.C. Adams, A.T. Beverly, and J.W. Kingsley.

 On motion Mr. Adams be allowed the sum of Ten (*eleven crossed out*) 62/100 for inst for money not paid as per policy.

 On Motion A.T. Beverly be allowed the sum of two 50/100 dollars for damage by wind to chimney on house.

 The auditors of the associations made the following report:

 We the undersigned auditors of the Barrington Ins Association respectfully report that we have examined allowed and audited the following to wit—and given orders for same: George Brandt $24, D.C. Adams $10.62, A.T. Beverly $2.50

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On motion the Treas. proceed to collect all assessments remaining due and unpaid forthwith.

 On motion adjourned

 J.W. Kingsley, clerk

On the reading of the business transactions of the association since the last annual meeting at the annual meeting of 1876 it was voted to amend by making the additional record of the accounts as presented, allowed and audited to the committee appointed as follows to wit:

 Committee appointed to appraise the loss of D.C. Adams by fire March 16th 1875 the sum of three dollars each $9.00

 Committee appointed for the purposes of examining the premises of all the policy holders and reporting the same to the association eleven dolls each $33.00

 And to A.T. Beverly making report of same $3.00

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Barrington, March 6th 1876

 The annual meeting of the Barrington MG Ins. Association was held at the congregational church on Monday March 6th 1876.

 Meeting called to order by M.K. Church, the President. Minutes of the last meeting and transactions of the Board of directors since last annual meeting were read, amended and approved.

 On motion that Wind Mills be insured only against fire.

 On motion of the treasurer, that this meeting adjourn to Saturday the 18th inst to allow the secretary and treasurer time to compare notes, balance their book and records, preparatory to handing over the same to their successors in office. Carried.

Saturday, March 18th

 Meeting met agreeable to adjournment.

 Called to order by the President. Minutes read as amended and approved. Treas report read and accepted.

 On motion of D.C. Adams that after all the debts and expenses are paid for which the last assessments were made, that any balances remaining in the hands of Treas be applied to the payment of any other losses or claims remaining due and unpaid, and that the Treas hire the sum of fifty dollars to pay all claims up to date.

 On motion proceed to elect officers for the ensuing year and that R. Nute, W.G. Waterman, and D.N. Haven act as judges.

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The following named persons receiving the majority of votes cast were declared elected as follows to wit:

 Norman G. Hendrickson Prest

 George W. Waterman VP

 Asa T. Beverly Treas

 J.W. Kingsley Sec

 D.C. Adams

 D.S. Jencks Auditors

 Robt Nightingale

On motion that the police force remain the same as last year.

 On motion the Geo Brandt be allowed inst on his acct.

 On motion that the board of directors be a committee to review and correct the phraseology of the policies (*actually spelled “phraseaoligy”).*

 On motion meeting adjourn.

 J.W. Kingsley, Secretary

March 25th, 1876

 A meeting of the board of directors was held at the office of the President. Present: N.G. Hendrickson, A.T. Beverly, D.C. Adams, D.S. Jencks, Robt Nightingale and J.W. Kingsley.

 Robt Nightingale presented the vouchers for the material used in repairing his damages on his barn which was accepted and audited and an order given on the Treas for $16.64/100.

 On motion the secretary procure two hundred more blank applications and policies.

 On motion that the President appoint a man to examine all premises insured and report to board of Directors the conditions he finds said premises in regard to safety from fires.

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On motion, that the secretary have the new blanks for policies printed after the form and corrected this day by the board.

 On motion adjourn at the call of President.

 J.W. Kingsley, Sec

April 7th 1876

 At a meeting of the board of auditors, the following Bill was presented, allowed and audited and an order given on the Treas as follows to wit:

 Treasurer of the BMGI Ass. pay M.T. Barrows on order $30 for damage to Wind Mill on the night of Dec 31st 1875 & 1876 signed

 D.C. Adams

 D.S. Jencks auditors

 Robt Nightingale

J.W. Kingsley, clerk

March 3rd 1876

 The treas sixteen 50/100 dollars amount due on 33 policies for *(Illegible word*)March 4th 1876

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*The Chicago Tribune 1-21-1877 reported a snow storm of such severity that passengers on the 6:25 p.m. train from Chicago to Barrington got snowed in near Irving Park, and didn’t reach Barrington until 5 a.m. The Trib reported the snow was not only deep but “it is drifted badly in places, thereby making sleighing none of the best, to the great disgust of farmers who desire to market their produce.”*

March 5th 1877

 The annual meeting of the BMG Ins. Association was held at the congregational church on Monday, March 5th 1877.

 Meeting called to order by N.G. Hendrickson, President. Minutes of last meeting read and approved. Also the doings of the board of Directors. Sec Report stated that the financial condition and standing of the Assn to be in a good condition and a general satisfaction existed among the members of the Assn, and that he had issued since the last annual meeting 33 new policies, several of which were new applications and had paid into the Treas the sum of sixteen 50/100 dollars or fifty cts for each policy.

 Treas made the following report:

 Money on hand March 6th 1876 2.65

 Borrowed by order of Directors G.W. Waterman 50.00

 Received of H. Willmarth on John Miller and

 Henry Clausen Estates for ass. from J. Gillian Executor 16.24

 Recd of Sec on Policies (33) 16.50

 Pd R. Nightingale ord of Aud 16.64

 Pd A.T. Beverly ord of Aud 14.05

 Pd D.S. Jencks ord of Aud 11.00

 Pd M.T. Barrows ord of Aud 30.00

 Pd L.S. Taylor ord of Aud for printing 10.00

 $85.39 $81.69

 3.70

 $85.39 $85.39

Treas acknowledges the receipt of One Dollar from sec on the day of annual meeting which made the amount on hand to be four 70/100 out of which he was ordered to pay inst on said Waterman note up to date and to re-loan the principle for a longer time.

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On motion the notices of the next annual election contain a special question to be acted on whether anyone be allowed to use kerosene lanterns or not.

 On motion proceeded to elect officers for ensuing year with C.H. Waterman, S.W. Kingsley and A.T. Loomis as teller. The following named person received the highest no. of ballots were declared elected:

 N.G. Hendrickson Pres

 G.W. Waterman VP

 J.W. Kingsley Sec

 A.T. Beverly Treas

 Robt Nightingale

 D.C. Adams Aud

 D.S. Jencks

On motion C.H. Waterman, S.W. Kingsley, Geo E. Slaid, John Mackler and E.G. Sabin act as Police force for ensuing year.

 On motion the sec try and notify all policy holders at least ten days before their policies expires. Car’d.

 On motion the secretary be requested to use for wrappers to carry his books in some loyal news paper\* in room of the Chicago Times as he done today. Carried.

 On motion this meeting adjourn

 J.W. Kingsley, sec

\**This may have to do with a bit of political mudslinging. A few months before, the Chicago Tribune printed a letter 10-6-1876 under the heading, “Trouble in the Church in Barrington.” It was a straightforward attack on S.W. Kingsley, former President of the Insurance Association (and uncle of J.W. Kingsley, the secretary who wrote down the comment about loyal newspapers).*

 *The Tribune letter stated, over the course of many paragraphs, that S.W. Kingsley, candidate for county Coroner, called a caucus in Barrington to nominate a delegate to attend the Republican convention for the district. Kingsley was in favor of Robert Nightingale as delegate, but the vote came out 30 for C.B. Hawley and only 12 for Nightingale.*

*According to the letter, Kingsley then went around with a petition to have Nightingale as delegate instead of Hawley, getting signatures by falsely representing that the caucus had been broken up by Democrats, and that Hawley was a Democrat. Kingsley then went to the convention and not only succeeded in getting Hawley replaced by Nightingale, but when Hawley’s supporters wished to give proof that Hawley was not a Democrat, the Convention would not hear their proof. At least that’s what the letter claims.*

 *The letter writers, in indignation, wailed, “Now, how does this look! Here was the largest caucus ever held in Barrington and because S.W. Kingsley’s chosen man was not nominated, he by misrepresentation secured signers to his petition and the Convention trampled upon the rights of as good Republicans as ever cast a vote, to please this old office-seeker. If this is to be the rule, the voters of Barrington may as well fold their hands and say to S.W. Kingsley, ‘Make our laws and fill our offices.’ …If this man will show such vileness in a small matter, what would he do in a position where the fields are broader? We believe this Convention was controlled and run by ‘ring-men’ of which S.W. Kingsley is a part, and said Convention has trampled upon our rights, set at naught our wishes, insultingly called our caucus a Democratic one, all to please a member of the ring…we feel as Republicans and legal voters our rights are taken from us by unprincipled men.”*

 *The letter was then signed by: George W. Robinson, John A. Waterman, A. H. Kellogg, J.R. Freeman, C. Freeman, N.W. Miller, John C. Applebee, Thomas Freeman, M.E. Henderson, James R. Lane, A.S. Hendserson, A.K. Townsend, William Mott, W.F. Averill, Wood Hawley, B. Sodt, F. Reuter, William T. Stott, J. Elfrink, J.L. Meiners, John Harrower, Charles H. Hawley, Thomas Creed, H.M. Hawley, W.S. Freeman, D.R. Richardson, F.H. Frye, W.B. Freeman, George Jackson, A.W. Smith, L.C. Jackson, William J. Jackson, Henry Smith, Nelson Messer, Dan Messer, C.H. Waterman, E.W. Townsend, A.S. Wortman, D.H. Wortman, J.J. Gothard, L. Robinson, A. Boxburger, Fred Hawley, W. Boxburger, C.B. Otis*

 *(Note that among those signatures is J.L. Meiners, who will eventually become the secretary of the Insurance Association, replacing the man who wrote down the comment about loyal papers.)*

3-4-1878

March 10th 1876 Rec of W.G. Waterman one dollar on surrendered policy. Pd the same to Treas Mar 4 1878.

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Barrington March 4th 1878

 The annual meeting of the Barrington Mutual Guarantee Insurance Association was held at the congregational church according to previous notice. Meeting called to order by N.G. Hendrickson, the President.

 Minutes of last meeting read and approved. Treas made the following report which was accepted:

 Cash on hand last annual meeting 3.70

 Amount received during year 19.50

 Total receipts $23.20

 Indebtedness as follows one note 50.00

 Inst on same to date 5.00

 Cash paid out for year 4.60

 Total indebtedness $59.60

 Less recpts 23.20

 Indebtedness of Ass. to date $36.40

The secretary report as follows:

 amount paid to treas on policies during year (37) 18.50

Pd treas recpt of W.G. Waterman surrendered policy 1.00

 Total pd treas $19.50

Also reports total valuation of property insured by association $262149.00

 Amount of premium notes 10900.69

 Total number of policies: 119

 Number insured during year: 37. Report accepted.

 On motion the resolution in regard to burning kerosene and other explosive oils be rescinded and that policy holders may use such lights as they may think best on conditions that if they use kerosene oil in barns or other buildings except dwelling house they shall use what is known the tubular lamp and that there shall not be any stationary lamp in any such building.

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On motion the treasurer pay the inst due on indebtedness and make the best arrangement for the principle as will be for the interest of the Association.

 On motion proceed to the election of officers for ensuing year and that B. Healy, D.N. Hansen and J.W. Morse act as tellers.

 The following were declared elected:

 N.G. Hendrickson Pres

 D.C. Adams VP

 J.W. Kingsley Sec

 A.T. Beverly Treas

 Fred Hoffman

 D.S. Jencks Aud

 Robt Nightingale

On motion Police force remain the same as last year.

 On motion meeting adjourn J.W. Kingsley, clerk

*May 24 & 25 the Chicago Tribune reported that a tornado 200 feet wide, strong enough to leave a ridge plowed in the earth, struck near Barrington on May 23. On the same day tornadoes also struck Quincy, IL, and more devastatingly near Madison, Wisconsin, particularly the town of Mineral Point, about 150 miles NW of Barrington.*

*The tornado that struck near Barrington was described by Harvey Seymour, who saw it form and move northward. It hit the farm of Alonzo Werkman, wiped out his barn and “destroyed his orchard off the face of the earth.”*

 *It then passed several houses without doing damage before reaching the homes of Henry Wienecke (“Winnecke” in the Trib) and William Bruns, across the street from each other about 50 feet apart. Wienecke was described as “a well-to-do German farmer living about five miles from here.” In the next census he and tornado witness Charles Wentz are listed as residents of Palatine, and witness Harvey Seymour was described by the Tribune as living a mile and a half NE of Elgin, to give an idea where the tornado struck.*

*The tornado lifted Wienecke’s heavy granary, filled with 200 bushels of grain and “a good deal of corn,” and dropped it 100 feet away, right up against his house. They thought at first it had been dragged by the wind, but realized it had been lifted and dropped because cherry trees were undamaged between where it had been and where it ended up. The support of having a granary up against it saved the house, which lost only its roof.*

*Next door, the Bruns family was not so lucky. Mr. Bruns was out of town, but Mrs. William Bruns, three daughters and four-year-old son, Willie, were at home. The Tribune said the house “was simply annihilated. No other word can express it.” Even the cellar walls were blown in, the tornado leaving “not so much as one stick of timber, not an article, not a perceptible trace of the fact that a house had ever stood on that spot.” The bodies of Mrs. Bruns and Willie were found near where the house had been. The body of Minnie Bruns was found over 100 feet away, in a field otherwise untouched by the tornado. Their bodies had no perceptible injuries but were “perfectly black, that being the result of even a momentary exposure to the tornado.” Two daughters, as of the time of the article, were still alive, with a chance of recovery, as was a hired hand, Henry Stofel, who said he saw the storm coming, “but could not get away.”*

*The barn was destroyed, hogs and horses maimed and killed, chickens stripped of their feathers, and a sheep was found that had apparently blown in from a mile and a half away.*

 *The tornado continued on several miles, mostly missing houses, though it took the chimney and porch off the house of “a man named Ketcham.” The tornado then “went to bits” near Palatine. Charles Wentz, “an intelligent German” said it was fifty feet high, 200 feet wide, and moved “about the same as the slow trot of a horse…Every article taken up was sent straight to the top and thence shot out in all directions.” There was no rain with the tornado, though there was a downpour in neighboring communities.*

 *An inquest was held at the house of Mrs. Bruns’ brother (not named) led by Justice Milius B. McIntosh with witnesses Wienecke, Bach, Kellogg and Mundhanke (the Trib spells it Mundthanke). The verdict for the Bruns family: death by whirlwind; “that no human foresight could have guarded against the calamity.”*

May 25th, 1878

 A meeting of the board of directors of the BG Ins. Ass. was held at the congregational church on a call of the Prest. Present: N.G. Hendrickson, D.C. Adams, A.T. Beverly, Robt Nightingale, D.S. Jencks, Fred Hoffman and J.W. Kingsley. The secretary stated the object of the meeting to be to make arrangement to meet the losses sustained by Wm Bruns, Henry Weineckie (*Weinecke)*, and others in the tornado of May 23rd inst in the destruction of their buildings and other property.

 On motion voted that N.G. Hendrickson, D.C. Adams and Fred Hoffman be a committee to meet the parties sustaining losses for the purpose of selecting a committee of arbitration to appraise the damages sustained by parties claiming damages.

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May 27th

 Committee reported the following named persons as appraisers: G.W. Bullard of Dundee on the part of the association, Wm Friese of Schaumburg on the part of those sustaining losses, and David Heager (*Hagar*) of Dundee as the third party agreed upon who were to meet on May 29th inst to examine the ruins and estimate the losses sustained.

May 27th The secretary paid into the treasury four dollars on policies issued since last meeting.

June 1st

 A meeting of the board of directors was held at the congregational church for the purpose of hearing the report of the appraisers of the Bruns, Weineckie (*Weinecke*), and other losses of May 23rd, 1878. Present: N.G. Hendrickson, A.T. Beverly, D.S. Jencks, Robt Nightingale, Fred Hoffman, and J.W. Kingsley.

 The following report was received from said Arbitrators as follows to wit:

William Bruns on house $350, furniture and clothing $225, barn $700, granary $100, Hay $80, Grain $44, horses $55, timothy and flax seeds $15.60. Total $1569.60

 Henry Weinecke on house $325, furniture $19, barn $5.00, granary $50, and grains $7.25. Total $406.25

 Jos. Arnes (*Note-becomes Arens on next page, and Ahrens*) on house and barn--$25.00

 Fred Baker on window blinds--$10.00

 Frank Mundhanke on barn--$12.00

Making a total of all loss $2022.85

 Signed G.W. Bullard, Wm Freise, arbitrators

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On motion the report was accepted and placed on record.

 On motion the treas and secretary were instructed to levy a sufficient sum necessary to cover all indebtedness, if any, together with all losses and expenses up to date.

 On motion the auditors give Wm Bruns, Henry Wieneckie (*Weinecke*), Fred Baker, Frank Mundhanke and Joseph Arens (*Ahrens)* orders on the treasurer of the association for the amount due them individually payable as per specification in policies as awarded by arbitrators.

 On motion, that D.S. Jencks and N.G. Hendrickson be appointed as collectors to collect the assessments as made on the premium notes for the payment of said losses and expenses and pay the same into the Treas for the sum of $20.00.

 On motion the treasurer be authorized to procure 3 blank recpts books of 100 recpts each and 1 book of 100 orders for the auditors.

 On motion meeting adjourn to meet on call of Prest.

 J.W. Kingsley, clerk

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Sept 21st 1878

 A meeting of the board of directors of the BMG Ins. Ass. was held at the congregational church on call of the Pres’t who stated the object of the meeting to be to hear the Treas report of collections of the assessments on the premium notes for the 19 per cent ordered by the directors 1st for the payment of the Bruns, Wienecke, and others’ losses of May 23rd 1878.

 Present: N.G. Hendrickson, A.T. Beverly, D.S. Jencks, F.O. Hoffman, and J.W. Kingsley.

 The treasurer made the following report:

 The total amount of recpts on the 19 per cent ass. $2136.89

 Amount in the Treas this date 3.00

 Making a total $2139.89

 By Pd Co Note and Inst $42.00

 By Pd Bruns as per order of aud 1567.60

 By Pd Wienecke per order of aud 406.25

 By pd Ahrens per order of aud 25.00

 By pd Baker per order of aud 10.00

 By pd Mundhanke per order of aud 12.00

 By pd Friese arbitrator 3.00

 By pd Bullard arbitrator 3.00

 By pd Heager (*Hagar)* arbitrator 3.00

 By pd Allen witness for ass. 3.00

 By pd Elgin Advocate for printing 3.50

 By pd J.W. Kingsley making ass 2 days on arbitration 5.00

 By pd A.T. Beverly making orders and arbitration 8.00

 By pd N.G. Hendrickson for collections & arbitration 15.00

 By pd D.S. Jencks for collections & arbitration 15.50

 By pd D.C. Adams 2 days arbitration 3.00

 By pd F.O. Hoffman 3 days arbitration 4.50 $2127.35

 Balance 12.54

 To cash of sec on new policies issued 5.00

 Leaving a bal in Treas this date $47.54

On motion report be accepted and placed on record. On motion meeting adjourn. J.W. Kingsley, clerk

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Barrington, March 3rd 1879

 The Annual meeting of the BMG Ins. Association met at the congregational church Barrington Center on Monday, March 3rd 1879. Meeting called to order by Pres’t N.G. Hendrickson. On motion on account of the small attendance voted to adjourn until Monday March 17th at 2 o’clock PM.

 J.W. Kingsley, clerk

March 17th

 Association met agreeable to adjournment. Called to order by Pres’t N.G. Hendrickson. Minutes of last meeting and the transactions of the Board of Directors read and approved.

 Treas report accepted. The secretary report read and accepted as follows to wit: The amount of valuations of property ins by the association $324232 –amount ins $243150 being on a three fourths basis. Total no. of persons insured 115. No. of policies issued during the year 31.

 On motion voted that the secretary make the rates hereafter on all insurance uniform at the rate of four pr ct (except horse thieves which remains the same as heretofore ten per ct) and that all assessment made by the association for the payment of losses before all the notes are changed shall be made on the basis of 4 percent as the capital stock of the association. On motion voted to proceed to the Election of Officers for the ensuing year with A.C. Bucklin, M.K. Church, and G.H. Waterman as tellers.

 The following named persons receiving the highest no. of ballot here declared elected:

N.G. Hendrickson Pres

D.C. Adams VP

J.W. Kingsley Sec

A.T. Beverly Treas

Robt Nightingale

D.S. Jencks Auditors

Fred O. Hoffman

On motion police force remain the same as last year. On motion meeting adjourn. J.W. Kingsley, clerk

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July 3rd, 1879 Pd treasurer on 10 policies issued since last meeting $5.00

March 1st 1880 Pd treasurer balance due for all issued during past year making 25 in all $7.50

 Total pd Treas for 1879 $12.50

March 1st 1880

 The annual meeting of the BMG Ins. Ass. was held at the congregational church on Monday, March 1st 1880.

 Meeting called to order by the Pres’t. Minutes of last meeting read and approved. Secretary made the following report. No. of policies issued since last annual meeting 24. Whole no. of policies now outstanding 131. Whole amount of valuations of property insured (*number has been erased*) amount insured 272641 (*faintly added* “notes $10905.64”)

 Treas reported all debts and claims outstanding against the association paid and a balance of cash now on hand in Treasury ---$36.53

 On motion proceed to ballot for officers for the ensuing year with A.C. Bucklin, S.W. Kingsley and Lyman Dunklee tellers.

 The following named persons receiving the highest votes were declared elected as follows to wit: N.G. Hendrickson, President; D.C. Adams, V Pres’t; J.W. Kingsley, sec; G.W. Waterman Treas; D.S. Jencks, Robert Nightingale and Fred O. Hoffman auditors.

