

Devoted to Our Own Locality—We Labor for Its Interests.

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INSURANCE NEWS

George A. Donders, a Lawyer of Royal Oak, Writes an Interesting History of Insurance

It is remarkable that the merchants who were engaged in extensive commerce upon the Mediterranean sea between the Phoenician and Levantine cities, and between the ports of the Roman Empire, in ancient times, did not invent a simple method of providing against the hazards that must attend commercial enterprises at that time, as the contract of insurance.

The earliest traces of insurance, or transactions similar to insurance, are to be found in the laws of the Rhodians. The rules of the Rhodian merchants provided for contribution and average, in case of loss by a ship owner, from others engaged in the same enterprise and subject to the same peril.

Out of these—rhos grew the law of Marine Insurance. Thus it is seen that Marine insurance is the first and earliest branch of insurance. From the 12th to the 16th centuries the Republics of Venice, Florence and Genoa flourished by reason of their extensive maritime trade, and it was from the merchants of these republics that insurance received that attention, which the benefits derived from its use, would justify.

As early as 1310 there was a chamber of insurance or insurance in Bruges, in Florence, Italy, there is a record of a form of policy as early as 1520. The word policy is derived from the Italian word, Polizza. The word polizza, probably being derived from the Greek word, polypticon, meaning a folded writing.

INTRODUCTION OF INSURANCE IN ENGLAND.

The Lombard merchants, coming from northern Italy, founded trading houses in London in the 12th century. They introduced into their English trade the custom of insuring their adventures. Lombard street, in London, is a monument to these earlier mercantile adventures, and marks the locality in which their trading houses were located. Lord Bacon said, at the opening of Elizabeth's first parliament in 1555: "Dath not this wise merchant a newe yfventure of damage give part to ve the rest assured?"

Just who definitely settled rules and regulations or methods of carrying on insurance business in London began is not known. It is known that Lloyd's Coffee House, an inn kept by one Edward Lloyd, on Tower street in London was, as early as 1688, a popular resort for seafaring men and merchants engaged in foreign trade. It became a custom among those who gathered at Lloyd's to arrange their mutual contracts of insurance against the perils of the sea to which their ventures were exposed. The manner of making insurance contracts was as follows:

The person desiring the insurance would pass around among the company assembled, a slip of paper, upon which was written a description of the vessel and its cargo, with the name of the master and the character of the crew, and the voyage contemplated. Those desiring to become insurers of the venture so described, would write beneath the description, on the slip of paper, their name or initials and the amount thereof the amount which each was willing to be liable for as insurers. When the whole amount of insurance desired by the owner of the vessel was underwritten, the contract was complete.

From this custom is derived the word underwriters, as now applied to insurers. The business of insurance carried on in this form was by Lloyd's increased rapidly and the popular owner and host moved his house to a more convenient site on Lombard street, in 1692. After various removals, Lloyd's finally found permanent quarters in the Royal Exchange, where it is now located. It is probably the most important single commercial factor in the mercantile world. In 1779 the famous "Lloyd's Policy" was adopted as the standard form of Marine insurance. In 1871 the society of Lloyd's was incorporated and today has agencies throughout the civilized world. So complete is its system that no vessel or ship of any size or importance, moves in the commercial world, without its "movement" is reported at Lloyd's.

Such is the history, development and growth of Marine insurance, the first kind of insurance known.

As early as the Saxon times agreements were made in small communities for mutual aid in case of loss by fire, but not until after the great London fire of 1666 can it be said that fire insurance became of any importance. In 1681 certain brokers formed a loose organization for the purpose of insuring against fire. In 1710 the first and oldest of all fire insurance companies was established, that being the Sun Fire insurance company.

of the death of others was in 1706, when the Amicable society for a perpetual assurance office was founded. In 1766 the Equitable Assurance society of London was established on the principal underlying modern life insurance. The first attempt to establish life insurance in the United States was a mutual benefit association of Presbyterian ministers which was chartered in 1789 in the colony of Pennsylvania.

ACCIDENT INSURANCE. The first accident insurance company was the railway passenger's assurance, established in London in 1849. Its business was insurance against railway accidents only. The most that can be said of accident insurance is that it is but a modified form of life insurance.