 On motion that the detective force be C.H. Waterman, S.W. Kingsley, George E. Slaid, John Mackler and C.S. Dunklee.

 On motion meeting adjourn

 J.W. Kingsley, clerk

March 20th 1880

 A meeting of Board of Aud held at office of Sec and claim of A.T. Loomis for straw burned allowed for $15 and an order given on Treas for same

 J.W. Kingsley, clerk

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Sept 1st 1880

 A meeting of the board of Directors was held at the office of the President N.G. Hendrickson on Wednesday Sept 1st 1880. Present N.G. Hendrickson, Robert Nightingale, F.O. Hoffman and J.W. Kingsley. The secretary made a statement that the association had suffered a loss by one of its members to wit F.O. Hoffman by having a cow killed by lightning on the night of August 2nd 1880 and who stated that the President and himself were duly notified, went and examined the said cow and were both satisfied from the surroundings and appearance of the cow that she was killed by lightning. The evidence being satisfactory to the board it was ordered that the amount of insurance as per application to wit $24 which is ¾ of $32--the amount of the valuation be allowed to said Hoffman, which said amount of $24 was duly audited by the board of auditors and an order for said amount given to Mr. Hoffman.

 On motion meeting adjourned.

 J.W. Kingsley, secretary

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Barrington, March 7th 1881

 The annual meeting of the BMG Ins. Ass. was held at the congregational church March 7th 1881. Meeting called to order by the Pres’t. On motion in view of the small attendance this meeting adjourn to meet one week from today at the same hour and place.

March 14th

 Meeting met agreeable to adjournment. Called to order by the Pres’t. Minutes of last meeting read and approved.

 Sec made the following report to wit:

 Total no. of policies outstanding 127

 No. of policies since last annual meeting 27

 Amount of valuation of property insured 336693.

 Amount of insd on ¾ valuation 252533.

 Amount of Premium notes 10137.44

On motion report accepted and approved.

 Treas made the following report to wit:

 Balance on hand March 7th 1880 $ (*no numbers filled in*)

 Received during year for policies issued $

 Received during year for assessments $

Cr By pd for new records $6.50

 By pd for losses “

On motion report accepted and approved. The following resolutions were passed. 1st, that the secretary furnish the Treas a list of changes in all new policies issued every three months.

 2nd That all assessments made on the premium notes shall collected by the Treas and on all sums up to the amount of $2000—his commission shall be 2 pr ct and on all sums over $2000 the rate shall be 1 ½ pr ct.

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On motion we now proceed to the election of officers for the ensuing year and that M.K. Church, D.S. Jencks, and C.H. Waterman act as tellers.

 The following named persons were duly elected by ballot for officers as follows to wit:

 G.W. Waterman Pres’t

 M.K. Church Vice Pres’t

 J.W. Kingsley Sec

 A.T. Beverly Treas

 D.S. Jencks

 F.O. Hoffman Auditors

 Robt Nightingale

On motion the detective force remain the same as 1880. On motion meeting adjourn

 J.W. Kingsley, clk

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March 6th 1882

 The annual meeting of the BMG Ins. Ass. was held at the congregational church. Meeting called to order by the Pres’t. Minutes of last meeting read and approved. The sec made the following report. There have been cancelled during the year ending March 4th premium notes to the amt of $4079.44

 Premium notes received for same time $4190.34

 In Treas $110.90

The present amt of valuation of property ensured is $3688212 insured ¾ $276632. Premium notes at 4810--$11121.92. No. of policies outstanding 136. The no. canceled during year 44, renewed 49, increase 5.

 Amount due the Treas from sec on the 49 policies issued $24.50.

 Pd Treas as per resolution March 7th –81 1st quarter $5.00

 2nd quarter $11.00

 $16.00

 Amount allowed Sec for 200 new policies for which

 he paid Elgin Advocate as per bill $10.00

 Total amount pd by Sec pr year $26.00

 Leaving a bal due sec to be taken from 1st this year $1.50

 Which makes the amount due ass. for year $24.50

A statement of the amount due treas as per Resolution for 3rd and 4th quarter was furnished Treas as follows to wit 3rd $5.00 and 4th $3.50 making $24.50

 A.T. Loomis being present made a claim for another straw stack burned May 14th 1881, said stack standing some ways out in field. The Pres’t stated that he was notified some time after when he and one of the auditors, Mr. Nightingale, went and examined the same and they made up their opinion from all the facts they could gather that Mr. Loomis’ claim would not exceed $15.00 and after due consideration on motion of D.S. Jencks one of the auditors the ass. allowed said Loomis the sum of $15. Carried.

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On motion of D.C. Adams the secretary was instructed to insure no fodder for Mr. Loomis hereafter outside of his barn his policy expiring March 5th 1882.

 On motion the ass. proceed to the election of officers with D.C. Adams, E. Morse and Cris Steinberg as tellers. The following named persons having received the highest no. of votes were declared elected as follows to wit:

 Geo Waterman Pres’t

 M.K. Church VP
 J.W. Kingsley Sec

 A.T. Beverly Treas

 F.O. Hoffman

 R. Nightingale Aud

 Geo E. Slade

And A.D. Church, Cris Steinberg, N.G. Hendrickson, C.J. Church, and A.J. Hendrickson were elected as police force.

 On motion meeting adj

 J.W. Kingsley, clerk

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March 5th 1883

 The annual meeting of the BMG Ins. association was held at the congregational church March 5th 1883. Meeting called to order by the President. Minutes of last meeting read and approved.

 Sec made the following report: no. of policies outstanding at date (*left blank)* Valuation of property ins $ (*left blank)* Property Ins $ (*left blank)* No. of policies cancelled during year (*left blank)* No. of policies issued during year: 49 for which Pd Treasurer the sum of $4.50 (*not sure—it’s written over*) on each policy issued $24.50.

 Treas reported received from secretary on new policies issued during year $24.50.

 Bal on hand commencement of year $8.84 Total $33.33

 Pd Elgin Advocate for blanks $10.00

 Bal on hand at date $28.34

The question of what the words “furniture” and “clothing” as now used in our applications and policies mean to cover the following definition was given on motion of D.S. Jencks voted that the words furniture and clothing as now used by this association in our app & policies shall cover all household goods and clothing as used for family use, and that musical instruments are not included in the list.

 On motion proceeded to election of officers for ensuing ear. D.S. Jencks, R. Nightinglae, C.J. Church tellers. The following receiving the highest no. of votes were declared elected as follows to wit:

 G.W. Waterman Prest

 W.G. Waterman VP

 J.W.K. Sec

 A.T. Beverly Treas

 R. Nightingale

 D.S. Jencks Aud

 G.E. Slaid

Detective force remain the same as last year.

 On motion meeting adj

 J.W. Kingsley, clk

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Barrington, March 3rd 1884

 The annual meeting of the BMG Ins. Association met at the congregational church Barrington Center. Meeting called to order by the secretary in the absence of the Pres and Vice Pres. On Motion M.K. Church was chosen chairman. Minutes of the last meeting read and approved.

 Secretary made the following report to wit: No. of policies outstanding: 145. Valuation of property insured: $457617. Insured: $343193. Prem notes: $13732.44. No. of policies issued during the year including new and renewals of old ones: 50 as follows 1st quar 6, 2nd 21, 3rd 10, 4th 13, total 50. Funds received and due Treas on said 50 policies and paid to Treas: $25.00. Report accepted.

 Treas. report as follows: amount on hand commencement of year: $23.24 cash received during year from secretary: $25.00 Amount on hand: $48.34. Report accepted.

 On motion proceed to election of officers for ensuing year with S.W. Kingsley, Geo E. Slaid and D.N. Haven as tellers.

 The following named persons receiving the highest no. of ballots were declared elected as follows to wit:

 G.W. Waterman Pres’t

 Wm G Waterman Vice Pres’t

 J.W. Kingsley Sec

 A.T. Beverly Treas

 Robt Nightingale

 C. Steinberg Aud

 D.S. Jencks

Police force A.D. Church, C. Steinberg, N.G. Hendrickson, C.J. Church and A.J. Hendrickson.

 On motion meeting adj

 J.W. Kingsley, clerk

**Page 67**

Barrington, Feb 23rd 1885

 This day Mr. H. Hobine (*Hobein*), a policy holder in BMG Ins. Ass. notified the secretary of the Association he had his old house burned on Saturday the 21st of said month and the same was insured by said ass. for the sum of $75.00.

 Secretary immediately notified the President G.W. Waterman, Vice Pres Wm G. Waterman and Robt Nightingale one of the Board of Auditors, of said ass. who together with the secretary went and examined the burned premises on the 25th (*appears to say 25th*) of said month and found that said Hobine had sustained said loss as claimed together with quite a quantity of wheat and oats which were also insured in said ass. and an inquiry found that said house had been converted into and was used at the time of the fire as a horse stable, granary and storage for buggies, cutters and farm machinery also in one of the rooms for smoking meat and on the day of the accident had a fire in said room for that purpose. The above said committee notified Mr. Hobine (*Hobein*) that as the next annual meeting of the ass. was to be held on the following Monday March 2nd they would refer the whole matter for decision to said meeting and requested his presence.

 J.W. Kingsley, clerk

March 2nd 1885

 The annual meeting of the BMG Ins. Ass. was held at the congregational church , Barrington Center according to previous notice.

 Meeting called to order by the Pres’t. G.W. Waterman. Minutes of last meeting read and approved.

 Secretary made the following report—no. of policies issued during the year ending March 1st 1885—30. Whole no. of policies outstanding—146. Valuation of property insd at present time$484458. Amt insd at same time $361704. Amt of premium notes for same $14491.88

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Treas made the following report. Amount on hand commencing year $48.34. Received from secretary 50 cts on each of the the 30 policies issued during said year $15.00. Total recpts $63.34 by paid F.A. Mundhanke $25 for cow killed by lightning allowed by board of auditors, accepted, said cow having been killed in the month of July in the year 1884 and reported by said Mundhanke. Cow investigated by Pres and Secretary who became satisfied the same was correct and reported to auditors claim allowed and an order given for the sum of $24.00 on the treasurer to said F.A. Mundhanke.

 The secretary reported the loss of H. Hobine (*Hobein*) by fire of his old house insured by the ass. on the 23rd day of Feb 1885 and the action of the committee called to investigate said loss after getting all the circumstances and facts as far as possible. On motion it was decided by the association that said Hobine (*Hobein*) had no claim on the ass. Having violated the conditions of Insurance in the clause printed on the back of all policies by depositing fire in one room of said house for the purposes of smoking meat and that no claim be allowed.

 On motion proceed to the Election of Officers for the ensuing year with Wm L. Clark, Robt Nightingale, and A.D. Church as tellers.

 The following named persons receiving the majority of all ballots case were elected as follows to wit:

 Pres’t G.W. Waterman

 Vice Pres’t Wm G. Waterman

 Treas A.T. Beverly

 Directors: C. Steinberg

 R. Nightingale

 D.S. Jencks

Detective force the same as last year.

 On motion meeting adjourn

 J.W. Kingsley, clk

**Page 69**

A meeting of the Board of Directors was held at the congregational church July 18th on the call of the Pres’t to hear the report of the evidence relating to cows claimed to have been killed by lightning as follows: one cow for F.O. Hoffman and one cow for C.J. Church during a heavy thunderstorm on the night of June 26th and one cow for G.C. Otis during a storm on the night of July the 12th 1885. The evidence in each case was satisfactory to the board that there was no doubt that the same were killed as claimed and the following amount allowed and audited as follows to wit: F.O. Hoffman and Geo C. Otis each the sum of $24.00 that being the amount insured by the association, and the sum of $21.48 to C.J. Church, he having 30 cows, from which number, one was killed, when his policy only covered or insured 25 cows, each at a valuation of $32.00, making the total bal on cows $800 insur at ¾ $600 the sum allowed was based on the bylaw (3rd sec) passed at the annual meeting of the ass. held March 6th AD 1871 on page 24 of this book. It was also voted by the Board of Directors that the Treas hire the sum of twenty five dollars at a rate of interest not exceeding 8 percent and time not exceeding one year for the purpose of paying above losses.

 On motion board adjourned

 J.W. Kingsley, clerk

July 18, 1885 Clerk pd into the hands of Treas by C. Steinberg $9.00 on 18 policies issued since last meeting up to date.

 J.W.K

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March 1st 1886

 Annual meeting of the BG Ins. Ass. held at the lower Church Barrington Center. Meeting called to order by the Prest G.W. Waterman. Minutes of last meeting read and approved. Secretary reported 34 new policies issued since last annual meeting for which he had paid into the Treasury $34.00.

 Treas. reported as follows: on hand commencement of year $39.34 Rec’d from sec $17.00 Cash from loan $25.00 Total $81.34 Looses paid during year F.O. Hoffman $24.00 C.J. Church $21.43 and G.C. Otis $24.00 for cows killed by lightning leaving bal on hand of $11.31

 Secretary stated that standing of the ass. to be as follows: whole no. of policies outstanding 146 Valuation of property insured $483838 amt insured $362929 amt of Prem Notes $14519.82

 On motion it was ordered that the resolution passed March 6 1871 on page 24 No. 3 in regard to no. of cattle and horses be written or printed on the back of all policies hereafter.

 Secretary reported a loss of H.G. Willmarth by wind on or about Nov 1st 1885 one of the members of the ass. On motion proceed as provided by the policy to estimate the damage and pay the same and A.D. Church was appointed by the ass. as one of the committee to estimate said damages.

 On motion proceed to the election of officers with D.C. Adams, W.W. Norton and A.J. Hendrickson as tellers. The following receiving the highest no. of votes were elected

 Pres G.W. Waterman Detective force

 VP Wm G. Waterman A.D. Church

 Sec J.W. Kingsley A.J. Hendrickson

 Treas A.T. Beverly C. Steinberg

 W.W. Norton C.J. Church

Aud C. Steinberg H.E. Kingsley

 D.S. Jencks

On motion adjourn

 J.W. Kingsely, clk

(*Note that J.W. Kingsley, humble clerk of the BMG, was elected President of the Village of Barrington in 1886, and held that office until 1889*).

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March 15th 1886

 A special meeting of the BNG Ins. Ass. was held at the congregational church Barrington Center on Monday March 15th 1886, notices having been posted thereforcall of the same for the purpose of electing two auditors to fill vacancies of W.W. Norton and D.S. Jencks elected at the annual meeting of said Ass. March 1st 1886 not eligible to said office being non residents of the town contrary to provision of the charter. Meeting called to order by the Pres’t. Clerk being absent on acct of sickness, G.C. Otis elected clerk pro tem. The object of the meeting being stated.

 were chosen (*left blank*) as judges or tellers of said elections. Henry E. Kingsley received 7 votes. G.C. Otis 9 votes and C.J. Church 1 vote to fill the vacancies. It was declared by said tellers that H.E. Kingsley and G.C. Otis had received the highest no. of votes cast were declared elected.

 Mr. A.D. Church selected by the association at the last annual meeting as adjuster of the loss of G.H. Willmarth on his barn by wind about Nov 1st 1875 declining to act as such—on motion voted that the association pay said Willmarth the sum of $15.00 which he proposed to take as a settlement.

 On motion adj

 G.C. Otis clk pro tem

 per J.W. Kingsley clk

**Page 72**

March 7th 1877

 The annual meeting of the BMG Ins. Ass. was held at the congregational church at Barrington Center. Meeting called to order by the Pres’t. G.W. Waterman. Minutes of last meeting read and approved.

 Secretary reported 36 policies issued during year for which he had paid $18 into the Treas. and the present standing of the Ass. is as follows: No. of policies now outstanding 144 Valuation of property ins. $455193 amt insd on the houses $357208 amt of prem notes $14294.98. There have been two losses during year, one the loss of cow killed by lightning and one by wind, both the property of A.T. Beverly which amts have been allowed and audited by the board of auditors as follows to wit: cow valued at $40, allowed $30; wind was settled by allowing $20 and order given for the amount on the Treas.

 Treasurer reported finances as follows: cash on hand commencement of year $11.91. Received from secretary for policies issued $18. Total $29.91. Orders pd during year Willmarth loss $15.00 and $10.00 for blank policies for use of secretary leaving balance on hand $4.91. There were claims now due outstanding against the ass. the sum of $75.00.

 On motion the reports of sec. & Treas. be approved.

 On motion the Treas. be authorized to hire the sum of $75.00 at a rate of inst not above 8 pr ct and pay all claims up to date.

 On motion proceed to election of officers for the ensuing year with D.S. Jencks, John A. Waterman and A.J. Hendrickson as tellers. The following named persons receiving the highest no. of votes by ballot were declared elected as follows to wit:

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Geo W. Waterman Pres.

 Wm G. Waterman Vice Pres.

 J.W. Kingsley Sec.

 A.T. Beverly Treas.

 Cris Steinberg

 A.J. Hendrickson Aud.

 H.E. Kingsley

On motion the detective force remain the same as year 1886.

 On motion meeting adjourn

 J.W. Kingsley, clk

Sept 12th 1887

 At a special meeting of the BMG Ins. Ass. held at the South Center Church agreeable to previous notice for the purpose of filling a vacancy in the office of Treasurer of said Ass. Meeting called to order by the Pres. G.W. Waterman. Object of the meeting being stated, proceeded to the election of said officer with R. Nightingale, Henry Bucklin and C. Steinberg as tellers. On canvassing the ballots S.W. Kingsley having received a majority of all votes cast was declared elected to fill said vacancy.

 On motion meeting adj.

 J.W. Kingsley clk

Oct 1st pd Treas. amt due on policies issued up to date $14.50

 J.W. Kingsley clk

Mar 1 1888 Treas as above to date $5.00

 J.W.K clk

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Mar 5th 1888

 Annual meeting of the BMG Ins. Ass. was held at the South Center Church. Meeting was called to order by Pres. G.W. Waterman. Minutes of last meeting read and approved. Sec. reported 39 policies issued during year ending Mar 1st 1888 for which he had pd into Treas of the association $19.50 and that there is now 151 policies issued which covers valuation of property in the sum of $499039 amt insd $374203 Prem notes $15003.10 an increase over last year of 7 policies $43846 bal $16995 notes $708.12.

 In the absence of the Treas attending a sick (*think it says “brother”*), secretary having obtained his bank made the following report: Bal on hand commencement of year $4.91

 Rec’d of Wm G. Waterman as per loan $75.00

 Rec’d of Secretary on policies $19.50

 Pd amt as follows

 Pd Amos Hall note $27.83

 Pd A.T. Beverly loss by wind $20.00

 Pd A.T. Beverly loss by cow $30.00

 Amt on hand to bal $21.58

 $99.41 $99.41

Also reported that there was due D.S. Jencks for cow killed by lightning as per order given on Treas $30 which added to the $75.00 loaned and owe yr $6.00 inst which is now due from the ass. the sum of $11.00 from which deduct sum on hand $21.58

Leaves the ass. in debt $89.42

On motion of Wm G. Waterman that if it be necessary the Treas be authorized to hire enough and with that on hand to pay said indebtedness.

On motion proceed to Election of Officers ensuing year with A.J. Hendrickson, W.L. Clark, and A.D. Church tellers. The following persons receiving the majority of all votes cast were declared elected.

Pres’t G.W. Waterman

VP Wm L. Clark

Sec J.W. Kingsley

Treas S.W. Kingsley

 A.J. Hendrickson

Aud C. Steinberg

 H.E. Kingsley

Detective force same as last year.

 On motion meeting adj

 J.W. Kingsley clk

*In 1888 there was a locust plague according to Arnett Lines’ History of Barrington: “Plagge’s pasture south of Russell where Cook Street is now, and Lester Castle’s hill were covered with them. Their empty shells lay everywhere.”*

March 2nd 1889

 Pd Treas up to date on policies for yr 1888 $25.00

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Sept 5 1888

 A meeting of the Board of Auditors was held on the representation of loss of cow by lightning by Mrs. M.K. Church and an order given for the sum of $27.00 on Treas. for same

 J.W. Kingsley clk

March 4th 1889

 Annual meeting of the BMG Ins. Ass. was held at the South Center Church. Meeting called to order by Pres’t G.W. Waterman. Minutes of last meeting read and approved. Treas. and Secretary’s reports read and accepted. Sec reported the standing of the Ass. as follows to wit: no. of policies outstanding 154 Val of Property $524681 Ins’d $393527 Notes $15791.46

 Increase Pol: 3. Bal 25642 Inds’d 19324 Notes 788.36

There had been taken out during year ending March 1st 1889 50 new policies most of which was renewals or changes of old policies and for which the sec had paid into the Treas $25.00

 Treas. reported on hand commencement of the year $21.58 and had received from sec. during the year for policies issued $25.00 making total recpts $46.58. Pd out inst due W.G. Waterman $6.00 order of auditors to Mrs. M.K. Church $27.00 leaving a balance on hand of $13.58.

 Treas. also reported outstanding indebtedness as follows: notes of the association to W.G. Waterman for $75.00 and one year inst due and order due D.S. Jencks for cow $30.00 and inst from date. On motion Treas. ordered and authorized to pay the inst on said indebtedness and hire the money and pay principle if demanded.

 On motion proceed to election of Officers with H.E. Kingsley, F.L. Waterman, and W.L. Clark tellers. The following receiving a majority of votes case were declared elected as follows:

 Pres G.W. Waterman

 V Pres W.L. Clark

 Clerk J.W.K

 Treas S.W.K.

 H.E. Kingsley

 Aud A.J. Hendrickson

 Cris Stienberg

Detectives:

 Geo Jencks

 Wm Gothard

 A.J. Hendrickson

 Chas Slade

On motion adj

 J.W. Kingsley clk

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Feb 1st 1890

 A special meeting of the Board of directors was held at the lower Church Barrington Center of the MG Ins. Ass. on the call of the secretary to make arrangement for the purpose of appraising and payment of loss by John Wardlow, one of the members of the association in the burning of his farm dwelling house on the morning of January 24th 1890.

 Meeting called to order by G.W. Waterman Pres’t. Present G.W. Waterman, J.W. Kingsley, S.W. Kingsley, A.J. Hendrickson, and H.E. Kingsley of the board of directors and several members of the Ass.

 Mr. Wardlow being present a motion was made and carried to select three appraisers to assess the loss of said Wardlow and that he make the first selection.

 Mr. Wardlow selected Wm G. Waterman as appraiser on his part.

 The association selected Wm Gothard as appraiser on part of association.

 G.W. Waterman was selected as the third appraiser by agreement of said Wardlow and directors of the association and accepted as the third by the two first chosen.

 On motion the appraisers thus selected be requested to make their estimate and report at the annual meeting to be held at this place March 3rd 1890.

 On motion meeting adjourn.

 J.W. Kingsley—clk

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March 3rd 1890

 Annual meeting of the BMG Ins. Ass. at the lower church Barrington Center. Meeting called to order by Pres’t. Geo W. Waterman. Minutes and proceedings of board of directors since last annual meeting read and approved.

 Secretary reported the present standing of the association as follows to wit: Present no. of members of the ass. now holding policies 164. Amount of property insured on a ¾ basis of valuation $410875. Amount of Prem notes on said amt insured at 4 & 10 per ct is $16439.94

 Pd into the Treas. of the association $20.50 the amount of the 50 cts each on 41 new policies issued during last fiscal year ending March 2nd 1890. Report accepted.

 Treas. report as follows to wit: amt on hand commencement of year $13. (*can’t read digits after decimal point*). Received from John C. Plagge Apr 18th 1889 money loaned to pay loss of D.S. Jencks cow killed by lightning $33.59 July 15th 1889 from J.C. Plagge $20 to pay W.W. Norton loss for cow killed by lightning $27.00 received of secretary $20.50 for 41 policies issued during year making a total cash on hand and receipts $84.08

 Pd as follows Jencks loss $33.59

 Norton loss $27.00

 Pd G.W. Waterman inst on note 1 yr $6.00

 Cash on hand to bal $17.49 $84.08

Showing an indebtedness to wit

 W.G. Waterman note & inst 1 yr $81.00

 J.C. Plagge 1 note of $30, 1 note $20 & inst $53.60

 $134.60

 Less cash on hand $17.49

 Indebtedness to date $117.11

Committee appointed Feb 1st 1890 to appraise the loss of John Wardlow in the burning of his farm house night of Jan. 24th 1890 made the following report to wit: that after investigating all the facts and circumstances in connection with said loss they estimate the damages to said Wardlow to be $600 and recommend payment of said sum by BMG Ass. by an immediate assessment.

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Signed W.G. Waterman, G.W. Waterman, Wm Gothard, committee, Feb 5th 1890. Report accepted and approved.

 On motion that Wm G. Waterman and Sec be appointed as a committee to make as assessment of 5 per ct on all premium notes held by the ass. to pay said loss and all outstanding debts against the ass. up to date. Carried.

 On motion that the collection of said assessment be let to the lowest responsible bidder and that A.D. Church act as crier to let the same, and to be collected within one month after having received the pay roll. Henry E. Kingsley agreeing to do the collecting for $17.50 and bidding the lowest bid received was declared elected as collector.

 On motion proceed to the election of officers of the Ass. for the ensuing year with A.D. Church, A.J. Hendrickson, F.L. Waterman at tellers. The following named persons receiving the highest no. of votes by ballot were declared elected as follows to wit:

 G.W. Waterman Prst

 A.J. Hendrickson VP
 J.W. Kingsley Sec

 S.W. Kingsley Treas

 A.D. Church

 H.E. Kingsley Aud

 John Radloff

On motion Geo A. Jencks, Wm Gothard, A.J. Hendrickson and Chas Slade were elected as a detective force.

 On motion meeting adj

 J.W. Kinglsey—clk

And further voted that the rate charged for policies from this date be as follows to wit: $1.50 up to $15.00 and $2.00 up to $25.00 and $2.50 for all sums over $25.00. Carried. This order passed before adj of last meeting—J.W. Kingsley, clerk.

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March 7th 1890

 The undersigned appointed at the last annual meeting of the BMG Ins. Ass. to assess the premium notes to pay all losses to date submit the following report to wit:

 No. of premium notes 164 value of same $16489.94

 And per ct of which is $822.400

 And the amt put into the hands of the collector H.E. Kingsley.

 The indebtedness of the ass. is substantially as follows: Cr as pr ass. $822.40

 Wardlow loss $600.00

 Waterman note & inst $81.00

 Plagge notes & inst $53.60

 Cash pd Blank Recpts $1.50

 Cash voted H.E.K. (*H.E. Kingsley*) coll $17.50

 Cash for 3 app on Wardlow loss $4.50

 Cash for Waterman & Kingsley making ass. $12.00 770.10

 Leaving a bal after paying above 52.30

 Cash in hands of Treas this date 17.49

 $69.79

 J.W. Kingsley, clk

April 3rd Order for above claims having been audited same were given to the several parties drawn on Treas for payment.

 Also appears this day H.J. Lageschulte and Fred Beinhoff claiming having sustained loss by wind and hail and rain storm of the night before. President G.W. Waterman and Secretary went and, examining the premises insured, found said Lageschulte granary roof blown off the extent of about 14x16 feet against side of dwelling house breaking siding in several places beside injuring several windows badly, and we further found on examination of F. Beinhoff damages that his wind mill blew down by the same storm smashed and broke down through one side of his Barn roof making necessary to repair or replace new at least 16x25 feet.

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And we further found after consulting with said Lageschulte and Beinhoff that a settlement could be effected by a payment of $20 to each party in full satisfaction for all loss sustained by each of them. After consulting with several members of the association we the said Pres’t and Sec felt justified in settling with said parties.

 Claims were presented to board of auditors were allowed and orders given on Treas. for payment as follows to wit:

 H.J. Lageschulte for damages by wind Apr 3 1890 $20.00

 Fred Beinhoff for damages by wind Apr 3 1890 $20.00

 J.W. Kingsley, sec

Apr 28th 1890

 A claim for damages by lightning during the summer of 1889 by August Bierman was examined by the Prs G.W. Waterman and Sec J.W.K at the time of the damage and a compromise settlement was effected by the payment of five dollars by Ass. if approved by said Ass. at its next annual meeting. At the said meeting the matter was spoken of and approved. An order given by the auditors on the the treas. for the sum of five dollars.

 J.W. Kingsley, clk

May 2nd 1890 Pd Treas $5.00

July 7th Pd $8.00

Feb 28 Pd $32.00

42 pd $45.00

July 5th 1890

 Claims for damages for cow killed by lightning was allowed by Directors said cow was killed on or about the 28th day of June AD 1890 near the Barn of N.G. Hendrickson, said claim having been audited by the Board of Auditors and an order given said Hendrickson on Treas for the amt insured to wit $24.00

 J.W. Kingsley, clk

Aug 4 1891 Pd Treas on policies $17.00

*According to the book “Tales of Old Barrington” by Cynthia Baker Sharp, there was a fire in the town of Barrington in 1890 that killed a man and destroyed all the buildings for an entire block. It started in the Bennett Hotel (corner of N Railroad and Cook) and burned east. They tried to stop it by attaching a four inch rope to the midnight train to pull down the William Hill house, but failed. It was finally stopped when they pulled down the eighteen foot building used by Emil Schaede for a harness shop.*

*This fire is not mentioned in the BMG Insurance ledger because the Association only insured buildings that were at least 80 feet apart, effectively ruling out many buildings in town.*

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March 2nd 1891

 Annual meeting of the BG Ins. Ass. held at the church at the center. Meeting called to order by the President G.W. Waterman. In the absence of J.W. Kingsley Sec, John A. Waterman was elected clk pro tem. Minutes of last annual meeting read and approved. Also Treas read his report showing $24.00 on hand. Voted to allow Treas 27 pr ct on losses pd out by him for the year 1890 to wit $16.33 On motion the amount of assessment on the notes against Fred Miller and Henry Wolf amounting to $5.46 be cancelled, parties having removed from town.

 The financial standing of the ass. at this date is as follow: no. of policies outstanding 169. Valuation of property insd 567518. 3/4 of which is the amt of basis of assessment is 425633 on which prem notes are given to the amt of 17076.30. The new rates adopted by the ass. at the last annual meeting by which the ass. received a larger cash premium on each policy issued over and above the sum of $1500 insured had proven satisfactory; during the past year there has been 42 policies issued four of which paid under the usual rates to wit $4.00—sixteen paid 50¢ each$8.00 Recd Twenty two pd $1.50 each $33.00 making the amt pd by sec into treasury on policies issued $45.00.

 On motion proceeded to the election of officers for the ensuing year with F.L. Waterman, Wm Gothard and J.H. Bucklin as tellers. The following named persons recd a majority of all votes cast were declared elected

 Pres G.W. Waterman

 Vice Pres A.J. Hendrickson

 Sec J.W. Kingsley

 Treas S.W. Kingsley

 Aud: H.E. Kingsley, John Radloff, A.D. Church

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On motion of H.E. Kingsley the members of the detective force to wit Geo A. Jencks, Wm Gothard, A.J. Hendrickson and Charles Slade were reelected for the coming year.

 Voted: It is the voice of the ass. that the officers of the ass. have full power to settle all small claims as the Pres’t. And Sec have done the past year. On motion adj.

 John A. Waterman clk pro tem

 By J.W. Kingsley clk

June 5th 1891

 WolfBros. owning the A.T. Beverly farm presented a claim for one cow killed by lightning. The board of auditors were notified by the Pres’t. to investigate and report to secretary their decision.

 Said board reported from the best evidence obtainable and from all the circumstances in which said cow was found they had no doubt in regard to the cause of her death to wit lightning and recommending payment of same according their application and policy dated Oct 25th 1890. On the finding of said board and said bill having been audited by them an order was drawn on the treas. of ass. dated July 29th AD 1891 for the sum of $27.00 as per insurance and given said Wolf Bros.

 J.W. Kingsley sec

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*According to the book “Tales of Old Barrington” by Cynthia Baker Sharp there was a fire in Barrington in 1892 that burned a block of buildings, starting in Ed Sabin’s saloon. Sabin was a member of the BMG Insurance Association, but this loss is not mentioned in this ledger because, as previously stated, buildings closer than 80 feet apart could not be insured.*

March 7th, 1892

 The annual meeting of the BMG Ins. Ass. was held at the usual place, Barrington Center church.

 Meeting called to order by the Pres’t. G.W. Waterman. Minutes of last year’s transactions of the Ass. read and approved. Secretary made the following report of the present standing of the ass. as follows to wit—whole no. of policies outstanding Mar 7th 1892—170 an increase of one since last report. Amt of valuation of property insured $571776 inc $4266. Amt insured $$428763 inc $3130. Amt prem notes $17198.20 inc $116.90. No. of policies issued during year ending Mar 7th 34 on which the secretary has paid into the treas. as pr bylaws $35.00. On motion report accepted. Treas. made the following report which as on motion accepted as follows to wit: amt on hand at commencement of last fiscal year $24.00 received of secretary on policies issued during last year $35 total bal and recpt $59.00 Cr by Pd Aug 4th 1891 order by auditors & Sec to Wolf Bros for cow killed by (*lightning*) $27.00 having a balance on hand March 27th $32.00.

 On motion proceed to election of officers for the ensuing year with Wm Gothard, F.L. Waterman, and J.H. Bucklin as tellers.

 G.W. Waterman Prest.

 A.J. Hendrickson VP

 J.W. Kingsley Sec

 F.L. Waterman Treas

 A.D. Church

 John Radloff Aud

 Geo A. Jencks

On motion A.J. Hendrickson, Chas Slade, Wm Gothard, and Geo A. Jencks were elected as detective force ensuing year.

 On motion adj J.W. Kingsley, clk

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Barrington, April 4th 1892

 Secretary was notified that J.W. Kingsley had sustained damages by wind to property insured in BMG Ins. Ass. in the destruction of his wind mill and tower being blown down the night before and falling upon his corn crib and wagon shed which were insured in said association. The board of auditors of the association were notified and examined the same which was done by auditors Church and Jencks and Radloff, and reported the loss to be ten dollars and recommended an order be given on the Treasurer to said Kingsley for said amount which was done, said order being signed by auditors John Radloff and A.D. Church countersigned by Secretary and paid May 20th 1892.

 J.W. Kingsley clk

*The Barrington Courier 4-8-1892 had the brief mention, “Messrs. Hawley Bros. steel wind mill tower blew down,” in the local news section. Not sure if this is a different windmill blowing over in the same storm, or if the Hawley brothers were Kingsley’s tenants.*

Barrington, June 27th 1892

 President G.W. Waterman and Secretary J.W. Kingsley, officers of the Barrington Mutual Guarantee Ins. Assn. being notified by Louis Krunfus, one of the members of the ass. that he had sustained damages by lightning in **one of the terrible storms of June 21st** (*see below*) inst in his barn being damaged.

 Said Waterman and Kingsley this day personally examined said Barn and found that lightning struck the coupalo (*cupola*) on top of the Barn on its north side, ran around to the east side of it, then on to the roof on the east side of the Barn following a rafter down from the coupalo to the eaves, destroying said rafter and tarring up the shingles a strip something like two or more feet wide. After examining the premises and consulting with said Krunfus, found that loss or damage could be satisfactorially (*stet*) settled by the payment of five dollars which was done and a receipt taken therefore. J.W. Kingsley clk

*The library’s microfilm of the Courier is missing issues between April and December of 1892, however the Tribune, on June 22nd reported that there had been severe thunderstorms during the week and “the fields are* ***again*** *flooded. Corn on low land is destroyed.” On the 24th there were multiple articles about how the “****continuous*** *rains have caused a vast amount of damage within the last week…due to floods or to windstorms or to both combined.” There was a tornado in Harvey, IL and another in southern Wisconsin. In Galesburg the storm came in at three in the morning and lasted two hours, blowing apart sheds, taking the roofs from houses, knocking over trees. “The lightning flashes were incessant and the din of thunder deafening…this morning many dead birds were seen in the streets, killed by hailstones.” The dam overflowed, telegraph lines were down and railroad tracks washed out. Railway traffic was snarled all over the state, due to widespread washouts and landslides. In Galena streets were rivers, “wooden sidewalks are floating about like rafts,” and despite the attempt to hold the bridges down by loading them with heavy ballast, one washed away. Rivers rose rapidly, in Elgin four feet in a matter of hours. The Fox River rose so high that Aurora’s ball park (on an island) disappeared. In Chicago, the “widespread Niagara that poured from the clouds” flooded basements, backed up sewers, and turned streets to waterways, and “bricks and pieces of splintered flagpole were sent flying through the air” by lightning. In the days that followed, the Tribune recommended boiling water before drinking it, as all that run off began to reach the Lake; “the water near shore is bad. It is murky and black. Dead animals, debris and filth float on the surface.”*

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Sept 17th 1892

 At a meeting of the board of directors of the BMG Ins. Ass. at the lower church, Barrington Center, on a call of the Prst of the ass. the following business was transacted. Meeting called to order by Pres’t. G.W. Waterman, a full board of directors present. The claim of G.W. & F.L. Waterman for insurance on one 2 years and one 1 year old colts killed by lightning June 21st 1892 was presented, the board of auditors reporting that they had or did examine said colts and from the best evidence of the facts and circumstances obtainable at the time of said loss were fully satisfied that said colts killed as claimed and after full investigation estimated a fair value of said colts was $125.00 and the liability of the ass. on a ¾ basis would be $93.75/100 and would recommend the payment of said amt.

 Said auditors also reported on or about June 28th 1892 M.T. Barrows, a member of the ass. had a cow killed by lightning (claimed). Messrs. Jencks and Church investigated the circumstances of said loss and that on said day the said cow was milked in the morning and to all appearances was well and all right and that during the day one of the terrible storms so common during the spring and summer of this year occurred and when sought for at night said cow was found dead and to all appearances killed as claimed. Insured for valuation $32.00 loss on ¾ basis $24.00.

 The Pres’t. and Secretary were notified by Wm Thies about the first days of July 1892 that his mother Eliza Thies had two young horses each 4 yrs old past killed the night before by lightning. Said Pres’t. and Sec went immediately and investigated the claim of Mrs. Thies and found as reported said colts dead in the pasture lying side and side about four feet apart head both the same, was as though standing with backs to the storm and were out in the lot some 30 or more rods away from any building, tree or fence.

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After questioning members of family and hired help and from the position said horses were in, one having his mouth partially full of grass as though but just stop feeding, said horses when last seen before dark were said to be to all appearance well and had not been disturbed in any manner but were in the same position as when discovered in the morning, dead. On examination of Mrs. Thies’ policy find that she had 7 head of work horses insured each valued at $100 and that they had but the 7 head of any horse kind on the farm and that said young horses were the most valuable of any they have—said Pres and Sec conclude that said Eliza Thies is justly entitled to the amt said horses were insured for to wit 7 head at val of $100 each insd at ¾ vall due each $75.00 total due Mrs. Thies $150. After full discussion for and against the foregoing reports on motion of Director A.D. Church the same being seconded it was unanimously voted that the treas. hire the sum of $250 for the payment of the foregoing losses for the term of six months which would carry to the matter to the next annual meeting and that sec draw orders on treas for amts due parties suffering said losses as follows to wit: G.W. & F.L. Waterman $93.75, M.T. Barrows $24.00, Eliza Thies $150.00 Total $267.75

 On motion adj.

 J.W. Kingsley, clk

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March 6th 1893

 The annual meeting of the BMG Ins. Ass. was held at the lower church, Barrington Center. Meeting was called to order by Pres’t. G.W. Waterman. Minutes and transaction of the board of directors and auditors since the last annual meeting read and approved.

 Treas. report showing a balance on hand of $46.35 dollars also showing an indebtedness of $250 dollars hired by Treas of W.G. Waterman by order of board of directors some 6 months ago for the purpose of paying losses done members of the ass. during the spring and summer of 1892, said money was hired for term of 6 mos. to the time of this annual meeting.

 On motion of A.D. Church the treas. be instructed to continue said loan for the term of one year longer. On discussion of motion was deemed advisable in preference of making as assessment at the present time. Motion carried.

 Sec. reported the present standing of the ass. as follows to wit amt of valuation of property insured $550881 amt ins’d on ¾ val $413160 prem notes at 4 & 10 pr ct on sum ins’d $16546.50/100 no. of policies outstanding 163 showing a small falling off **caused by the changes and removals occurring the first of this month**. No. of policies issued during yr ending Mar 5th 1893: 45 on which have paid Treas. $47.00.

 On motion proceed to election of officers for ensuing with J.A. Waterman, M.W. Prouty, A.J. Hendrickson tellers. The following were elected as follows:

 G.W. Waterman Prest

 Wm Gothard VP

 J.W. Kingsley Sec

 F.L. Waterman Treas

 A.D. Church

 John Radloff Aud

 G.A. Jencks

 Detecitves: M.W. Prouty, C.W. Slade, Wm Gothard, G.A. Jencks

On motion adj.—J.W. Kingsley, clk

July 31st pd Treas $13.00

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March 5th 1894

 The annual meeting of the BMG Ins. Ass. was held at the South Church, Barrington Center. Meeting called to order by the Pres’t. G.W. Waterman. Minutes of last meeting read and approved.

 Secretary reported a slight increase of amount of valuation of property insured as well the amount of premium notes over the report for year 1892. The present standing of the assn. is as follows to wit: total no. of policies outstanding 164. Valuation of property insured $652036 Amount insd. ¾ $414027 Amt of Prem. Notes at the rate of 4 & 10 pr ct $166.94.72 an increase of $867 on amount of property insd and $149.22 in amt of premium notes. No of policies issued 43, two less than last year. Paid the Treas amt due on policies issued $44.00

 Treas. report showed a bal on hand Mar 6th 1893 $46.25 received of sec $44 for policies making total bal $ recpt $90.25 Expenses by paid inst on $250 indebtedness $17.50 leaving a bal on hand March 5th 1894 of $72.75/100 No losses having occurred during the year ending March 5th 1894.

 No further business before the meeting, on motion proceed to election of officers with J.A. Waterman, Wm Gothard & G.A. Jencks as tellers. The following receiving the majority of votes cast were declared elected to wit:

 G.W. Waterman Prest.

 M.W. Prouty VP

 J.W. Kingsley Sec

 F.L. Waterman Treas

 G.A. Jencks

 J.C. Radloff Aud

 A.D. Church

Detective force: M.W. Prouty, C.W. Slade, G.A. Jencks, F.L. Waterman, C.J. Church

 On motion this meeting adjourn to meet at this place the first Monday in June next

 J.W. Kingsley clk

Apr 30 1894 Pd Treas on policies $5.00

June 26 1894 Pd Treas $11.00

Aug 4 Pd $6.00

Sept 26th Pd $7.00

Feb 16th 1895 pd Treas $10.25

Mar 1 st $5.75

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June 17th 1894

 F.A. Lageschulte, a member of the BMG Ins. Ass. gave notice to secretary that on the afternoon of June 16th about 6 o’clock PM during a severe thunder storm he had a cow struck and killed by lightning. He found said cow immediately after being killed with bloody matter running from nostrils and fresh grass in her mouth, giving every evidence that she had just been killed as a very sharp report had just passed.

 June 28th the evidence in the matter of F.A. Lageschulte cow killed by lightning being so evident and satisfactory an order was drawn and approved by the auditors on the treas. of the ass. and given to said Lageschulte for the sum of $24.00 three fourths of the amount of $32.00 for which the cow was valued in his application.