The tender leaves of a harmless lung-healing mountainous shrub give to Dr. Shoop's Cough Remedy its marvelous curative properties. Tight tickling of the throat, coughing, coming quickly yield to the healing, soothing action of this splendid prescription, Shoop's Cough Remedy. And it is so safe and good for children as well. Containing no opium, chloroform or other harmful drugs, mothers should in safety always demand Dr. Shoop's. If other remedies are offered, your own judgment, by Charles J. Shain.

ROYAL OAK SCHOOL NOTES.

Miss Louise Armstrong visited at Albion over Sunday.

Three things to commend—thrift; industry and promptness.

Fifty dollars worth of new books will soon be added to the library.

Mrs. George Harris visited the fourth and fifth grades on Thursday.

He is just jangling on, not living; who is not conscious of calls to duty.

Many a game is won in the last innings; this is the last school innings for some of you.

Stuart Eagleson, of Detroit, made the high school a pleasant call Friday in the interest of his simple, teach him.

If you wish to subscribe or renew your subscription to the ROYAL OAK TRIBUNE, do it through one of the seniors. They are hustlers and worthy of your assistance.

Mrs. J. M. Lawson visited the different grades of our school Friday afternoon.

There are four classes of men, said an eastern sage: First, the man who does not know and who knows that he does not know; he is simple, teach him.

Second, the man who does not know, but who thinks he does; he is a fool, shun him. Third, there is the man who knows, but who does not know that he knows; he is asleep. Lastly, there is the man who knows, and who knows that he knows, he is the wise man, follow him.

Col. French was greeted with a fair audience, both Saturday afternoon and evening at the high school room. Those who were present were: Mr. D. W. French, and those who did not attend, missed a rare treat. His abundant information, his wealth of language, his actual illustrations, his intense earnestness combined to give Royal Oak students of the most valuable and instructive entertainments that they have had for some time. When the smaller boys and girls who attended this lecture came to study about Japan and Yellowstone Park, the thoughts presented by Col. French will still appeal to them in all their earnestness.

Miss Armstrong's room was the first contest with an average percent of words spelled correctly 34.63. The percent spelled correctly for Miss Menkin's room was 90.07. The following pupils handed in perfect spelling papers at the contest Friday morning: Edith Parr, Gladys Tiffany, Earle Bentley, Flora Marshall, Laura Thomas, Florence Heaton, Vivia Russell, Myrtle Gillett, Gladys Graves, Harry Merritt, Arthur Lawson, Armstrong Parr, Royce Baum, Vera Marshall, Edna Jennings, Marie Hunt, Kenneth Graham, Doris Tiffany, Kasia Puyog, Robert Keller, Helen Eling, Clara Rastenburg, Francis Heaver.

A spelling contest between Miss Menkin's and Miss Armstrong's room will be held next week. On Thursday of each week a list of 70 to 100 words is placed upon the blackboard of each room. These words remain upon the board until 3:30 Friday morning. Just after school is called Friday morning 25 words in the list are dictated to the pupils of each room. A percentage of words correctly spelled is figured to determine the winner. The 25 spelled last were as follows: indistinct, miscellaneous, occurrences, separate, handicraft, reconcile, adjacent, technical, ascend, stationary, relieve, efficient, initial, derelict, hysteric, elasticity, superintendent, freight, psalm, coriander, acquittal, municipal, conscience, recognize, allyable.

Probably the greatest coffee substitute yet produced is that now known to grocers everywhere as Dr. Shoop's Health Coffee. It actually goes a third mile in half an hour. It is made in a minute. No 30 or 60 minutes tedious boiling is at all necessary. Pure coffee, pure nuts, etc., have been so cleverly blended as to give a wonderfully satisfying, true genuine coffee flavor and taste, and not a grain of real coffee is used. 100 cups, 25c. Sold by all grocers.

BALL EXPERT. NEW TUITION LAW

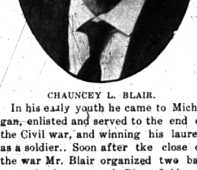
Chauncey L. Blair, of Pontiac, an Old Troy Boy, a Town Liner, Now of Pontiac, is It.

Mr. Chauncey L. Blair, whose face appears in this sketch, and who today is Pontiac's chief sportsman, was born in Troy, N. Y., and broke into the base ball game at the age of 18, playing and distinguishing himself as an expert all-around ball player, and manager of the justly celebrated Town Line team, known as The Haymakers, of Troy. All this was some 40 years ago.