 J.W. Kingsley clk

Sept 3rd 1894

 John Meiners and Henry Bauman, members of the Insurance Ass. presented a claim of loss in the burning of their Self Binder in the month of August, 1894. President Waterman and your humble sec made an investigation by meeting the parties at the place of loss and found the machine entirely destroyed by fire and by close examination were satisfied that the same was done by some party or parties unknown. After due time and deliberations between your humble servants and the parties interested, an agreement was arrived at by which the association was to pay the sum of $20.00 in full and complete satisfaction for damages. Order given.

 And further, D.C. Adams, a member of the Ass. had a cow killed by lightning as was proven to the satisfaction of the board of auditors, on the night of the 7th of September 1894 and an order given for $24.00 3.4 of $32.00 val.

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And on the same night the dwelling houses of Henry Reuter, Wm L. Clark and N.G. Hendrickson were severally (*stet*) damaged either by wind or lightning, it being a night of one of the most terrific storms of the season. The premises of said Reuter was inspected by Prst. Waterman and the Secretary of the Ass. who found that lightning struck the same on the rig near the chimney and followed down and split to pieces 2 rafters beside more or less of damage to the roof and a settlement was entered into by agreement of the sum of $15.00. Order given. The dwellings of said Clark and Hendrickson were both damaged in the loss of each of a chimney, the same were examined by board of auditors and were satisfied the same was done by wind and a settlement was made by paying said Clark the sum of $5.75 and Hendrickson $4.25. Orders given each.

 J.W. Kingsley clk

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June 3rd 1895

 The failure of the annual meeting of the BMG Ins. Ass. being held on the first Monday of March, was called and held after due notice being given by the Secretary as provided by the charter on the first Monday in June, June 3rd 1895 at the usual place of holding said meeting.

 Meeting called to order by the Pres’t. G.W. Waterman. Minutes of last meeting and the report of secretary of the action of the board of Directors and auditors since the last annual meeting was read, approved and accepted. Secretary reported the no of policies issued during the year ending March 1st 1895 forty two (42) the receipts of which to wit $45.00 was paid into the treasury of the ass. and that since the commencement of this year to present time had issued eleven (11) more policies for which there is due the ass. the sum of $9.00 and will be paid to new Treas. as soon as qualified. Also reported the val of property insured to be $560404 and the sum insured 3.4 of val $420304 premium notes on the same $16866.36 an increase over last year in notes of $172.64.

 Treas. report showing bal on hand at commencement of year of $72.75 rec of W.G. Waterman $17.50 of sec due on policies issued $45.00 making total ball and recpts $134.25 policies 167 cr by payment of inst due Waterman $17.25 by losses as reported by sec report $93.00 leaving cash on hand to bal acct of $24.75 would further beg leave to report that the cash on hand and a bal now in sec hands ready to be paid over is sufficient to pay all claims against the ass. and the inst on the note held by W.G. Waterman of $250.00 up to June 3rd 1895. Still leaving a small surplus of some $3.25 in Treasury. And an indebtedness outstanding of $250 which was voted to carry until further action. On motion proceed to election of officers for ensuing year. R. Nightingale, L. Baer and A.D. Church as tellers. The following were duly elected by ballot:

 G.W. Waterman Prest

 R. Nightingale VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 J.C. Radloff

 A.D. Church Aud

 G.A. Jencks

Detective force: C.W. Slade, G.A. Jencks, M.W. Prouty, J.W. Waterman, L. Baer

On motion meeting adj

 J.W. Kingsley clk

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Aug 29th 1895

 Notice received from John Radloff that on the night of the 28th of Aug 1895 he lost two cows supposed to have been killed by lightning. Auditors A.D. Church, Geo A. Jencks and John Radloff make the following report.

 On receiving notice of said loss said Church and Jencks met with said Radloff at his residence in the afternoon of Aug 29th and found two valuable cows which said Radloff said belong to him lying dead under a tree in his Radloff pasture, that said cows was to all appearances well and healthy when turned into said lot after milking was done at night and said auditors are fully satisfied that said cows were killed by lightning as during the night of the 28th of Aug there was a severe thunder storm and the tree under which the cows were found was struck by lightning on the same night and from the best evidence obtainable we are fully satisfied that the death of said cows was caused by lightning.

 We A.D. Church and Geo A. Jencks would recommend that said Radloff, a policy holder in the BMG Ins. Ass. be given an order for said cows according to the specifications in his policy of Insurance.

 Sept 11th 1895 Order on Treas of said Ass. given said Radloff for the sum of $54.00

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March 2nd 1896

 The annual meeting of the BMG Ins. Ass. was held at the lower Barrington Center church agreeable to previous notice. Meeting called to order by the Prst G.W. Waterman. Minutes of last meeting and all business of the board of directors and auditors since last annual meeting read and approved. Secretary made the following rept: No. of policies issued during year 51 an increase of 9 By pd Treas amt due said ass. on said policies the sum of $52.00 The amt of property insured on ¾ val the sum of $491659.00 an increase of $21355.00 amt of premium notes $17712.35 increase of $846.00. Policies 179.

 Treas. rept showed as follows Bal on hand $24.75 recd of Treas $52.00 cash loaned of J.W. Kingsley $35.00 Total $111.75 Cr by Pd Wm G. Waterman inst on notes $30.00 pd J.C. Radloff for 2 cows killed by lighning $54.00 Bal on hand $27.75 Present indebt $250.00 due W.G..W. and $35.00 J.W.K which on motion was voted to be carried until further action.

 Sec reported a loss by J.H. Bucklin a member of the ass. which was duly discussed by the ass. and said Bucklin which on motion of Wm G. Waterman and seconded by A.D. Church was unanimously carried that said claimant was fully entitled to pay for said horse and a satisfactory agreement was arrived that said horse was of the value of $40.00 Voted that the auditors give said claimant an order on Treas the sum of $30.00 ¾ the call of said Horse as per terms of the insured in his policy: March 4th order issued.

 On motion proceed to election of Officers for ensuing year with Bucklin, Jensen and Scheer as tellers.

 G.W. Waterman Prest

 H.J. Bucklin VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 A.D. Church

 Matt Jensen Aud

 E.D. Prouty

Detective police: W.M. Prouty, G.A. Jencks, Drew Miller, Louis Baer

On motion adj

 J.W. Kinglsey clerk

Voted that threshing by steam power be allowed. Carried.

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Dec 8th 1896

 In the month of Sept 1896 the Association through the Secretary received notice from F.J. and P.A. Hawley that they had a stack of oats destroyed by fire. On investigation it was thought to have been done by lightning and after threshing the three remaining stacks which were saved by the arrival of immediate help it was estimated the loss was at least 200 bushels of oats which with the straw was worth $34.00 which was settled and paid by the secretary and duly receipted for by said Hawley Bros and receipt duly filed with the treas. of the association on the basis of ¾ of the valuation loss to wit $25.00

 J.W. Kingsley Treas (*appears to say “Treas” instead of clerk)*

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March 1st 1897

 The annual meeting of the BMG Ins. Association was held at the lower Barrington Center Church as per previous notice. Meeting called to order by acting president H.J. Bucklin. Minutes of last meeting and all transaction of board of directors since last annual meeting read and approved. Secretary reported that during the last year ending Feb 28th 1897 there had been issued by the association 44 new policies receipts of which amt to $87.00 on which the sum $44.00 is due Sec and $43.00 is due the Treas belonging to the ass. The present standing of the ass. is outstanding 187 policies increase 8 val of property insured $460625 inc $18966 amt of prem notes $18476.38/100 incr $764.00

 The ass. has been very fortunate during the past year having sustained but one loss to the amt of $34.00 and was duly settled and paid by agreement as by provision of policy ¾ basis $25.00. The Treas. report read and approved. Said report showing having received from secretary the sum of $43.00 due on policies $3.50 pd for new record book and $7.00 a balance sufficient to pay the $25.00 loss sustained by association.

 The said report shows the present indebtedness of the ass. as follows to wit W.G. Waterman $250.00 and one yrs inst due the coming June and $35.00 due J.W. Kingsley with use from Sept 16th 1895 and $10.60 due Sec for overpd to pay the $25.00 as herein reported.

 After due discussion it was decided best not to make an assessment to pay the present indebtedness so long as the income from policies issued was sufficient to pay the inst thereof. And it’s moved and carried that Treas. be directed to make arrangement with J.W. Kingsley to cancel his now standing note of $35.00 and have a new note covering his entire claim up to March 1st 1897 to wit $49.15 making the entire indebtedness of the March 1st 1897 Princip Waterman note $250, Kingsley note $49.15/100 Total $299.15/100.

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On motion voted to proceed to election of officers with Matt Jensen, Geo A. Jencks and W.M. Prouty as tellers.

 The following names were voted for and elected by ballot to wit:

 H.J. Bucklin Prest

 E.D. Prouty VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 R. Nightingale

 W.N. Miller Aud

 Matt Jensen

M.W. Prouty, G.A. Jencks, D.M. Miller, E.D. Prouty and Louis Baer was elected Detective force.

 On motion, meeting adjourn

 J.W. Kingsley Sec

June 26, 1897

 At a meeting of the Board of directors of the Barrington Ins. Ass. at the usual place of holding meetings, Barrington Center on the call of President. Present: Vice Pres’t E.D. Prouty, J.W. Waterman, R. Nightingale, Matt Jensen, J.W. Kingsley besides several other members of the association.

 The secretary stated that the object of the call was to make provision for payment of several losses by lightning during the past months as follows: May 10th W. Howarth barn, milk house and granary all were damaged more or less by lightning and secretary reported he examined the loss the next morning with Mr. Howarth and found the damages could be settled for $20. Report accepted and ordered paid.

 Also on June 17th secretary recd notice from A.R. Smith a cow killed by lightning the night before on the Henry Smith farm belonging to the heirs of said Smith Est. Investigated by secretary and R. Nightingale one of the auditors and found as reported.

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Cow struck by lightning immediately after being milked and as the last cow let out of stable and there could be no mistake about it as Mr. Washer, the tenant, and his son were close by when done and said Washer said the cow was one among the best of the number on the farm and was valued at $32. Insured for $24.00 voted that auditors allow and pay the same.

 On the same day June the 17th WM G. Waterman, one of the members present stated he had a horse standing in the stable in his barn killed by lightning and had notified auditors Matt Jensen and M.W. Prouty who investigated and found that lightning first struck the Barn and down through the stable and killed the horse. It was voted as Mr. Waterman was present that a committee consisting of Matt Jensen, J.W. Waterman and M.W. Prouty be appointed to confer with Mr. Waterman and settle the same after conference. Committee reported the loss in all to be $55.00 and would recommend the payment as per policy ¾ of the same to wit $41.25 which was satisfactory to Mr. Waterman. Accepted and ordered paid.

 Also about August 4th President Bucklin received notice from Fred Krunfus that his barn had been struck by lightning and hay set on fire. Investigated and found to be as stated by auditors Matt Jensen and N.W. Miller who reported that the lightning struck the cupola on top, ran down one corner to a rafter down to the eaves then down the center spout to the sill into the basement, setting the hay on fire on the outside of the mow in the bay, which was extinguished by prompt arrival of neighbors with water after obtaining access by tearing siding from building, damages settled and pd $19.98 (a very narrow escape of a heavy loss).

 Also at the same date John Lambke had one yearling calf killed by lightning, the case was investigated by auditor Matt Jensen who was satisfied that said yearling was killed as represented and he thought was worth $8.00 and that said Lambke would be entitled to $6.00 as per policy of insurance.

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Ordered pd.

 After considering the best plan to obtain money to meet and pay the losses as herein reported and pay all outstanding obligations against the association up to present time, it was unanimously voted that the secretary levy an assessment on each and every premium note now held by said secretary against the policy holders now belonging to the association at the rate of 3 percent on each dollar so held in Prem notes.

 On motion it was voted that we elect a collector to collect said money and pay the same into the hands of the Treas. of the Ass. and F.L. Waterman offered to do the same for 9.75 dollars which was the lowest offer made. Offer accepted. Secretary made said list as ordered and gave the same to said collector amounting to the sum of $56832 which was all collected and paid to said Treas who was duly authorized to pay all claims against the association when duly presented by proper vouchers as provided by association by laws.

*There appear to have been a lot of fires in this time period, some rumored to be arson. One such fire was the burning of the Mosser barn in Palatine. Though that barn was insured, it was apparently not insured through the BMG Insurance Association. It’s brought up here, however, because the articles about it make clear that more than lightning was at work in this window of time. In the words of the Tribune 8-8-1897, the burning of the Mosser barn was Palatine’s ” third incendiary fire within three weeks.” The Tribune reported that the rumored cause was that, “Two factions have been bitterly contesting the appropriation of funds for a water works system, and it is said by some who voted against the water works that the fires have been started by the opposing faction to scare them into giving up.”*

 *The Courier reported 8-14-1897 the same fire, saying that “the town was startled by the fire bell” the previous week, “and the people rushed out to* ***another*** *mysterious fire.” (Emphasis added.) The details were added that the fire was discovered at 11:30 p.m. by passer-by John Bergmann, and, “A crowd soon gathered but too late to save the building which burned to the ground…Our people are getting so that a fire comes as a natural thing almost every ten days.”*

 *The Courier also reported on 9-25-1897 that the Long Grove Creamery burned, and the residence of a farmer named Schultz. This ledger reports (below) of the burning of the Sadelik house, which went unreported in the Tribune and the Courier, as far as I can tell.*

 *To be fair, dry conditions must also have been a factor, as the Courier listed under local news on 10-9-1897, “We are praying for rain.”*

Oct 4th 1897

 Special meeting of the BMG Ins. Ass. was held at the usual place of meeting at the call of Board of Directors. Secretary reported a loss of J.A. Sadelik, a member of the ass. by fire Sept. 26th in the burning of his house and clothing and furniture, all burned. House value as per application $400 insured for $300 Furniture and clothing for $200 insd $150.

 Meeting called to order by Pres. Bucklin and after full discussion it was moved and carried that said Sadelik was entitled to full amt as called for by his Policy to wit $300 on house and $150 on furniture and clothing total $450. The same to be paid without arbitration.

 On motion that an assessment of 2 percent on all premium notes be levied and collected for purposes of paying loss, and that we appoint a collector to collect the same.

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F.L. Waterman offered to collect the same for $10.00 and Robert Nightingale for $9.00. R. Nightingale offer being the lowest was elected for that purpose and collected and pd Treas. $431.27.

 On motion the secretary was ordered to draw an order on Treas. for $150 to be given said Sadelik as part payment on his loss for immediate use.

 On motion of Wm G. Waterman that a committee of four persons be appointed to canvas and examine all policy holders’ premises and thoroughly investigate all premises occupied to see that they were provided with good and substantial stone or brick chimneys as made and provided in their application of insurance and that ashes was also car’d far as stipulated and wherever they found any of these provisions willfully or otherwise violated to notify such parties that the same be immediately made to comply with their applications as they could not recover loss on their policies without. After a full and free expression of opinion, it was voted and unanimously carried.

 On motion that R. Nightingale and Fred Schwimm (*the name is consistently spelled with an i in this ledger, but other sources give the name as Schwemm*) be appointed for the south part of the town and J.J. Bucklin and G.E. Jencks for the north part of the town and that they proceed forthwith to perform the duties assigned them and make report to the secretary the names of all parties whose premises found defective and that each party of said committee receive the sum of $1.50 for each day of 8 hours spent in such investigation as compensation.

 On motion meeting adjourn.

 J.W. Kingsley, clerk

Nov 1st

 Jencks and Bucklin reported that they found several places that were defective by pipes going out through some kitchen roofs contrary to applications.

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 Also Nightingale and Schwimm reported that they found in their investigations several premises where the parties were careless in regard to their pipes going out roofs. Both committees reported they thoroughly instructed all parties not fully complying with the terms of their applications that they could not recover in case of loss on their policies, for further information committees reported to annual meeting.

 J.W. Kingsley, clk

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March 7th 1898

 The annual meeting of the Barrington Ins. Ass. met at the South Church, Barrington Center. Meeting called to order by Pres’t H.J. Bucklin. Secretary read the last meeting and all subsequent meetings and business transactions of the board of Directors since the last annual meeting of the Ass. Approved.

 Sec reported the standing of the Ass. to be very satisfactory and prosperous, fifty nine new policies issued during last year, an increase of 15. No. of policies now outstanding 191. Amt of property valuation in’d $641806 insd ¾ valuation $481365 increase $207.40 amt of Prem notes $19296.00 increase $819.62 Pd into treas. on 59 policies issued $61.50. Report approved.

 Treas. report read and approved showing amt on hand commencement of year $00.00 amt recd from Sec: policies $61.50/assessment $999.59 total bal and recpt $1061.09 Pd out for losses and expenses $927.02 leaving bal in Treas $134.07.

 On motion voted that board of Directors be authorized to appoint a suitable person at any time in their judgment needed to inspect the premises of the members of the association to see that the conditions of the premises insured in regard to fire are fully complied with.

 On motion proceed to election of officers for the ensuing year with E.D. Prouty, W.N. Miller and G.A. Jencks as tellers. The following persons elected by ballot:

 H.J. Bucklin Pres

 E.D. Prouty VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 R. Nightingale

 W.N. Miller Aud

 M. Jensen

Detective force same as last year.

 On motion adj.

 J.W. Kingsley, clk

*The book “Tales of Old Barrington” by Cynthia Baker Sharp reports another fire in Barrington in 1898 which took out a block of buildings, this one starting in A.W. Meyer’s General Store. The Chicago Tribune of 4-1-1898 had it under the headline, “Barrington is Fire Scourged,” with the subheading “Business Center of Little Village Ruined by an Early Morning Blaze.”*

*According to the Tribune, the fire was discovered at two a.m. when “a watchman heard an explosion in the Meyer store, and the fire burst from the windows a moment later.” Damages were to the A.W. Meyer store, the Vermilya Hotel above it (which had no insurance), the George Foreman saloon, the Lounsbury Masonic Lodge building, Grebe Hardware and Louis Schroeder Hardware, and the business place of August Jahn, wagonmaker (without insurance), as well as the business of Hatje and Stiefenhofer blacksmith shop (without insurance). “The heat from the fire cracked every plate glass window on the opposite side of the street,” the Trib reported.*

*The Tribune also pointed out the sad irony that Barrington was in the process of having water works constructed at a cost of $30,000, but they were not expected to be in operation until July, so this fire, unlike the fires of 1897, is certainly not a case of arson by water-works agitators.*

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June 11th 1898

 Pres’t Bucklin recd notice from Janet Forest, a policy holder in the ass. that she had three cows killed by lightning that day.

 Pres’t Bucklin and auditor Jensen went and investigated the same. A special meeting of board of directors was called and met at the residence of Treasurer Waterman. Committee of investigation reported found said cows dead and to all appearances killed by lightning. Mr. Forest, the husband of said policy holder, stated that their policy of ins. Covered 45 cows insd at a valuation of $32.00 each inst $24.00 each at a total val of $1080 and then stated that at the time of the accident they had 52 cows on the farm and they claimed no more than a pro rata value as provided and printed on back of policy which reduced the amt of ins on each cow to $20.77 total amt due on the 3 cows $62.31 which was satisfactory to applicant and by Directors. Ordered paid.

 June 13th amt of Forrest claim audited and an order on the Treas. for it due to wit $62.31/100.

 On motion of Board of Directors, R. Nightingale was appointed to investigate and see that all parties who had been notified to comply with stove pipes going into good stone or brick chimneys be fully complied with.

 On motion meeting adj.

 J.W. Kingsley sec

June 19th Pd Treas on policies to date $19.50

Dec 13th $18.00

Pd Feb 20th $14.50

Pd Mar 6th $1.00

Total $53.00

*Various articles in the Chicago Tribune in late summer 1898 indicate that northern Illinois was gripped by a brutal heat wave that took hold not only of this part of the country but also on the East coast. On 9-4-1898 the Tribune reported 3 dead and 25 prostrated by the heat during the previous 24 hours, and said that at 10:30 p.m. Chicago saw a break in the heat wave as “rain accompanied with wind and lightning came and at midnight the heavens again were ablaze with electrical display.”*

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Sept 2nd 1898

 Sec received word from Pres’t Bucklin that S.W. Kingsley, a policy holder, had his house on his Irick farm burned the night before together with his Mill and tower. Said property was insured as follows: house for $375 mill and tower for $60. Total $435. From the best evidence obtainable the fire caught from a cook stove.

 Secretary called a meeting of the board of directors which was held at usual place lower church Barrington Center on Saturday Sept 10th. Present: Bucklin Pres’t, Sec J.W.K, Treas J.W. Waterman and auditors Robert Nightingale besides quite a number of members insured in the association Said Kingsley was unable to be present. After a considerable talk it was decided by the directors and all other members of the association present unanimously that said Kingsley was fully entitled to full amount of his insurance as called for by his policy, to wit $435. And the secretary was directed to make an assessment on all premium notes at a uniform rate of 2/12 per ct on the dollar which would raise the sum of $488.28/100 and F.L. Waterman was appointed to collect the same for the sum of $8.50/100 by agreement.

 The sec was instructed not to insure any tenant occupying any premises with household goods that was not fully provided with good stove or brick chimneys as provided by by-laws of the association and was further authorized to deduct and cancel the amount of value insured on the house of M.T. Barrows on his Freeman farm as was agreed upon between the secretary and said Barrows and all the rest of property to stand as mentioned therein until said policy expired. Sec completed the assessment as directed and gave the same to coll. Waterman Sept 12th 1898 calling for the sum of $488.28

 J.W.K sec

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*1899 2-4 Courier “The cold wave just passed caused the robins to return to the south. 28 degrees below zero is pretty cold weather.”*

Feb 14th 1899

 Mr. Fred Scheer, a policy holder in the Barrington Ins. Ass., notified the secretary that he had met with a loss by fire on a part of his dwelling house on the evening of Feb. 13th. Steps were immediately taken and an investigation was made by Pres’t Bucklin and auditors Nightingale and Jensen, Treasurer Waterman and Wm G. Waterman.

 It was the unanimous opinion of all that said Scheer, with his own and family help, in their earnest efforts in putting out the fire as they successfully did, saved the company from a heavy loss.

 A meeting of the board of directors was ordered to meet at the usual place of meeting on Monday Feb 20th. Meet agreeable to notice 1 o’clock PM. Called to order by Pres’t Bucklin. Present: Bucklin, Prouty, Kingsley, Waterman, Nightingale, Jenson, and Miller, full board together with said Scheer and several other members of the ass. A statement was made of the object of the meeting was to make arrangement for settlement and pay the loss sustained by the insured. Mr. Scheer made a statement and presented a bill that he had had made out by a competent party for the quantity of material and cost of same to replace and repair the building burned and that he would accept of the estimate there made as satisfactory to him, the sum being $130.

 On motion R Nightingale seconded by Wm G Waterman that the company accept of said offer. After a chance of discussing the same by any one present the motion was put and unanimously voted to pay said Scheer the sum of $130.

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On motion the secretary was ordered to draw an order on Treasurer of Ass. and present the same to Mr. Scheer for the full amt of his loss to wit $130.

 No further business before the meeting, on motion meeting adjourn.

 J.W. Kingsley, sec

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March 6th 1899

 The annual meeting of the BMG Ins. Association was held at Barrington Center lower church Mar 6th according to notice. Meeting called to order by Pres’t HJ Bucklin. Minutes of last meeting and all recorded meetings of the Board of Directors since last annual meeting were read and approved.

 Sec reported that during the past yr he issued forty-nine (49) policies and received therefore the sum of $102.00 of which was due secretary $49.00 the balance he had paid into the office of Treas as by by-laws $53.00. the present standing of the association is as follows: no. of policies outstanding 192. Valuation of property ins’d $(*illegible due to blurry ink)* sum ins’d on ¾ basis $491222 amt of Prem notes $19739.46.

 The Treas report read showing a balance on hand after the payment of all claims and liabilities of the ass. up to date $33.77 report accepted.

 The matter of Gasoline power for purposes of farm use was brought up and discussed and remarks made by Agts present as to practical use and the liability of damages arising from use of such power was of that nature that a committee of five was chosen to investigate and report to an adjourned meeting. Committee appointed by meeting for that purpose was E.D. Prouty, Wm G. Waterman, Henry Bauman, Robert Nightingale and G.A. Jencks.

 On motion proceed to ballot for election of officers ensuing year, tellers G. Bauman, Krunfus, and J. Meiners. Officers elected as follows:

 H.J. Bucklin Pres’t

 E.D. Prouty VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 Fred Schwimm

 H.C. Schaefer Aud

 Wm Nagle

Detective force remain same as last year.

 On motion meeting adj for two weeks from to day at 1 PM to hear report of committee on Gasoline Power.

March 20th 1899

 Meeting met agreeable to adjournment. Called to order by Pres’t Bucklin.

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On absence of secretary J.W. Waterman chosen clk pro tem. Committee appointed at last meeting on the use of Gasoline Power for farm purposes report as follows to wit:

 1st we would allow the use of gasoline engines only of those having the supply reservoir not less than fifteen (15) inches lower than the pump. Said reservoir to be made of iron or steel, galvanized, and buried not less than twelve (12) inches below the surface of the ground, and to hold not less than fifty-three (53) gallons for a four (4 ) horse power, and upwards, and to be placed outside of building not less than thirty (30) feet distance from same, also said reservoir shall be filled and gasoline handled by day light only—no gasoline allowed to be stored in or within one hundred (100) feet of any building on premises, except in aforesaid reservoir.

 2nd said engine and appurtenances shall be placed subject to the inspection and approval of said Insurance Company by its authorized and appointed agt., and all fees for inspection not to exceed three ($3.00) dollars to be paid by the assured.

 3rd in consideration of the increased hazard by the use of said engines and appurtenances, it is hereby understood and agreed that in case of loss or damage caused directly by the use of same, this company shall not be liable to pay or make good to the assured, not to exceed ninety (90) percent of actual loss or damage under policy no. (0).

 4th The forgoing to be null and void unless attached to policy no. (--) signed R. Nightingale, H. Bauman, E.D. Prouty, G.A. Jencks, Committee..

 Said report after due discussion was approved and adopted by a large majority vote on motion that all steam power engines used on farms for any purpose shall be restricted to use only coal for fuel.

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On motion, that gasoline stoves may be used in dwelling houses.

 On motion, meeting adjourn

 J.W. Kingsley clk

Apr 28th 1899

 Notice served on secretary that H.J. Hennings, a member of the association, had his barn struck by lightning on the evening of the 27th inst. Secretary with Mr. R. Nightingale a policy holder, went and examining the premises and found the barn, shed, and corn crib, feed houses, granary, hay, grain, seeds and fodder, farm tools and some stock entirely destroyed by fire, caused by being struck by lightning. Several neighbors being present decided to call a meeting of Directors and all other members of the association to meet at the usual place of meeting on Saturday May 6th to make settlement and provision for payment of loss.

May 6th 1 o’clock PM Board of Directors with others met agreeable to notice. Meeting called to order by Prest’t H.J. Bucklin. Present: H.J. Bucklin Pres’t, Waterman Treas, Kingsley Sec, and Schwimm, Schaefer auditors, with several of the other members of the association and after due discussion of the object of the meeting it was voted to elect a committee of five members of the association who together with Mr. Hennings were to see what course to pursue to make settlement of said loss. Committee elected was Wm G. Waterman, H.C. Schaefer, Fred Schwimm, Fred Homuth, and R. Nightingale and J.H. Henning retired and after due consideration agreed and reported to the meeting as follows to wit:

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Your committee beg leave to report that they have consulted with Mr. Hennings and from this our observations and other evidence presented by him that said Henning was entitled to recover the terms of his policy, which he was willing to accept as full satisfaction for his loss sustained:

 Shed and barn entirely destroyed val $1000 ins’d $750

 Feed house $100 and granary $400 $300

 Hay, Grain, Seeds and Fodder $888 $666

 Farm tools and wagons $400 $260

 One horse $100 $50

 Four head calves $24

 Damages to house $10

 Making a total loss $2060

Which your committee would recommend said Hennings was entitled to payment of his loss. It was voted and carried by unanimous consent by all present interested.

 On motion that secretary make an assessment of 11 pr ct on all premium notes due from members of the association as provided by its charter and by-laws for payment of said loss by said Hennings.

 On motion that a collector be elected to collect said assessment and pay the same into the hands of the treasurer. R. Nightingale offered to collect the said assessment for the sum of ten (10.00) dollars and being the lowest offer made was elected.

 On motion meeting adjourn

 J.W. Kingsley clk

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June 10th 1899

 The secretary having received notice from the following parties having insurance in the BMG Ins. Ass. having sustained losses as follows to wit: H. Brinker, H.A. Sandman, W.G. Waterman, R. Nightingale E.N. Miller which were all settled by agreement. The call was for a meeting of Board of Directors and all others, members of the association. Meeting called to order by Pres’t Bucklin, Sec reported the following notices rec’d:

 H. Brinker, barn struck by lightning, settled for $6.00

 H.A. Sandman, cow struck by lightning, settled for $20.00

 W.G. Waterman, 3 cows struck by lightning, settled for $72.00

 R. Nightingale, barn & house by wind, settled for $25.00

 E.N. Miller, Barn by wind, settled for $58.00

 Total $181.00

Said losses occurred mostly by the storm of May 31st following the storm of the 27th.

 After due consideration was decided that the present assessment now in process of collection for payment of Henning loss would not be sufficient to pay all losses up to date, as above stated, and to save expense of making and collecting another small assessment so soon, it was voted and carried unanimously the association hire the sum of $100 which would be sufficient to cover all losses and expenses to date.

 On motion the Treas J.W. Waterman was directed to hire the sum of $100 at a rate of inst not to exceed 6 pr ct for the term of one year or as much longer as the ass. may want it. Carried unanimously. By motion adjourned J.W. Kingsley, Sec

Aug 15 Also the tower and Mill of P.A. and F.J. Hawley was struck by lightning on the evening of Aug 11th. Secretary ordered same repaired by A. Miller expense $3.50 all above bill ordered paid by Board of Auditors.

 J.W. Kingsley, Sec

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Oct 21st 1899

 Sec received notice that E.N. Miller had on the night of Oct 20th all his hay, horse and cow barn together with all his hay, oats and straw on his farm occupied by L.B. Householder destroyed by fire. Secretary with Pres’t Bucklin met at said premises on the 21st and found as reported.

Pres’t called a meeting of the board of directors together with all policy holders to meet at usual place of meeting the south church Barrington Center on the Wednesday the 25th at 1 o’clock PM. Meeting met agreeable to call. Present: Bucklin, J.W. Waterman, Kingsley, Schwimm, and Nagle of the Board of Directors and a large number of members of the association together with Mr. Miller were present. Pres’t Bucklin called meting to order.

Sec made a statement of the object of meeting was that a loss had occurred as above stated and some provision for investigation and settlement was to be made. Mr. Miller being present made a statement of all the facts in regard to the fire and destruction of the property so far as he knew, also the statements of H.A. Harnden who was among the first who arrived at the place of loss at the time of the fire. No satisfactory evidence of the origin of the fire could be obtained. A total loss of buildings, hay, grain and straw was certain. The buildings destroyed were as follows:

 One barn 30x40 on good stone foundation

 One cow barn 26x53 attached to the other on the east end, and a

 Horse stable 18x24 on the south side of the large barn, all valued at $1200 and insured for $900. Mr. Miller gave the no. of cubit feet of Hay destroyed and was figured to be 30 tons at 400 feet to the ton, and his loss of oats was over 500 bush, and loss on millet and straw was at least to be worth $50 or more.

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After a careful consideration of the question in which all present took part, a proposition was made as follows to wit: to Mr. Miller on buildings the sum of $900

 On 30 tons of hay at $8.00 per ton $240

 On 500 bush Oats at 22 cts per bush $110

 On Millet and straw $50

 A total sum of $1300

Said Miller after thinking the matter over considered he would accept of the proposition. A motion was made by Wm G Waterman and seconded by several parties that the board of auditors be authorized to settle with said Miller as above stated and said auditors were instructed to make a levy of eight pr ct on all premium notes which was sufficient to pay said loss and expenses up to date. Said motion was carried unanimous.

 On motion Sec proceed to make said assessment as soon as convenient. Carried.

 A collector was elected as follows Mr. Fred Scheer offered to collect said assessment for $10.00 offer accepted and he was elected.

 The sum raised on the premium notes as outstanding at the time of loss to wit Oct 20 amt of notes $19555.27

 At 8 pr ct would raise $1564.40

 On motion meeting adj

 J.W. Kingsley, sec

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*The Courier reported that Barrington’s first winter storm arrived 1-9-1900 and developed into “an old fashioned blizzard.” (Actually, this was reported as the news of 20 years ago in the Courier of 1-13-1921*)

March 5th 1900

 The annual meeting of the BMG Ins. Association was held at the lower church Barrington Center agreeable to previous notice. Meeting called to order by Pres. Bucklin. G.W. Waterman, clerk pro tem. Minutes of last meeting read and approved.

 Secretary report shows that during the year past he issued 46 policies for which he received the sum of $94.00 amt due Sec $46.00 and the bal $48.00 was pd into the treasury of the ass. The present standing of the ass. is as follows: no. of outstanding policies 190, two less than one year ago, the cause of which is there has been several changes by removals and the new comers have not as yet taken out policies. The present standing valuation is $610750 sum insured ¾ is $488620 making new notes at 4 pr ct $19544.80.

 The Treas. report read and ass. showed bal on hand commencement of year $34.77, also the amount of losses sustained during year and the amount received from assessments made and other sources to pay the same was $3871.62, making a total of bal and recpts of $3906.39 leaving a bal on hand at close of year after the payment of all losses sustained, indebtedness outstanding and all expenses incurred of $216.50. (*added afterward in smaller script)* Expenses being $32.40 note by Waterman $102.83 and losses $3554.56 Total $3689.89.

 Election of officers for ensuing year was ordered. The following named persons were elected by ballot as follows to wit:

 H.J. Bucklin Pres

 E.D. Prouty VP

 J.W. Kingsley Sec

 J.W. Waterman Treas

 Fred Schwimm

 Wm Nagle Aud

 Wm N. Miller

On motion Drew Miller, Geo Jencks and A Rohlmire act as police force.

On motion voted that auditors receive $1.50 per day for time spent looking after fires.

 On motion voted that Treas. receive the sum of $5.00 for services as such ensuing year.

 On motion meeting adj.

 J.W. Kingsley Sec

 By J.W. Waterman clk pro tem

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Aug 18th 1900

 Sec recd the notice from Treas J.W. Waterman and Vice Pres’t E.D. Prouty that C.A. Lind, a policy holder living on the farm of G.C. Otis, notified them that he had a cow killed by lightning on the afternoon of Aug 17th inst, that they had investigated the matter and were fully satisfied from the best evidence that the cow was so killed.

 Secretary notified auditors Fred Schwimm and WN Miller of said loss, and that said Lind was according to terms of his policy entitled to the sum of $24.00. Said auditors allowed they audited the same and gave an order to said Lind on the Treas of the Association for the sum of $24.00 dated Aug 20th 1890.

 J.W. Kingsley, Sec

Aug 24th 1900

 Secretary this date rec’d notice by tenant the J.W. Seymour had a cow killed by lightning in the evening of Aug 23rd and that the loss was investigated by Wm N. Miller and Fred Schwimm, two of the board of auditors, who report from the best evidence obtainable that the cow was so killed, and to all appearances was a healthy, large and valuable cow, and would recommend that said Seymour be paid according to the terms of Policy of insurance he holds in our association as follows val of cow $36.00 insured at ¾ val $27.00.

 Order drawn Sept 8th 1900 for $27.00 and given to said J.W. Seymour.

 J.W. Kingsley, sec

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Sept 15th 1900

 Tenant on farm of F.E. Hawley notified that one of said Hawley cows was killed by lightning during a thunder storm about 4 o’clock AM. Auditor Fred Schwimm examined the case and on testimony of Dr. Lytle was fully satisfied that said cow was killed as claimed.

 Secretary was also notified on the afternoon same day by Wm H. Wichman that his horse barn was struck by lightning during same storm as above and totally burned up with all its contents consisting of hay, straw, oats, and farming tools. Pres’t Bucklin and auditors W.N. Miller and Nagle were notified and examined the loss and found as described.

Friday Oct 5th a meeting of the Board of Directors was held on call of secretary at the usual place of meeting at 1 o’clock PM. Members of Board all present excepting auditors Miller and Nagle with a goodly number of members of the association. A statement of the different losses of the association being made by the sec and after full discussion of the matters before the meeting it was moved and carried that Pres’t Bucklin appoint a committee of three to retire with Mr. Wichman and decide what course to take next and pay said losses.

 Pres’t appointed Vice Pres’t E.D. Prouty, Treas J.W. Waterman, and Fred Homuth said committee who with said Wichman held a meeting and reported as follows:

 Horse barn and shed 24x38 feet, fully destroyed and valued at $400, 3/4 val $300

 Tools, wagons destroyed $110

 Six hundred bush oats $100

 Straw and hay $33

 Total amount $725 val $543

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Said report being discussed and understood, it was moved and seconded, carried by vote to pay said Wichman the amount as reported by committee. Said proposition accepted.

 On motion, the secretary was authorized and ordered to make an assessment on all premium notes liable to assessment up to the day of the loss to wit Sept 15th 1900 at the rate of 3 pr ct.

 On motion proceeded to appoint a collector to collect said assessment at the lowest bidder for same. August Rohlmire after a heated contest to obtain said prize being the lowest offer obtained to wit $10.00 was appointed collector.

Oct 9th secretary has an assessment made out in alphabetical list of all premium notes due and belonging to the ass. together with receipts for the same raising the sum of $591.29 (minus 3.32 =$587.97) and gave the same to collector Rohlmire.

Oct 15th 1899 (*suspect 1899 is a mistake)* Treas reported that John Radloff house caught fire which caused damage which cost him $4.00 to have repaired. He settled and paid the bill. On motion the action of Treas. was approved.

 On motion meeting adjourned

 J.W. Kingsley, sec

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March 4th 1901

 The annual meeting of the BMG Ins. Association was held at the usual place of meeting. Meeting called to order by E.D. Prouty, VP, in absence of Pres. Minutes of last meeting of association during year past read and approved.

 Sec. made the following report. Had issued since last annual meeting 48 policies for which he recd as follows 16 policies each at $1.50 $24.00

 13 policies each at $2.00 $26.00

 19 policies each at 2.50 $47.50

Total 48 Total recpts $97.50

Amt due sec on policies $48.00

 $49.50

By amt Pd Treas as pr report Treas $49.50

Sec further reported that there was now outstanding policies to the no. of 191 covering a valuation of $640918, carrying an insurance valuation on ¾ $488174 amt of Prem notes on same at 4 pr ct $19526.96

 Treas report read and accepted, stating that bal on hand at commencing of year and recpts received same amounting to $53.97 and after the paying of all losses, expenses, and indebtedness of $650.00 leaving a bal on hand of $203.97.

 Sec reported that the Pres’t claimed that there was parties using steam power machines for purposes of cutting feed, shelling corn and other purposes to a dangerous liability of damage by fire and loss to the association after some remarks being made a motion was made and seconded as follows: that any party or parties holding insurance in the this association in using steam power around any farm building insured therein do so at their own risk in sustaining loss by fire therefrom excepting as is already provided in the threshing small grains. After full discussion and call of question was unanimously carried and adopted.

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On motion proceed to election of officers. Chairman appointed A.H. Fairchild, W.N. Miller and Fred Schwimm as tellers.

 The following officers were elected by ballot:

 H.J. Bucklin Pres

 E.D. Prouty V. Pres’t

 J.W. Kingsley Sec

 J.W. Waterman Treas

And Wm N. Miller, Fred Schwimm, and Wm Nagle as board of auditors. On motion the detective force remain same as last year.

 On motion meeting adj.

 J.W. Kingsley, sec

June 27th, 1901

 Sec received notice from Mrs. Eliza Thies that on the 24th she had her henhouse blown off the foundations and otherwise damaged by wind. I would say that I went on the 27th inst and on examination found that the building insured as a hen house was a frame building 12x18 in size with a good shingle roof and painted, was off its foundations about 4 feet east and north and badly wrecked and was of the opinion that said building would have gone down in an entire collapsed condition had it not fell against a double corn crib.

 After viewing the ruins and talking with Mrs. Thies and her son Louis living on the farm, entered into an agreement for settlement of damages in the sum of $15.00 and she repair the same at her own expense. Order on Treas given and paid

 J.W. Kingsley sec

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July 29th 1901

Rec’d notice today from Treas J.W. Waterman that he and Vice Pres’t E.D. Prouty were notified by H.J. Hennings, a member of the Barrington Association of a loss of two young cattle by lightning on the 28th day of July 1901, that they went and examined said cattle and found them near several standing trees close by a wire fence. One of the trees showed marks of being struck and other evidence on the wire was sufficient proof to them that said young cattle were both killed by the same bolt of lightning. After consulting with Mr. Henning an agreement was arrived at that said Henning was entitled to the sum of $20.00 for his loss The above report was approved by auditors W.N. Miller and Fred Schwimm and an order countersigned by the sec was drawn and given to said Henning on the Treas for $20 July 29th 1901

Oct 11th 1901

 Received notice by W.N. Miller that E.N. Miller had his Dwelling House burned together with some considerable portion of furniture and clothing on the night of the 10th inst at the hours of between 10 and 12 o’clock PM on the 12th that was a meeting of the board of auditors together with the Pres’t at the place of the fire and met Mr. Miller and had a talk about the loss and insurance of said Miller. Mr. Miller policy calls for ins on house $600 which was a total loss and $300 on furniture and clothing which was partially destroyed, and an agreement between the officers of the association present and Mr. Miller at this meeting was entered into that said Miller was entitled to the sum of $600 loss on house and $100 loss on furniture and clothing, making a total loss of $700.

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Further notice was given by secretary that a meeting of the Board of Auditors and all other parties members of the ass. interested would be held at the lower church usual place of meeting on Friday Oct 18th at 1 o’clock PM Meeting met agreeable to all Pres’t Bucklin called meeting to order and stated the object of meeting to be a report of the Miller loss and what had been done by the committee so far subject to the approval of this meet. There being a goodly number of the ass. present after a full and free discussion it was unanimously voted to approve of the settlement as already made with Mr. Miller to pay the sum of $700.

 A statement being made by Treas. Waterman of the Bal now on hand it was voted to raise an assessment of 3 ½ per ct on all premium notes to pay said loss and that said Sec make said assessment as soon as convenient.

 On motion voted to appoint a collector to collect said assessment. A.D. Church made a proposal to collect assessment for sum of $10.00 No one offering to do the work for any less sum voted that said A.D. Church be appointed.

Oct 26th Secretary having completed the assessment turned the same over to said Church for collection, amt being the sum of $697.32

 J.W. Kingsley sec

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March 3rd 1902

 The annual meeting of the BMG Ins. Association was held at the usual place of meeting Barrington Center Mar 3rd 1902.

 Meeting called to order by Pres’t H.J. Bucklin. Minutes and acts of board of Directors at and since last annual meeting were read by secretary and approved and accepted.