Act Provides that School Districts Must Pay Tuition and Transportation for H. S. Pupils.

Act No. 37 is a new law providing for the payment of tuition and transportation of children who have completed the eighth grade. The law provides that the Board of Education of any school district which does not maintain a high school is required to vote a tax sufficient to pay the tuition to one of the three nearest high schools of children who have completed the status of the eighth grade and exceed the amount \$20 per pupil, unless the voters appropriate a larger sum at the annual meeting, and may vote a tax to pay the transportation during school days of such children. It is provided that the parents of such children shall give written notice to the Board of Education on or before the fourth Monday of June that such children desire to attend some certain one of the three nearest high schools during the ensuing year. Upon receiving such notice the Board shall vote a tax sufficient to pay such tuition and may vote a tax for transportation. It is also provided that any surplus primary money in the treasury of the district may be used in paying tuition. When the tax is voted it must be reported to the Township Clerk and spread upon the tax roll of the township in the manner and at the same time as other school taxes. This Act repeals Act No. 190 of 1903.

If your stomach, heart or kidneys are weak, try at least a few doses only of Dr. Shoop's Restorative. In five or 10 days only the result will surprise you. A few cents will give the system and here is why help comes so quickly: Dr. Shoop doesn't drug the stomach, nor irritate the bowels, nor give the kidneys. Dr. Shoop's Restorative goes directly to the weak and failing nerves. Each organ has its own controlling nerves. When these nerves fail, the depending organs must of necessity falter. This plain, yet vital, truth clearly tells why Dr. Shoop's Restorative is so universally successful. Its success is leading drug stores, and is in a yellow package. Sold by Charles J. Shain.



CHAUNCEY L. BLAIR.

In his early youth he came to Michigan, enlisted and served to the end of the Civil war, and winning his laurels as a soldier. Soon after the close of the war Mr. Blair organized two ball teams in the towns of Bloomfield and Troy, and played all over the state, and winning nearly every game. He then anchored his ship in the county seat, where he has lived ever since. As an umpire he has officiated for 10 or 15 years. He is an organizer and a promoter too; a man whose life has been devoted to the American National game. In summing up, he has led to victory, all the teams he ever organized and managed. This means nearly 25 years of continued successes. Chauncey says: "Isn't he a kid? He thinks because a man gets along in years some, it is no reason that he should grow stale, with an unruly mind, and if signs appear, it is time to break away, wake up, take a few full breaths and caper around once in a while." This year Chan. will be at the head of Pontiac's brave boys, who will show the outside world, the true science in the art of playing ball. They are now having the finest uniforms ever made for any club manufactured, and when completed will outshine all others. When the ball season opens next spring, it will be for our own Oakland Co. Chauncey to show the people who's who's on the diamond, when the "rooters" howl again.

Simple Remedy for La Grippe.

La Grippe coughs are dangerous, as they frequently develop into pneumonia. Foley's Honey and Tar not only stops the cough, but heals and strengthens the lungs so that no serious results need be feared. The genuine Foley's Honey and Tar contains no harmful drugs and is in a yellow package. Sold by all Druggists.

SCHOOL OF INSTRUCTION.

To the Directors and Township Clerks of Oakland County. Kind Friends: By request of the Superintendent of Public Instruction, you are cordially invited to attend a school officers meeting at the Court House, Pontiac, on Wednesday, January 19, 1910, commencing at 10 a. m. Superintendent L. L. Wright, of Lansing, and Deputy Superintendent F. L. Keeler will be present.

Come prepared to ask questions and discuss topics of interest to school officials. The law, as amended by the last legislature, allows each school director, or his representative, \$2 a day and expenses for attendance at this annual meeting.

Superintendent Wright will speak on the subject of School Sanitation and the New Township Unit System. Deputy Keeler will discuss the New School Legislation and School Law.

The School Commissioner, assisted by the School Examiners, will keep open house during the day. Call and get acquainted and make your wants known. Respectfully,

A. L. CRAFT, School Commissioner.

Pneumonia Follows a Cold—But never follows the use of Foley's Honey and Tar, which stops the cough, heals the lungs, and expels the cold from your system. Take the first sign of a cold and avoid a dangerous illness. Sold by all Druggists.