 Secretary stated he had issued 45 policies during year ending March 3rd 1902 as follows

10 = $1.50 policies $15.00

11 = $2.00 $22.00

24 = $2.50 policies $60.00

Making total receipts for said 45 policies = $97.00 after deducting amt allowed for services as clerk and issuing policies one dollar each ($45.00) had paid balance $52.00 into the treasury as provided by by-laws.

 Also further reported the present standing of the ass. as follows: the present no. of policy holders 183, 8 less than year ago today caused by the large number of tenants changing location March 1st and taking up their applications while this is so the present standing of the ass. in amt of property insured is slightly increased, present amt being $490414, $2240 larger than 1901 and amt of Prem notes $19616.56/100 being $89.60/100 larger than 1901 and several parties have already declared intention of insuring as soon as convenient.

 Treas. report read showing the total income of receipts on hand including bal on hand from sec on policies issued and assessments made during year amounted to $745.51

 Amount pd out on orders of auditors $553.03

 Leaving a bal on hand $192.48

On motion proceed to election of officers for ensuing year, Fred Homuth, G.A. Jencks, and Fred Schwimm being as tellers.

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The following persons were elected by ballot as follows to wit:

 H.J. Bucklin Pres’t

 E.D. Prouty VP

 J.W. Kingsley Sec

 A.H. Fairchilds Treas

 Fred Homuth

 G.A. Jencks Aud

 Fred Schwimm

There being no horses insured by ass. thought not best elect detective force.

 On motion meeting adj

 J.W. Kingsley, clk

June 6th 1902

 Met President Bucklin at the residence of H.J. Hennings according to previous notice to examine and settle a loss said Hennings had sustained from lighting in damages to his double corn crib and wagon standing on the floor of said cribs June the 4th 1902.

 Found said building nearly new, somewhat damaged, also the wood part of the tongue of a double wagon entirely spoiled. After consulting with said Hennings a satisfactory settlement was agreed upon by the payment of the sum of $20.00 as full payment of all losses sustained. An order was drawn, countersigned by auditors Homuth and Schwimm on the Treas and given to said Hennings.

 J.W. Kingsley, sec

*On the night of June 10 a terrible tornado swept through central Illinois, leaving damages estimated at 2 million dollars, with the Tribune reporting heavy losses at Peoria, and many killed.*

 *Only a few days later, conditions were right again. The Barrington Courier’s front page on 6-13-1902 had the headline, “Terrific Wind Storm Sweeps Over This Section Thursday Evening Doing Damage To Buildings, Telegraph and Telephone Lines—Elgin Hit Hard.” It began, “The sweltering heat wave which, for a few hours yesterday afternoon enveloped this section, was the forerunner of the tornado…” It reported the tornado touched down in Kane and McHenry counties and “caused considerable alarm to Barrington people,” the threatening appearance of the sky, “enough to make the very bravest feel timid.” Though most of the damage was west of the Fox River, the Courier reported small buildings, telephone and telegraph lines blown down to a greater extent than had been seen in the area for years.*

 *At Elgin roofs were blown off, and buildings demolished. Mrs. Silas Jones was killed in Algonquin when her barn was blown apart by the storm as she was milking the cows, and the falling timbers crushed her. Near Dundee the farm of John H. Smith had the barn flattened and 6 cattle killed.*

 *According to the Courier the storm came about because the temperature had gone up 2 to 10 degrees per hour all day, until it broke the year’s record when it hit 92 degrees (up 34 degrees from the morning’s reading).*

 *The Chicago Tribune on the same day reported the version of the storm that hit the city. The storm caused more alarm than damage because, “It struck the city with such suddenness…in a minute the streets were full of flying hats. Men and women were flattened up against buildings and all their breath jostled out of them by the fierceness of the attack… All the waste in the streets was thrown high in the air and dust was driven against the windows like hail.” And then it was gone as quickly as it had begun, though the temperature between seven and eight p.m. dropped from 84 to 68 degrees as the front came in.*

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June 17th 1902

 Fred Scheer served a personal notice on secretary that on the evening of the 12th inst his long corn crib was blown over by the heavy wind that done so much damage through the country, same being insured by and in the BG Ins. Ass. By agreement met auditor Geo. A. Jencks and said Scheer at the place of accident on the 16th inst and made a satisfactory settlement by the payment of the sum of $12.00 in a full and complete satisfaction of all damages sustained. Order drawn on Treas for same. Signed by auditors, Schwimm and Jencks, countersigned by secretary.

 J.W. Kingsley, sec

August 2nd 1902

 Tomas Maerecek with Mr. F.H. Frye served personal notice on secretary that said Maerecek, a member of the BMG Ins. Ass. lost a building used as a tool house, by lightning on the evening of July 27th 1902. Said building and tools therein were insured in said association as follows to wit: Old house formerly used as a dwelling house now for tools valued at $76.00 ins’d $57.00

 Tools, carpenters and some farm implements valued at $48.00 ins’d $36.00

 Total sum ins’d $93.00

Secretary served noticed on H.J. Bucklin Pres’t and Fred Schwimm and Fred Homuth two of the board of auditors of such loss.

 Pres’t Bucklin with said auditors and secretary held a meeting at the place of loss sustained on the 26th of Aug 1902. Examined said premises and from the evidence presented were unanimous in opinion that said Maerecek was entitled to recover the full amt as specified in his policy dated Oct 19th 1900.

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Secretary was instructed to cause the same to be paid as provided in said policy of insurance.

Sept 5th 1902

 Secretary issued an order signed by himself and auditors Schwimm and Homuth on Treas of the ass. to said Maerecek for the sum of $93.00 as full payment for said loss sustained.

 And secretary was further ordered to notify said Maereck to take out a new policy as the old one would be cancelled from date hereof. Said notice was done by F.H. Frye, JP.

 J.W. Kingsley sec

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Mar 2nd 1903

 The annual meeting of the BMG Ins. Association was held according to previous notice duly posted, at usual place of meeting Barrington Center Church Mar 2nd 1903.

 Meeting called to order at two 45 PM by Pres’t Bucklin in the chair. In absence of Sec on acct of sickness A.H. Fairchild was elected sec pro tem. Voted to dispose with reading of minutes since last annual meeting on acct. of absence of sec who had prepared and forwarded to the meeting through said clerk pro tem showing a partial statement as follows of the standing and prosperity of the ass. during the year’s last part. The present standing of the ass. is 181 members and a valuation of Property insured on which we hold premium notes as security for payment of losses sustained by any of its members as provided by insurance is $502348 giving us premium notes to amt $20093.92 an increase over one year ago of val $12234 and $489.36 in premium notes.

 The society (*think he meant to say “secretary”*) has issued fifty five policies during the year just closed on which he had received the sum of $116.50/100 and deducting amt due sec for services as provided one dollar on each policy issued $55.00 left a balance $61.50/100 due and paid Treas A.H. Fairchild which with balance on hand has paid all losses sustained by the ass. during year past without making any levy on policy holders during the entire year.

 Treas report read and accepted. Meeting proceeded as provided by by-laws to election of officers for ensuing year. The following officers were duly elected by ballot:

 H.J. Bucklin Pres’t

 E.D. Prouty VP

 J.W. Kingsley Sec

 A.H. Fairchild Treas

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And Fred Schwimm, G.A. Jencks and August Rohlmire were declared elected as Board of Auditors for ensuing year.

 The record would further show that there was a matter with Mr. J.H. Porter unsettled and that on the day of annual meeting was amicably adjusted by President Bucklin and auditors Schwimm and Rohlmire and an order of $37.00 given said Porter for a full and complete satisfaction sustained.

 On motion meeting adjourn.

 J.W. Kingsley, sec

April 8th 1903

 Sec received notice from HCP Sandman that his farm house had been struck by lightning. On examination by auditors Rohlmire and Schwimm with said Sandman an agreement was entered into between the parties that said Sandman receive the sum of five dollars in full and complete satisfaction for all damage done, paid by order on Treasurer Fairchild for amt

 J.W. Kingsley sec

May 30th Sec notified by P.A. Hawley that lightning struck his and brother’s barn on Wm Hawley farm on June 3rd. Sec with auditor Schwimm met said Hawley at place of said loss and found that on or about May 26th 1903 lightning struck said Barn at peak of roof on the west end of (*illeg*) ran down the rafters each way to the corner post spoiling both rafters and one corner post besides splitting the boarding more or less on that end of Barn. Evidence of how and when accident occurred was by a hired man standing on barn floor as shelter from the rain at time of accident. Committee with Mr. Hawley after examining the loss agreed that said loss would cost about fourteen dollars to repair the same.

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An order on Treas. Fairchild was given and accepted by said Hawley as full satisfaction.

 J.W. Kingsley, sec

July 11th 1903

 Sec received notice from Wm Wichman that his brother C. Wichman’s barn was struck by lightning and burned up with all of its contents consisting of one wagon and rack, 2 tons hay and numerous other farm implements, all a total loss.

 Barn was insured for $750. Farm tools and wagons $150 and hay and Grain $450.

 Notified Pres’t Bucklin, Treas. Fairchild and auditor Schwimm to meet sec at the home of said Wichman at 2 o’clock PM the 11 inst.

 On examination found as above described. After consulting and considering the matter, proposed a committee consisting of said Bucklin, Fairchild and Schwimm on part of Ins. Co. and said Wichman, his brother Wm and brother-in-law Baumgarten to try and effect a settlement which was done on the basis that the insurance ass. should pay said Wichman the *(think it says “loser” as in the one suffering the loss, but can’t be sure)* the sum of of $762 and 50/100 dollars in full and complete satisfaction for all loss by him sustained. Matter was accepted by both parties. After making further arrangements for payment of loss, meeting adjourned.

 J.W. Kingsely sec

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Aug 4th 1903

 Sec received notice from Pres’t Buckin that Miss Wardlow, a member of the Association, lost her new barn on the farm known as the Wardlow farm Monday night Aug 3rd by lightning. Meeting of several members including Pres’t Bucklin and Treas. Fairchild and auditors Jencks and Scwhimm at the place of loss afternoon of Aug 4th found a new barn built 1892 entirely destroyed with all its contents consisting of Hay, Oats and a large quantity of farming tools belonging to her tenant who leases the farm at cash rent and who owns the personal property on the farm and is also insured in said ass. whose name is G. Rudinskie.

 After consulting it was decided advisable and best to call a special meeting of the ass. to decide upon a plan of settlement and provide to the payment of the losses sustained in the two last fires Aug 3rd and Wichman loss July 10th meeting called to meet at the usual place of meeting on Friday Afternoon Aug 7th at 2 PM.

Aug 7th meeting met according to notice. Called to order by Pres’t Bucklin who stated the object of the meeting and an explanation was made including something of the matter before them. The settlement of the Wichman loss was approved by the meeting and after discussing the Wardlow and Rudinskie loss it was decided to appoint a committee consisting of A. Rohlmire, G.A. Jencks, and Fred Schwimm composing the board of auditors of the ass. to meet Mr. Rudinskie and see what they could do to effect a settlement for all losses sustained the burning of Wardlow Barn and personal property contained therein.

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Parties retired and after consulting and talking the matter over came in the meeting and made the following report. They find that Miss Wardlow held an insurance on her Barn the sum of $1500 dollars which is ¾ of the valuation of the barn, and further found the Mr. Rudinske held $600 dolls ins. On his personal property and after full investigation they reported as follows: Miss Wardlow was entitled to her $1500 dolls insurance and that Mr. Rudinskie to $473.79 dolls insurance making a total loss of $1973.79 dolls insurance.

 The meeting called to order by Pres’t and the report was fully discussed and on motion was unanimously voted to accept and approved of. Having already accepted and approved the Wichman settlement of the amount of $762.38/100 due members of the ass. due and unpaid. On motion it was discussed and unanimously voted that the secretary proceed to make an assessment on all of the premium notes now held by the association up to and at the date of the Wardlow fire to wit Aug 3rd 1903 at the rate of 15 pr ct on each note pro rata and that said losses be paid as provided in the policies held by parties insured and entitled thereto.

 On motion proceeded to elect a collector to collect said assessment at the lowest rate offered by any member of the ass. Treas A.H. Farichild proposed to collect the same at the rate of one pr ct and no one offering to do it for a less rate after discussion motion carried that said Fairchild collect the same on his offer and that he give and file a bond with secretary for faithful performance of the same. Bond approved and accepted and assessment list and recpts for $2976.11/100 collection turned over for collection Aug 15 1903.

 Meeting adj

 J.W. Kingsley sec

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Aug 16th 1903

 Rec’d notice by Fred Schwimm one of the Board of Auditors that MT Barrows, a member of the Ins. Association, had 2 cows killed by lightning on his Freeman Farm Aug 14th inst. Said Schwimm and Auditor Jencks found them and another young animal under the trees both of which was struck by lightning and it looked to them as though it was all done by the same bolt and they were satisfied from the best evidence obtainable that the cows were killed as claimed and that said Barrows was entitled to his insurance according to provisions of his policy $27.00 each Dated Sept 2nd 1902. Order given Sept 23rd for $54.00 No. 91

 J.W. Kingsley sec

Sept 5th 1903

 Rec’d notice on the evening of Sept 4th inst that John L. Meiners, a member of the association, lost by fire set by lightning the afternoon of said 4th his barn with all its contents. Said Barn was insured for the sum of $1275.

 Notices on the morning of the 5th was sent to Pres’t Bucklin, Treas Fairchild and Auditors Jencks, Schwimm and Rohlmire to meet at the place of loss at 1 o’clock PM of said Sept 5th.

 All were present at the meeting with the sec’t and found the Barn and its contents a total loss with no insurance on the contents.

 The Pres’t call the members of the board of Officers together and after a close examination of the premises destroyed and another one injured to some extent by holes burned in the roof standing nearby, after considering the question of duty, decided to call in Mr. Meiners and see what course to take to settle the matter.

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After due deliberation between the parties it was decided that said Meiners should receive the amount of insurance, to wit $1275 in full on Barn and repair the other building at his own expense which was, after some hesitation, accepted by Mr. Meiners.

 The meeting of the Board of Officers further ordered the sec to make an assessment on all members of the ass. pro rata according to the bylaws thereof.

 And further voted and directed the Treas to furnish secretary with suitable papers and notify by mail or otherwise every person to pay their assessment to said Treas at his office in Barrington within 30 days from date of said notice.

 Sec made the assessment on all the premium notes so liable at the rate of 7 pr ct and passed the same over to Treas which made the sum of $1371.24/100

Total losses for the year as follows:

 H.P. Sandman $5.00

 Hawley Bros. $14.00

 C. Wichman $762.50

 Wardlow, Fannie $1500.00

 G. Rudinskie $473.79

 M.T. Barrows $54.00

 J.L. Meiners $1275.00

 Total losses $4083.29

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March 7th 1904

 The annual meeting of the Barrington Mutual Guarantee Ins. Association meet at the Center Church Monday Mar 7th 1904 agreeable to previous notice. On acct of absence of Sec at funeral of SW Kingsley at the same hour on the call of meeting to order by Pres’t Bucklin in the chair, it was thought best and voted to adjourn to Mar 14th at same place and hour.

Mar 14th 1904

 Meeting met as per adjournment. Call to order by Pres’t Bucklin.

 The minutes of last meeting and records of all transactions of Board of Directors during past year were read and approved.

 Secretary giving a detailed statement of all losses and the settlement and payment of same which was on motion accepted and approved.

 Sec stated the present no. of members belonging to the association was 177 and amt of premium notes was $19383.04/100 some 4 or 5 less than one year ago caused by several parties selling out and moving away on Mar 1st. Such changes are liable to occur at the beginning of the changing season of the year.

 Treas report of finances on hand at the beginning of the year and receipt received from all including the amt received from Sec income from policies issued to wit $60.50/100 and from all assessments made during year for payment of the several losses to the amt of $4083.29/100 leaving a balance on hand of (*left blank*).

 The question of farm tools from and after this date is to be considered as including all kinds of machinery now in general use by farmers such as Shredders, thrashers, feed cutters and horse power.

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But such as any individual may own and travel about with doing work for the people in a general way who do not own machines for doing their own work shall not be so included.

 On motion it was voted secretary may insure gasoline engines and fixtures used by farmers which are put up in accordance with by laws (*illegible*) the use of Gasoline on farms.

 And it was also voted that the secretary shall be the inspector and see that all such machinery are strictly in accord with the by-laws now in force.

 On motion moved by A.H. Fairchild that the association pay the trustees of the church seventy-five dollars for repairing the church and fences about the church.

 On motion voted where a committee of the Board of Directors spend their time in investigating losses shall be entitled to pay at the rate of one 50/100 per day for actual time.

 On motion voted to pay G. Rudinskie $70.00 and C. Wichman $10.00 for damages in their losses by fire which was not at the time considered as farm tools.

 On motion proceed to election of Officers for the ensuing year with Fred Bauman, August Rohlmire, and M.W. Prouty as tellers.

 The following were duly elected by ballot:

 H.J. Bucklin Pres’t

 M.W. Prouty VP

 J.L. Meiners Sec

 A.H. Fairchild Treas

 H.J. Henning

 Aug Rohlmire Aud

 Drew Miller

On motion adj

 J.W. Kingsley sec

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On or about April 1st 1904 Sec received notice by Fred G. Beinhoff, a member of the BMG Ins Ass that a storm of March 27th 1904 had damaged his house, and chimney blown down.

 Sec, after a consultation with one of the Auditors, agreed that said Beinhoff should repair roof of House and rebuild the chimney and then to present the bill to sec. Bill presented $7.05 and was an allowance of $7.00 made and paid.

Also Henry Brinker had a quite a damage done by a severe storm in June, loss was settled for $15.00.

Fred Schwimm had his chimney blown down and causing a damage on plastering. Loss settled for $5.00.

On Sept 26th 1904 Sec received notice by H.C. Schaefer, a member of our company, that a severe storm had swept over his farm and blew his barn all to splinters. This storm as it appeared after investigation had done considerable damage on different farms. Notice was sent to the President H.J. Bucklin and Treas A.H. Fairchild also the three auditors, Miller, Rohlmeier and Hennings, that there would be a meeting called for the next day being Sept 27th 1904 at 1 o’cl PM.

*There appear to have been two damaging storms within days of each other in September, 1904. The first did damage by lightning, the second by wind.*

*The lightning storm was reported in the Barrington Courier 9-23-1904 under the headline, “Destroyed by Lightning / Storm of Saturday Night Causes a Heavy Loss to Farmers.” The storm caused a lot of damage in the area, though it sounds like the lightning did more damage than the wind. The Courier reported that the brunt of it struck Cuba Township at midnight with such intense electrical activity it “caused people to hastily leave their sleeping chambers and prepare for the worst.” Fires “seemed to spring up in every direction.” The storm took out “the big storage houses of the Knickerbocker Ice company on Fox river near Cary, a barn on the Roloff farm east of here, and the big barn and its contents on the Gieske farm, now tenanted by Job Thompson.” The last was hit by lightning “and in a moment it was a sheet of flame.” The burning barn ignited the house (more than once) but neighbors managed to put out the flames, saving the house. “One horse perished in the fire.”*

 *None of these are mentioned in the BMG Insurance ledger because the ice house was in Cary, the Roloff barn was not insured, and the Thompson barn was insured through the Ela Mutual Insurance Company and through Phoenix Mutual of Brooklyn. “The Ela pays $730 and the Phoenix about $600. Mr. Thompson will rebuild at once.”*

 *The second storm, probably the one that blew Schaefer’s barn to splinters in this ledger and as mentioned in entry of the 27th, was reported in the Tribune 9-26-1904 under the headline, “Gale Hits the Suburbs /Wind and Lightning Cause Much Loss of Property.” The Trib reported large trees uprooted, barns wrecked, outhouses and lighter structures destroyed, telegraph and telephone poles down, for an inconvenience still new enough to be reported: “the danger from the charged wires caused officials of the town (of Hillside) to shut of the supply, leaving the city streets and residences in darkness.”*

*The storm itself was described as having winds, “varying from a high speed of sixty miles an hour to comparative calm…accompanied by brilliant and fantastic plays of lightning and gusts of rain that at times resembled cloudbursts.”*

Sept 27th 1904

 All the members of the Board present on the premises of H.C. Schaefer, Proprietor also present. After looking over the ruins, Auditor made H.C. Schaefer the following offer: the company would give him $225, which was his full insurance and take all lumber as it was or give him $200 and he keep the lumber what could be saved. After a brief hesitation by said Schaefer, finally stated he would take $200 which was then settled.

At this meeting a number of losses were reported as follows: Fred Blascke (*Blaschke)*, John Teising (*Theissing*), Wm Norman, Louis Adams.

Board proceeded to go over and see the different places. Fred Blascke’s chimney blown down, wind mill was blown over and struck end of milk house slightly, damaging roof of same.

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Auditors allowed him $5.00 and was settled. No Damage was allowed for mill and hog house which was moved quite a distance from foundation as these were not mentioned on Policy.

 John Teising (*Theissing*) place was then inspected. Two chimneys were found blown down, also barn doors torn off, hog pen moved off its foundation about four feet, corn crib all torn up, but this was not mentioned in policy so could not collect damage on same. After a lengthy talk it was agreed that he be allowed the sum of $20.00 which Mr. Teising agreed to settle for. Bill allowed. At this place resident Bucklin call the Board together what to do in regard of how to pay these different losses. After fully considering the matter it was agreed by the Board to make a levy of two per cent on Premium notes and Sec was instructed to make a levy on all members of the ass. as stated 2 per cent on all premium notes as there was at that time $19,960 on Premium notes this would bring total assessment to $399.20/100. Sec in a few days drew up said assessment and sent to all members by mail and requested to send the amount to the Treasurer, A.H. Fairchild. Total amount received.