LOCAL OPTICISTS ORGANIZE IN TROY

Several local optician leaders from here attended a meeting at Troy Friday at which an organization by the city of Troy township will keep open house and the following officers elected. President, Rev. Cross; secretary, John Shuman. The names of the other officers were unable to learn.

We Offer New Fall Goods. A fine line of Winter Hosiery, 10c, 15c, 25c. Also good warm Winter Underwear, 25c, 50c. Men's and Ladies' Gowns, 50c, 75c, \$1.00. Boys' School Pants, 25c, 35c, 50c. A new line of Corsets (high bust), 50c, \$1.00. A Ladies' Black Skirt (worth \$1.50), \$1.00. Also good bargains in Wall Paper. F. BLAKESLEE BIRMINGHAM

TEAS and COFFEES. The careful housewife realizes that the above articles must be bought at the right place to insure satisfaction at table. Twenty-five years' experience in selling them has placed us in a position to KNOW the cream of the offerings. Our constantly-increasing trade in them confirms us in our belief that the consumer recognizes QUALITY. Light House, 1-lb. tin—full rich drink. 35c. White House, 1-lb. tin, milder. 35c. Barrington Hall, 1-lb. steep cup. 35c. Colonial, 1-lb. blend. 35c. Comb. Blend. 20c. Our Own Blend. 25c. Square Deal. 20c. Rock Bottom. 15c. Golden Pheasant, 1-lb. lead packets, the best, per lb. 50c. Dutterfly, bulk. 50c. Victor. 35c. Anchor. 35c. Shield Siftings, 1-lb. package. 25c. RED CAP, 1-lb. lead, Black Ceylon, each. 25c. Positively the best Ceylon sold. A complete line of carefully selected Canned Meats, Fruits, Vegetables, Fish, Cereals, Grape Fruit, Oranges, Lemons, Bananas, Evaporated Peaches, Apples, Prunes. If you don't see what you want, ASK FOR IT!

SPENCER & FERGUSON Groceries Shoes Furnishings

THE GROCERY LAYOUT. In our store specialties with interest for those who appreciate quality and the value of a dollar. Take a squint at these—just a reminder: Bismarck Pickles, a full quart and jar for 25c. Bismarck Maple Syrup, 40c and 50c cans. Guaranteed strictly pure. Sealshalt Oysters (solid meat), fresh and good, 25c pint. Fine Spanish Olives, fresh and good, 30c quart. Bismarck Preserves—all kinds, 30c quart.

Druggist Jas. W. Cobb Grocer Birmingham. Royal Oak Boy Joins Navy. Robert Willson, son of A. W. Willson, manager of the Royal Oak Lumber and Supply Co., left Friday morning to join the navy. He expected to go to Maine but was transferred to Norfolk, Virginia. He is a young man of good habits and is well thought of by all. Like every other young man who has the courage to take this step, he deserves a great deal of credit. We wish him a profitable experience.

H. B. PARKS & CO. Agents for the justly celebrated I. H. CO. Druggist Jas. W. Cobb Grocer Birmingham. H. B. PARKS & CO. THE BUICK We can give you the best prices. Ask the boys. H. B. PARKS & CO.

Christmas Presents. See Our Beautiful Holiday Display of Diamonds Watches Jewelry Clocks Silverware and Cut Glass. We Save You 30 percent on Woodward Ave. prices.

THE ADOLPH ENGGASS JEWELRY CO. Established 1865. Opposite Hudson's 22 GRATIOT AVE. Only a few doors from Woodward at Avenue DETROIT.

Do You Know A. R. PARKS' Bone Grinder. Is running new day and night, and that now you can buy any quantity you may need at a price that is right! MAKE HENS LAY. Ground Bone will do it. A. R. PARKS. JNO. B. RIKER, M. D. Practice limited to EYE, EAR, NOSE, THROAT & PONTIAC, MICH.

H. F. Smith Electrician. Estimate cheerfully given on all kind electrical work. MOTORS WIRING PICTURES BELLS REPAIRS. Phone No. 80 Royal Oak.

For Sale Cheap Bath Tub \$6 Bath Tub \$16. Several Second-hand DOORS. Can be seen and prices given by calling on Mitchell at Eccentric Office. FOLEY'S HONEY AND TAR. (Beware of cheap imitations.)