 After this agreement the Board went over to Wm Norman, a member of the asn where it was found that the roof was torn off a part of an addition to his barn. Said Norman was allowed the sum of $7.00.

 Here the board suspended with but two of the auditors going over to the place of Louis Adams where the wheel of the mill was partly hanging on the tower. Auditor Rohlmeier and Miller could not find any trace of lightning striking said wheel and as the company does not insure for wind could not make any allowance but left same to be settled at this annual meeting.

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March 6th 1905

 The annual meeting of the Barrington Mutual Guarantee Asn. was held at the Barrington Center church Monday March 6th 1905 according to notice posted up on different places. Meeting called to order by the Pres. H.J. Bucklin. Secty read minutes of all meetings. Report of all meetings and transactions of Board of Directors were also read and were adopted.

 As there was some dispute about the Mill of Louis Adams which was in some way damaged after some discussion it was voted to allow Mr. Adams ten dollars for damage on Mill. As Mr. Fred Schuring, a member of the Co., had some damage on buildings of which he had not presented bill for repairs, that as soon as he would present bill would be settled. Treasurer A.H. Fairchild report of all damages paid and moneys received during year was read and on motion was approved.

 According to our record, we have at present 181 members with a total amount of $79460.56/100 or $19865.04/100 on Premium Notes, about five hundred dollars more than a year ago with 4 more members than at that time.

 Next in order was election of officers with the following result:

Holland, Schwimm, Rohmeier were appointed tellers

 H.J. Bucklin Pres.

 C.H. Kelley Vice Pres

 John L. Meiners Secty

 A.H. Fairchild Treas

Auditors for the ensuing year:

 Drew Miller

 Aug Rohlmeier

 Fred Swimm (*Schwimm*)

On motion meeting adjourned

 John L. Meiners Secty

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March 5th 1906

 The annual meeting of the Barrington Mutual Guarantee Association was held at the Barrington Center south church Monday March 5th 1906. Meeting called to order by the Pres. Notice had been posted on different places for this meeting. Secretary’s report and also minutes of the meeting were read and were adopted. Treasurer A.H. Fairchild had moved out of town. His report was read by Secty.

 On June 23rd 1905 J.W. Seymour reported a damage on barn roof and also a cow killed by lightning. Loss on barn roof $17.59

 One cow killed $27.00

 Total $44.59

 On same date wind blew the cupola off the barn of Mrs. O’Connell and damaging roof of Barn and falling on the milk house below, tearing off a lot of shingles. Total damages $21.65.

 On Sept 1905 Lightning struck the barn of Fred Thies total damage $7.95

 Same time John Radloff’s barn was damaged $7.00.

 On Nov. 28 1905 Secty received notice by Aug Rohlmeier that the house of Fred Arens (*Ahrens*), a member of the Co, was burnt down on the afternoon of the 27th. Word was sent to the President H.J. Bucklin and to the auditors to meet on the premises Nov 28 at 1 o’clock. By some mistake the Pres. was not notified. Present on the place were J.L. Meiners secty, Fred Schwimm and Aug Rohlmeier. After inspecting the place it was found that the house was a total loss which was insured for $900.00 and Mr. Arnes (*Ahrens*) carried $240 on furniture and clothing of which was quite a number of article burnt. After a lengthy talk between the parties interested it was agreed to pay Arens (*Ahrens*) $75.00 on furniture and clothing. Total loss $975.00

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The auditors Schwimm and Rohlmeier and Secty drove over to see the President Bucklin. After explaining loss to him, a motion was made to allow Mr. Fred Arens (*Ahrens*) $975.00. Motion was carried. After some figuring, it was found that an assessment would have to be drawn on the Premium Notes of 5 % and Secty was then instructed to level an assessment of 5 per cent on Premium Notes which would bring the required amount or nearly so. Meeting then adjourned.

 Total loss for the ensuing year:

 J.W. Seymour $44.59

 Mrs. O’Connell 21.69

 Fred Thies 7.95

 John Radloff 7.00

 Fred Arens (*Ahrens*) 975.00

 Loss for year 1056.23

 All paid up

At the annual meeting March 5th 1906 Secty reported on Premium notes 19596.61 and one hundred and seventy eight members after the report the following officers were elected:

Rohlmeier, Fred Bauman, and Schwimm were chosen as tellers.

First ballot J.H. Bucklin was reelected

Next C.H. Kelley Vice

 J.L. Meiners Secty

 Fred Bauman Treas

Auditors were then elected as follows

 Aug Rohlmeier

 Fred Schwimm

 Drew M. Miller

Meeting adjourned

 J.L. Meiners, Secty

*On 6-1-1906 the Courier reported a fire loss on the Hylon Hawley farm. The article mentions that he was insured through the Ela Insurance company, not the BMG, but the fire is mentioned here because 1) it shows that some Hawleys were insured through the BMG and some through the Ela Insurance company, and 2) the comments about silo-fed cattle are interesting.*

 *According to the Courier, there was a fire on the Hylon Hawley farm, tenanted by William Hyden, which consumed a large barn, the milk house, the windmill and silo. The tenant didn’t lose much, but “the loss to the owner is quite heavy, as various farm machines were stored in the building.” The silo was described as 8 years old, with a thirty ton capacity, “greatly valued as a store house for cut feed, although milk produced from silo fed cows is not accepted by bottling plants. However enormous silos are seen in constant use in the large agricultural districts of the western and northern states, where farming is conducted on a large scale.”*

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On June 9th 1906 Secretary was notified of a fierce storm swept over the south part of our town and doing considerable damage to buildings. Note was immediately sent to the President J.H. Bucklin and also to the two other auditors Schwimm and Miller as Aug Rohlmiere brought the message.

It was then agreed to meet that same date at one o’clock PM on the place of Reka Eggerts, one of the members of the association to inspect the damage done there. On entering the premises it was seen that the Barn was set over on the south end about 1 foot to the east on the wall, then it was found that the north side roof of the horse barn had been torn clear off and nearly blown to kindling, also chicken house had been tipped over but this was not mentioned in policy. Loss on Horse Barn roof was settled with Eggerts for $8.00 but as it was quite a task as how much damages was done to estimate it was agreed that the assn. should repair or put barn back in position as before and Eggerts was satisfied with the Proposition.

Total expenses $28.00

And horse barn roof $8.00

 Altogether $36.00

We then drove over to Fred Scheer, also a member, and found a new toolshed set off the foundation and quite badly wrecked. It was agreed to have Scheer repair the damage. Total damage $12.00.

 Then the large barn of L.F. Thies was inspected which was in a quite a serious condition as the south end was set off the wall about 10 feet to the east and badly leaning over on the east side. After a long discussion could not come to an agreement with the proprietor L.F. Thies. It was then agreed to arbitrate the loss. Mr. Thies chose one man and the assn one and used the two to chose the third party. It was agreed to meet at Barrington on Tuesday next being the 12th. Mr. Thies chosing Herman Schwein of Hanover and our Co. chose Geo J. Haeger of the firm of Lageschulte and Co. They met at Prouty and Jencks office, Tues. 12th of June.

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After a brief talk the two parties came to an agreement that the Co should pay Mr. Thies $431.25 paid being $18.75 more than the auditor had proposed to Mr. Thies but he thinking that was not sufficient. Mr. Thies then agreed to take the offer of the two men chosen for the settlement.

I would like to make a statement right here about our worthy President. He came up here and spent nearly all day for our company for which he receives no pay unless our company votes him a salary. He worked faithfully to have the matter settled.

 Same day wind tore the barn doors and the bridge away on the Frank Waterman farm. Loss settled for $8.00 Paid.

*The storms that did damage in early June 1906 were barely reported in the papers because they were overshadowed by a miserable early summer heat wave. The Tribune ran a few days worth of articles on the heat, listing those who died of it, and those who were prostrated, only incidentally mentioning that severe storms were also occurring.*

*On 6-7-1906 the Tribune reported a street temperature of 93 degrees at 3 p.m. the previous day. Due to a steady wind (though from the south, and therefore a hot wind) it was not so bad for horses and outdoors laborers, including, “men employed on the steel buildings going up in the downtown sections.” But indoors, “The large factories in the heart of the city became furnaces, where the workers toiled in a heat from which they could not escape.” When windows were opened, “the wind traveled through the rooms loaded with dust and charged with steam escaping from the pipes and boilers.”*

 *But it was at night that the city couldn’t breathe. “In the thickly populated sections of the city…where large families live in a few rooms, it was impossible to get enough air…The city went to bed late, as everyone who could, stayed up and out of doors…On porches and doorsteps white dresses and suits were seen until long after the usual retiring hour. Then when the lights were put out for the night, windows were put up as high as they would go to get the full benefit of the wind.” People slept on their porches, rather than in their bedrooms, and parks “at night were thronged with people enjoying the breaths of coolness that filtered through the trees.”*

 *In light of the heat wave, storms were reported not for the damage they did, but for the number of degrees they temporarily knocked off the heat. On 6-8-1906, the Tribune’s report on those dead from the heat said, “in the north and northwest thunderstorms were severe, and some damage may be expected before the storms are succeeded by calm weather.”*

On July 5th Secty received notice of a fire on the place of Mamie (“Mamme”) Sedolock (*Sadelik*?), also a member. Secty sent word to the President to go over and see about the loss. Sedoloks thought the damage was $25.00 but the President think different thought we better repair the house. Rohlmeier and Miller were notified. They went over and came to the conclusion we better repair same.

 Total expenses $5.70 Paid

On June (stet) 8 same say as the forgoing, damage was done the roof of John Radloff’s Barn. Was damaged to the extent of $3.85 paid.

 Some time in Sept. a cow of Chas Seegert was killed by lightning. Loss $30.00 paid.

 On Sept 9th the mill on the farm of P.A. and F.J. Hawley was struck by lightning by all appearance. Co engaged J.F. Meller to repair same. Total expense $11.50 paid.

 Secty writing 45 policies $1.50 each making $45.00

 For drawing assessment $6.00

It was agreed on June 9 that an assessment of 3 % on Premium Notes would be necessary to levy. Assessment was written out and sent by mail. Whole assessment levied $596.75 of which all is collected but one, which is $2.19.

 Cost of sending assessment $3.75 for envelopes and stamps. Geo J Haeger was paid for his service of settling loss of Thies $2.00 paid 50 for advertising annual meeting Barrington Review.

 J.L. Meiners Sec

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We have now, March 1st 1907, 175 members with 20446.33 on Premium Notes with a total amount of insurance $81785.32

The annual meeting was held March 4th 1907, the President H.J. Bucklin being absent on account of sickness in the family.

 Meeting called to order by C.H. Kelly, Vice Pres. Secretary J.L. Meiners being absent on account of jury service in Chicago, Ill, Drew Miller, one of the members was chosen as Secretary pro tem. Minutes of last annual meeting read and approved. Treas F.A. Lageschulte read his report and approved. Next in order the election of officers for the ensuing year.

 H.J. Bucklin Elected President

 C.H. Kelley Vice

 J.L. Meiners Sec

 F.A. Lageschulte Treas

 Drew Miller Auditor

 Fred Schwimm

 Carl Dorwaldt

Next business that came before the meeting was as in regard of a report to be sent to Springfield by the Sec which was complied with by the Sec. A motion was then made that our President be allowed $5.00 for his service as President. Motion carried.

 Motion made to adjourn. Motion carried

 Drew Miller sec pro tem

**Page 142**

Notice of the annual meeting had been posted up at different places in town by your secty and promptly at 1:30 Mar 2nd 1908 meeting was called to order by the President H.J. Bucklin. (*line crossed out “immediately the election of officers taken up with the fol”*).

 The minutes of the last meeting were read by the sec and stand approved.

 Treas report read and also approved which shows that our company is in a flourishing condition with a lttle over two hundred dollars in Treas.

 The election of officers was then taken up with the following result:

F. Schwimm, Geo Bauman and Drew Miller were appointed by the chair to act as tellers for this election.

 On counting the first ballot for President it was found that H.J. Bucklin had the entire ballot but one. H.J. Bucklin declared elected President for one year.

Geo Bauman elected Vice President

J.L. Meiners elected Secretary

F.A. Lageschulte Treasurer

Drew Miller

Fred Schwimm Auditors

Carl Dorwaldt

**Page 143**

Gentleman and members of the Barrington Mutual Guarantee Insurance Assn, I come before you this first day of March, 1909 with a brief statement of another year’s work of our company, which by all members must be acknowledged as a year of luck and prosperity as we have had but few losses during the year which were only small in different places.

During Mar of last year a severe wind storm took a part of the barn roof of Garret Miller farm out and your secty was notified of the damage and Dan Gilley who is a member was instructed to repair the roof and report the damage which was settled at $4.00

June 15 your sec was notified that a cow belonging to Jane Forrest (*should this be Janet?*) was killed by lightning. Drew Miller was sent who found killed by lightning as reported.

Damage paid $24.00

July 25 Notice was received that a cow belonging to J.W. Seymour was killed. Drew Miller was sent and reported that she was also killed by lightning.

Damage settled $30.00

July same day as above a horse belonging to Wm Wichman was found dead lying near a wire fence which by all appearance was killed by lightning.

Damage settled for $45.00

July 25 your sect was notified by phone from Elgin that the windmill on C.A. Lind farm was struck by lightning. I immediately drove over and found one of the legs and post in the ground all tore in pieces, no damage on wheel. Damage was repaired by A.J. Miller (*A.P. Miller?*) and settled

Total $6.00

Some time in July, did not get just the date, a tool house belonging to Carl Dorwaldt was moved and damaged which damage was settled at $10.00

In Oct a fire that started no one seemed to know just how in Mrs. H.T. Hoffman’s farm and burning over a newly sown piece of seeding and running into a field of corn and burning seventeen stacks

Damage settled for 75 per stack $12.75

 Total loss

**Page 144**

The annual meeting of the Barrington Mutual Guarantee Assn was held at the Center M.E. Church March 1st 1909. Minutes of the previous meeting read and approved. Treasurer F.A. Lageschulte read his annual report and stated the losses as follows:

 G. Miller barn $4.00

 Jane Forest cow killed 24.00

 J.W. Seymour cow killed 30.00

 Wm Wichman horse killed 45.00

 Chas Lind windmill tower lightning 6.00

 Carl Dowaldt wagon shed 10.00

 H.T. Hoffman corn burnt 12.75

 Total losses during year 1908 131.75

Other expenses during year

 Printing insurance blanks 15.00

 President, voted for service 5.00

 Auditor Hennings 2.00

 Treas commission 5.00

 27.00

Leaving a balance on hand at date $122.21.

 Treas. report voted approved.

 Next in order the question as pertaining to the distance of the Gasoline tank to the rest of buildings was discussed. A motion was made to change the distance from 30 ft as it is now to 10 ft from buildings. Motion carried and 10 ft adopted.

 Next in order was the election of officers. The chair appointed Geo Humphrey, F. Schwimm and Geo Meier tellers.

 First in order to be voted on was Pres. 13 votes were cast. 12 for H.J. Bucklin. Elected Pres.

 13 for Vice Pres Geo Bauman, had 12 votes, elec Vice Pres

 13 for Sec J.L. Meiners received 12, elected Secretary

 13 for Treas F.A. Lageschulte received 12, elected Treas.

The following were then elected directors: Fred Schwimm, Carl Dorwaldt and H.A. Schaefer. All the above officers elected for one year.

 As there was no other business, a motion was made to adjourn. Motion carried.

 J.L. Meiners, Secty

*The next entry mentions a long list of damages that occurred on April 29, 1909. On that day there was a major storm outbreak in the US, the brunt of the storm hitting Chicago at about 6:30 pm on the 29th. As that was a Thursday night, and the Barrington Courier came out on Thursdays, by the time the next week’s edition rolled around it was old news, and not reported. But the Tribune had major articles on extensive damage in the city the state, and the country in the 4-30 and 5-1-1909 editions.*

 *The Tribune reported numerous tornadoes, violent windstorms and electrical storms, blizzards further west, millions of dollars in damage to property, towns obliterated, and telegraphic communication down for a large part of the country. Unable to fully gather information, they reported some towns as simply, “cut off and in darkness.” In Clinton, Iowa, the residents were “frightened to fidgets” as the clouds plunged the city into such darkness that the street lights had to be lit. In Michigan City, Indiana, the prison partially collapsed so that “when the storm was at its height, the 800 prisoners were panic stricken and threw themselves against the bars of their cells while the guards stood in the corridors with orders to shoot to kill if any convicts escaped.”*

 *Similar to the reports of Barrington damage mentioned in the ledger, the Tribune reported a family in Peoria lucky to be alive when they had their windmill blown down, “the barn rolled over and farmer’s home removed from its foundation and moved ten feet.”*

*The lightning was as dangerous as the wind, with one Chicago family reporting that as they sat down to dinner, lightning struck the house, “throwing the chimney to the ground,” shooting tiles off the fireplace in both the parlor and the foyer, and “plates of food were sent dancing in air full of gunpowder smoke.”*

 *At Grand Crossing (a Chicago suburb) a tack factory collapsed onto the neighboring pickling plant, and both buildings fell onto the railroad tracks, causing a train traffic jam that eventually reached three miles long. Police responding to the building collapse set out in an electric police wagon but then, “At Madison and Seventy-fifth street the auto was struck by lightning and blew up. The inspector and his men were thrown from the car and were badly shaken up, but none was injured. They left the machine burning in the street and hurried afoot to the tack factory.”*

 *The downed electrical lines were a relatively new hazard, and the Tribune reported that in the dark, flooded streets, “pedestrians picked their way about with the utmost risk of their lives.” The horses pulling a fire wagon were electrocuted when they galloped into a nest of live wires, the firemen themselves only surviving because they were wearing their rubber boots and coats.*

 *The storm came in waves and varying intensities, with some towns reporting the brunt of it over in fifteen minutes, with flooding and massive damage left behind, and others “terror stricken during the night, fearful that each successive storm burst would mean the demolishing of their homes.” The Tribune listed damages by suburb, with each reporting at least fifty houses unroofed, collapsed or damaged.*

 *To add insult to injury, on May 2 the Tribune reported, “Winter’s encore, for which the spectators made no demand, came hurtling out of the west yesterday and struck Chicago with the fury of a late November blast.” The May Day snowstorm came with blinding snows, 40 mph wind, and at the end, a five minute hail storm.*

**Page 145**

Gentlemen and members of the Barrington Mutual Gar. As. I come before you this 7th day of Mar 1910 to give you a brief report and statement of our Co. not as last year with but few losses, but a number and quite a number this last year, the most often caused by wind on April last being April 29th 1909. Your sect was notified of these losses and immediately notified the Pres H.J. Bucklin and auditors to meet at Carl Dorwaldlt who had a number of losses on his buildings, loss settled at $30.00

John Theising had a part of his barn roof tore out April 29. Loss 8.00

F.L. Waterman’s barn was moved on one end of foundation same date barn door tore off and blew over on to the granary damaging roof of same. Mr. Kelley (*might say W Kelley*) was hired to replace barn which was quite badly wrecked. Total damage 44.00

H.A. Meier corn crib moved over 5 ft. Loss 4.00

Wm Nagel damage also on Barn 10.00

J.W. Waterman chimney torn down and damage on barn 15.50

Fred Scheer tool house moved over 2 ft and tore a patch off the roof of tool house and cow crib out also barn door off. Total loss 25.00

J.H. Porter barn damaged and a lot of hay damaged 25.00

John Burgholtz roof torn out on house 2.50

O’Connelll farm damaged on barn and roof on house 4.00

Wm Humphrey chimney tore off house. Damage 5.69

H. Donlea farm barn doors tore and tracks all damaged 6.00

Fred Kampert chimney blown over fell through the roof breaking a number of rafters and roof boards, also barn roof damaged. Total loss 14.12

J.H. Hawley new barn doors tore off tore all in pieces. Loss 10.25

On the Sandman farm also barn doors tore off but just the track damaged. Loss 2.00

On the John Radloff barn shingles tore off. Damage 3.50

Henry Wolthausen had his tool house blown over and torn down but was not insured but damaged his tools which were insured. Loss settled at 5.00

L.J. Theis corn crib blown over and roof damaged on two farms. Total loss 10.00

All above damage on April 29, 1909

Christ Rieke barn damaged 3.50

Total on this page 228.06

**Page 146**

Carried from page 145 228.06

On Nov 1st Mr. H.J. Bucklin called me up that a fire had started in the house of F.J. Radloff for some unknown cause and burning couch and clothing. Damage settled at $25.00

In July lightning struck the house of Catherine B. Williams tarring siding and plaster of which Sec repaired

Mr. F.A. Lageschulte, our President and Sect went to investigate and thought best that we repair same, this would save us expenses, which your secty repaired. Total repairs 2.75

On Dec 20th 1909 Mr. J.H. Bucklin notified me that the house of Mary Hoffman had been burnt down. I immediately notified the three directors that we would met on the place at ten o’clock the following day and meeting there Dec 21st found that the house was all destroyed by fire and also that the furniture and clothing of Henry T. Hoffman’s had been burnt only saving a few articles and after consideration it was decided that both parties were entitled to their full insurance which was on the house val $1200, total insurance $900

And on furniture and clothing $400. Insurance $300

Which after a brief investigation about the raising of their amount was agreed that our treas reported we were in debt and we needed about 14 or 15 hundred dollars. It was then voted that we raise an assessment on Premium notes at seven and one half per ct on a dollar (7 ½) to get the amount needed to settle this loss and to leave us a small amount on hand. The assessment was spread and members soon responded by sending in their amount assessed and in 30 days $300 was paid to H.T. Hoffman and on Feb 11 1910 just in 53 days from fire $900 was paid to Mary Hoffman. Total amount assessed was paid.

**Page 147**

March 7th 1910

 The annual meeting of the Barrington Guarantee Insurance Association was held on the above date at the ME Church at Barrington Center after due notice had been given by the Secretary by posting notices on a number of different places. Meeting called to order by the President H.J. Bucklin at 1:30 PM Minutes of previous meeting were read by the Sect and also the report of the Secretary were read and on motion adopted.

 Treasurer report read and adopted, report showing a balance of seventy four dollars and eight-six cents (74.86/100).

After these reports were read the question arose as to taking Village Property into our Company which could not be taken on the limit of 100 feet as they by-laws call for 100 feet apart. After a lengthy discussion it was finally decided to change the by-laws to no limit or distance of houses to be mentioned. A motion was made to this effect and unanimously adopted.

The chair then appointed D.C. Gilley, Geo Bauman and Aug Rohlmeier as tellers for the ballot of election of officers. The election of President was first in order. After counting the ballots it was found that J.W. Waterman had nearly all the votes and declared elected. Geo Bauman was elected Vice Pres. J.L. Meiners was again elected as secretary. F.A. Lageschulte was again elected Treas for the year. Next in order was to elect three directors.

Aug Rohlmeier elected for one year

Wm Nagel

Carl Dorwaldt

There being no other business on hand, a motion made to adjourn. Motion carried.

 J.L. Meiners Secretary

**Page 148**

Mar 6th 1911

Gentlemen and members of the Barrington Mutual Guarantee Assn, I give you herewith a brief report or review of the past year. We can by all rights say this last year was a year of success, as no loss to amount of much is to be reported, although several cows were killed by electric strokes, one for Mr. J.H. Porter, one by Chas P. Todd and a small tool house burnt on June 4th 1910 for Anna Elsner, loss was settled by Aug Rohlmeier, F.A. Lageschulte and Secretary for thirty dollars 30.00 Orders for the above losses were issued on the Treas and reported paid.

J.H. Porter order $24.00

Chas P. Todd 37.50

Anna Elsner 30.00

Total loss for year $91.50

**Page 149**

Mar 6th 1911

 The annual meeting of the Barrington Mutual Guarantee Association was held on the above date at the Barrington Center ME Church. Meeting called to order by the President J.W. Waterman at the hour of 1:30 o’clock PM of notices had been posted and an ad in the Barrington Review. Secretary’s report read and on motion approved.

 Minutes of previous meeting read for information. Treasurer reported on hand Mar 1st of this year 1911 $35.01.

 Next in order election of officers. The chair then appointed the following tellers: Aug Rohlmeier, Carl Dorwaldt and Wm Krunfusz, then proceed to Election with Ballot.

 Tellers reported after counting ballots J.W. Waterman was reelected as President for one year. Next Vice Pres Geo Bauman elect Vice Pres one year. J.L. Meiners having the majority of votes cast elected Secretary for one year. F.A. Lageschulte elected treasurer.

 Aug Rohlmeier

 Carl Dorwaldt

 Wm Nagel were then elected as directors for one year.

No other business to come before the meeting, a motion made to adjourn. Motion carried.

 J.L. Meiners secty

**Page 150**

On Monday Mar 2nd 1912

 The annual meeting of the Barrington Mutual Guarantee Association was held at the Center ME Church. Meeting called to order by the President J.W. Waterman at 1:30 the specified time.

 Minutes of last annual meeting read and on motion we approved. Also Treasurer’s report was at this time heard which showed the following losses during the fiscal (“*ficial”*) year: silo on farm of J.H. Porter blown down in Oct 1911 and wrecking double corn crib. Total loss $166.31

 Auditing and printing 8.85

 $175.06

 On Jan 19, 1912 fire destroying the milk house and water reservoir on the farm of J.H. Hawley which was insured for $30.00

and ordered to be paid.

 Treas. report read, on motion approved.

 The chair then appointed the following tellers: Carl Dorwaldt, Aug Walbaum, and Wm Krunfus. Next in order, election of officers.

 First in order Pres. After consulting ballot it was found that J.W. Waterman was again elected Pres. Next vice pres. After votes were counted Geo Bauman had the majority votes, he being elected as Vice Pres. Then a ballot was taken for Secretary. J.L. Meiners had the majority votes, declared elected Secretary. Next in Order Treas. After counting the ballots, F.A. Lageschulte was declared elected having the majority of votes. The following were then elected Auditors:

 Wm Nagel

 Carl Dorwaldt

 And August Walbaum all officers elected for one year.

As Mr. E.H. Gould was at the meeting in behalf of the cemetery association, ten dollars was voted for the repair of this church, this amount to be paid as soon as money enough in Treas.

 As there was no other business, a motion was made to adjourn. Motion carried.

 J.L. Meiners, secty

**Page 151**

Monday, March 3rd 1913

 The annual meeting of the Barrington mutual Guarantee Association was held at the ME Church at Barrington Center. Meeting called to order by the Vice Pres Geo Bauman because the President J.W. Waterman had moved to Elgin, Ills.

 Minutes of the last meeting was read by the Secty and on motion was approved.

 Also Treasurer read his annual report and on motion was approved.

 The loss of J.H. Bucklin house on his farm had been reported to secretary Feb 22 and as the place was at that time Quarantined on account of small pox, the auditors and officers did not meet at the place but on agreement would bring this loss before the annual meeting, and on investigation it was found that the house was burnt down by fire by an unknown cause. The levy was then agreed as $1050.00 was the amount on the house insured and twenty dollars on seed corn destroyed. It was then voted to raise an assessment of seven per cent on Premium Notes this would bring about fourteen hundred dollars as there was not much money in Treasury.

 The election of officers was then taken up. Wm Nagel, Fred Schuring and A.H. Fairchild was nominated as candidates for President. The chair appointed Wm Gothard, Daniel Gilley and A.H. Fairchild as tellers. After counting ballots it was found that Wm Nagel had the largest number of votes cast, was declared elected. Geo Bauman was found had the majority of votes for Vice Pres, declared elected. J.L. Meiners was declared elected secretary by majority votes. Treasurer F.A. Lageschulte was elected by majority votes treasurer. Daniel Gilley, Wm Krunfus, Aug Walbaum were elected as Auditors for the ensuing year.

 No other business to come before this meeting a motion was made to adjourn. Motion carried.

 J.L. Meiners, Secty

**Page 152**

On Monday March 2 1914 the annual meeting of the Barrington Mutual Guarantee Insurance Association was held at the Barrington Center ME Church. Meeting was called to order by the Vice President Geo Bauman, the President, Wm Nagel, having moved out of town.\* Minutes of last meeting were read by Secty and on motion approved. Also the condition of the assoc. was reported that during the ensuing year losses had been settled with J.H. Bucklin House loss fire Feb 22 1913, total loss of House which was insured for $1000 and fifty dollars and seed corn burnt for $20.00. Total loss. One thousand and seventy dollars all paid and in April 1913 a storm took part of a roof on corn crib J.W. Seymour farm off was repaired by the company. Total damage fourteen dollars and twenty five cents $14.25.

 On July 22nd 1913 the Secty was notified by Geo Humphrey that his Barn was destroyed by fire that morning by some unknown cause. Secretary, Treas and Auditor Gilly immediately went to inspect the loss and found that the barn was a total loss, also a number of farm tools belonging to Geo Humphrey were burnt. A settlement or agreement by both parties was made to pay Humphrey five hundred dollars for loss of barn and fifty dollars for farm tools Total $550 and was paid him in due time. It was also found that a Fred W. Toepple who had occupied the place just previous had left several tools and a quantity of hay in said barn was also destroyed total loss twenty five dollars was allowed him also paid later.

 John Holland also reported the loss of a stack of hay by storm, loss settled for twenty five dollars.

 Aug 23rd 1913 a cow owned by H.J. Bucklin was killed by lightning. Paid him $37.50, this being the amount of the insurance. Total loss. It was then agreed by the Board not to spread an assessment but to borrow four hundred dollars from the bank.

*\*With regard to losing officers as they “move out of town,” the Insurance Association steadily meets at Barrington Center, but after the railroad located north of Barrington Center, and the town that would become modern Barrington sprung up around the depot, Barrington Center was slowly abandoned as a town.*

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Treasurer’s report was then read and on motion approved. It was then reported that how things must be done in regard of the Charter which would expire during this next Feb. A committee was then appointed by the chair of three:

 F.A. Lageschulte

 C.P. Hawley

 J.L. Meiners are the committee to see in what way to proceed and to find out how other companies were conducting their business.

 The valuation on cows was then discussed and on motion was raised to eighty dollars instead of fifty as heretofore. Motion carried.

 Next in order the election of officers. The chair appointed C.P. Hawley, D. Gilley, Wm Gothard as tellers. F. Schuring, Geo Humphrey and C.P. Hawley were nominated as candidates for President. Twenty five votes were cast of which Fred Schuring received twenty, declared elected President. Geo Bauman was elected Vice President. J.L. Meiners elected Secretary, F.A. Lageschulte treasurer.

 It was then agreed to have a special meeting to be called by the President later on in regard to the report of this committee appointed at this meeting.

 A motion was offered to adjourn. Motion carried.

 J.L. Meiners Secty

On June 16th 1914 the members of the Barrington Mutual Guarantee Insurance Ass. met at the Center M.E. Church as the President called this meeting to hear the report of the committee chosen at the annual meeting held on Mar 2nd 1914.

 This committee was chosen to investigating as to how to proceed in securing a new charter and see how other insurance Co were conducting their business. F.A. Lageschulte reported that himself and Secty J.L. Meiners had been to see the Officers of the Des Plaines & Cook Co Insurance Co.

**Page 154**

After investigating very carefully as how their business was conducted your committee found several objections in regard of their insuring different buildings as the company will not pay Damages to Building where one building burns and the next one to it gets caught by this fire. This company is not liable for such damage. This of course does not look right to us.

 After a lengthy discussion this uniting with the company was dropped. A motion was then made to call for a new charter or an extension of our present charter but it was found that that could not be done as the majority of members present thought best to extend the limits of the present Co to adjoining township.

 J.L. Meiners Secty

**Page 155**

(*sloppier hand*)

The meeting called by the President to be held at the Center ME Church on Jan 26th 1915. Meeting called to order by the Vice President Geo Bauman. Minutes of Last Annual meeting were read by Sec after this the Treas gave his report. A motion was then offered and second that we order all moneys in the treasury after Sept 16, 1915

 Motion was then put to a vote and

(*further down page, same sloppy handwriting*)

A motion was offered this committee’s report be accepted as to by-laws and raise 2 per cent on Premium Notes. A motion to raise ½ per cent on Premium Notes on Wind and Cyclone Co.

By-laws to be drawn up by the Directors

**Pages 156-287 blank**

**Page 288 a tally of numbers under the label “Premium notes Feb 26 1914”**

*Though the ledger ends in 1915 the insurance association apparently continued because the Barrington Courier 1-13-1921 reported on the election of officers of the “Barrington Mutual Fire Insurance company,” with H.J. Lageschulte elected President, E.G. Bauman elected both Secretary and Treasurer, and George A. Lageschulte, Fred Schuring and E.G. Bauman elected Directors (Bauman being elected to fill the vacancy left by F.A. Lageschulte’s death).*

Highlights

P8 Stolen Selkirk horses recovered in Kalamazoo, MI and thieves “awaiting trial with a bright future

 before them of visiting the public institution at Joliet…”

19 Kingsley cow by lightning

25 Wm Freeman had his barns, cattle, horses, hay and grain burned 2-17-1872 caused by kerosene

 lamp, so on p. 29 they declare if you use kerosene anywhere but your dwelling house, you

aren’t covered

26 details: fire destroyed 2 barns, 17 tons hay, 50 bushels ears of unhusked corn, 15 cows,

 (3 steers and 1 heifer not included), 6 horses. $600 for barn 110x20x14 high, other barn

 26x40x16. The hay was on 2 scaffolds $119; corn $10. 8 new milch cows $38 each; 7 others

 Only $34 each; 6 work horses $600 Total 2471 assoc to pay ¾ also lost uninsured

 Harnesses, hay cutters and many valuable tools

27 details cont: fire was caused by the blaze of a kerosene lamp flaming up from side of the cow

 Stable. The lamp may have exploded but that is an unsettled question

29 Rate change and decree kerosene users not covered

30 Aug 1872 cow by lightning

35 JH Browning fire at his unoccupied tenement house Apr 1874 paid $110

37 Wm Rohlmire stack of flax burned, paid since his hay and grain insured, 50 bushels of flax 72.50

40 D.C. Adams loss of his dwelling house by burning 3-16-1875 inventory etc value $1385

42 details of Adams fire says wind was blowing a gale from SW sparks flying

44 Paying up Adams claim but investigating if houses are insured for more than they’re worth

45 Cow lightning Geo Brandt

47 D.C. Adams loss by fire 3-1-1875

48 motion that windmills be insured only against fire

49 Nightingale damage to his barn

53 motion rescinding previous rules about kerosene

54 **tornado** of May 23 1878, list of names and damages

60 9-1-1880 Hoffman cow by lightning

63 Loomis straw stock burned again (also on p 59), so vote no more insuring Loomis straw

65 Decree “furniture and clothing” does not include musical instruments

67 Hobine old house burned 2-21-1885 had been converted into horse stable, by p 68 decision

 Not to pay because he was smoking meat in there in violation of policy

68 Mundhank cow lightning

69 Hoffman cow and 2 cows of CI Church 6-26 and 7-12-1875 lightning

70 HG Willmarth loss (doesn’t say of what) by wind on or about 11-1-1885

72 3-7-1887 losses during year one cow by lightning and one by wind both property of A.T. Beverly

74 D.S. Jencks cow lightning

75 Mrs. M.K. Church cow lightning

76 John Wardlow burning of his farm dwelling house 1-24-1890

79 Loss by wind, hail and rain 4-3-1895 HJ Lageschulte and Fred Beinhoff. Lageschulte granary roof

 Blown off and house siding and “windows injured badly.” Beinhoff windmill blew down and

 Through side of barn

80 Damages by lightning during summer 1889

 N.G. Hendrickson cow lightning

82 cow lightning 6-5-1891

84 Kingsley wind damage 4-4-1892 windmill & tower blown down fell on corn crib and wagon

 6-27-1892 Louis Krunfus damage by lightning “*in one of the terrible storms of 6-21”*

 Barn damaged, lightning struck cupola following a rafter down to eaves, destroying said rafter

 And tarring up the shingles a strip something like 2 or more feet wide (said tarring, not tearing)

85 9-17-1892 two colts killed by lightning, also a cow “the cow was milked in the morning, and to

 All appearances was well and all right and that during the day *one of the terrible storms so*

*Common during the spring and summer of this year occurred…*”; Eliza Thies 2 four-yr-old

Horses killed by lightning July 1 1892 (well described)

89 Cow by lightning well described

 John Meiners and Henry Bauman “self binder” burned 8-94 by parties unknown

 D.C. Adams cow by lightning 9-7-94 and same night dwelling houses of

90 Reuter, Wm L Clark, and N.G. Hendrickson were severely damaged either by wind or by

 Lightning “*it being a night of one of the most terrific storms of the season*.” Details

92 2 cows by lightning, well described

94 FJ & PA Hawley had a stack of oats destroyed by fire by lightning Sept 1896

96 6-26-1897 several losses by lightning during the past months as follows: lists in detail

99 After Sadelik house burns, arrange inspection to be sure all houses comply with fire code

 with a “full and free expression of opinion” before the vote for inspections, which turned up

 several homes with pipes going through kitchen roofs instead of “good and substantial stone or

brick chimneys.” Instructed to fix that, or lose coverage.

102 Jane Forrest 3 cows by lightning 6-11-1898

103 Kingsley house on Irick farm burned 9-2-1898 burned with his mill and tower, from cook stove

 fire. Thereafter “instructed not to insure any tenant occupying any premises with household

goods that was not fully provided with good stove or brick chimneys as provided by by-laws of

the association and was further authorized to deduct and cancel the amount of value insured on

 the house of MT Barrows on his Freeman farm”

104 2-14-1898 Fred Scheer loss by fire part of his dwelling house “opinion of all that said Scheer with

 His own family help in their earnest efforts in putting out the fire as they successfully did save

 the company from a heavy loss.”

107 rules for use of gasoline engines and gas storage, also “all steam power engines used on farms

 for any purpose shall be restricted to use only coal for fuel” and on motion, gasoline stoves may

be used in dwelling houses

108 Henning barn struck by lightning 4-27-1899 “Barn, shed, corn crib, feed house, granary, hay,

 grain, seeds and fodder, farm tools and some stock entirely destroyed”

109 Henning catastrophic fire, damages $2060, caused by lightning

110 6-10-1899 Brinker barn lightning, Sandman cow lightning, Waterman 3 cows, Nightingale barn

 and house by wind, Miller barn by wind, “mostly by the storm of 5-31 following storm of 27th

 8-15-1899 also the tower and mill of PF & FJ Hawley struck by lightning evening of 8-11

111 10-21-1899 E (N?) Miller on 10-20 all his hay, horse and cow barn together with all his hay, oats,

 and straw on his farm, occupied by LB Householder, destroyed by fire…also statement of

 HA Harndenwho was among the first who arrived at the place of loss. No cause known, descript

114 8-18-1900 CA Lind living on farm of GC Otis cow lightning

 8-25-1900 J.W. Seymour tenant cow lightning “to all appearance as healthy, large & valuable cow

115 9-15-1900 tenant on FE Hawley farm cow lightning, same day Wichman barn struck by

 lightning “totally burned up with all its contents consisting of hay, straw, oats & farming tools”

116 heated contest to be lowest bidder for collector

117 “parties using steam power machines for purposes of cutting feed, shelling corn and other

 Purposes to a dangerous liability of damage by fire” 3-4-1901 “any party or parties holding

 insurance in the this association in using steam power around any farm building insured therein

do so at their own risk in sustaining loss by fire therefrom excepting as is already provided in the

threshing small grains”

118 6-27-1901 Mrs. Eliza Theis on 24th had her hen house blown off the foundations and “would

 have gone down in an entire collapsed condition had it not fell against a double corn crib.”

119 7-29-1901 Henning 2 cows lightning

 10-11-01 Notice by WN miller that EN Miller had his dwelling house burned together with some

 considerable portion of furniture and clothing on night of 10th 10-12pm.

122 6-6-1902 Henning lightning double corn crib and wagon standing on floor of crib on 6-4

123 6-16-1902 Fred Scheer on 12th had his long corn crib blown over “by the heavy wind that done

 so much damage through the country.”

 8-2-1902 Tomas Maerecek w Mr. FH Frye lost a building used as a tool house by lightning 7-27

126 4-8-1903 HP Sandman house struck by lightning $5 damage

 5-30-1903 PA Hawley lightning struck his brother’s barn on Wm Hawley farm on or about

 5-26 lighting struck said barn at peak of roof…spoiling both rafters etc etc

127 7-11-1903 Wm Wichman’s brother C Wichman’s barn struck by lightning and burned up with all

 its contents consisting of 1 wagon and rack, 2 tons hay and numerous other farm implements

128 8-4-1903 Miss Wardlow lost her new barn on the farm known as the Wardlow farm 8-3 by

 lightning; new barn built 1892 entirely destroyed with all its contents, consisting of hay, oats

 & large quantity of farming tools belonging to her tenant who leases the farm at cash rent and

 who owns the personal property on the farm and is also insured…name is G Rudinskie

130 M (T?) Barrows 2 cows lighting 8-16-1903

 9-5-1903 John L Meiners barn by lightning with all its contents

131 first mention of notifying members of assessment by mail

132-3 fewer policy holders on account of parties “selling out and moving away on Mar 1st.

 Such changes are liable to occur at the beginning of the changing season of the year.” Decision

that thrashers, shredders, cutters etc constitute farm tools, but are not covered if they travel

about doing work for people who do not own machines. Decision to insure machines that use

gasoline if acc. to bylaws. Voted to pay Board of Directors for time spent investigating

134-5 sounds like tornado 4-1-1904, “severe storm blew his barn all to splinters” etc etc

135 Assessment done entirely by mail

139 6-9-1906 “fierce storm swept over the south part of our town…barn set over…roof of the horse

 barn had been torn clear off and nearly blown to kindling…chicken house tipped over…toolshed

 off foundation and badly wrecked…barn set off the wall and badly leaning…bridge blown out…”

140 “I would like to make a statement right here about our worthy President. He came up here and

 spent nearly all day for our company for which he receives no pay unless our company votes

 him a salary.” Sedolock (Sadelik) house fire.

141 “report to be sent to Springfield” first mention of State govt. Also a motion was then made “that

 our President be allowed $5.00 for his service as President.”

143 “your sec was notified *by phone* from Elgin that the windmill on CA Lind farm was struck by

 lightning. Also reports of various cows and a horse struck by lightning, and a tool house by wind

 and a fire “that started no one seemed to know just how” burning newly sewn seeding and corn

144 voted to change gas tank rules from 30 feet from buildings to 10 feet

145 Wind storm or tornado 4-19-1909 caused barn doors off and roofs damaged and smaller

 buildings blown over all around the place

146 Hoffman house burned down four days before Christmas, with all furniture and clothes

147 in 1910 decision made to change by-laws and begin insuring buildings closer than 100 feet apart

 (i.e. buildings in town)

151 HJ Bucklin house by fire at the time quarantined due to small pox

153 Charter expiring in Feb, committee appointed to see “in what way to proceed and to find out

 how other companies were conducting their business.” Value of cows raised from $50 to $80.

154 Decision against merging with Des Plaines & Cook Co Insurance Co because they don’t “pay damages to Buildings were one building burns and the next on to it gets caught by this fire…this of course does not look right to us.”

155 Last entries sound like attempt to form a new company, the Wind and Cyclone Co, with new by-laws etc